Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	05/25/2022
SERFF Tr Num:	META-133266971
SERFF Status:	Closed-Approved
State Tr Num:	META-133266971
State Status:	Approved
Co Tr Num:	CT22-243 VIP2-NEW (RATE) KB
Effective Date Requested:	On Approval
Author(s):	Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s):	Michael Hibbert (primary), Jim Laverty
Disposition Date:	01/25/2023
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 28.08% increase on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block). These are all Post-RS.

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

General Information

Project Name: 2022 IB Rate Increase Filings
Project Number: CT22-243 VIP2-NEW (RATE)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Keith Bal

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/25/2023
State Status Changed: 01/25/2023
Created By: Keith Bal
Corresponding Filing Tracking Number: META-133266993
State TOI: LTC03I Individual Long Term Care

Filing Description:

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

Company and Contact

Filing Contact Information

Keith Bal, Product Consultant II
501 Route 22 West
01C-306C
Bridgewater, NJ 08807

kbal@metlife.com
908-253-1004 [Phone]

Filing Company Information

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

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

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

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	01/25/2023	01/25/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	01/11/2023	01/11/2023
Disapproved	Michael Hibbert	10/18/2022	10/18/2022
Disapproved	Michael Hibbert	07/28/2022	07/28/2022

Response Letters

Responded By	Created On	Date Submitted
Keith Bal	01/24/2023	01/24/2023
Keith Bal	01/06/2023	01/06/2023
Keith Bal	09/30/2022	09/30/2022

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	REMOVED	Keith Bal	10/14/2022	10/14/2022
Rate	PA_VIP2new_rates_30.87%Increase	Keith Bal	10/14/2022	10/14/2022
Supporting Document	Transmittal Letter (A&H)	Keith Bal	10/14/2022	10/14/2022
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)	Keith Bal	10/14/2022	10/14/2022

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Updated Rate Request	Note To Reviewer	Keith Bal	10/14/2022	10/14/2022

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Disposition

Disposition Date: 01/25/2023
Effective Date:
Status: Approved

Comment: Jan 25, 2023

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 28.08% increase (revised on 10/14 to 30.87%) on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).
Pennsylvania Insurance Department ID #: META-133266971

Dear Keith Bal:

The Department approves the rate increases proposed in the file “PA_Policyholders_by_Form_2022_09_30_EMAIL_VIP2new.xlsx” submitted on 1/24/2023.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

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	30.870%	30.870%	$268,518	255	$869,836	30.870%	30.870%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	REMOVED		Yes

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	PA_VIP2new_rates_30.87%Increase		Yes
Rate	PA_VIP2new_rates_28.08%Increase		No
Supporting Document (revised)	Transmittal Letter (A&H)		Yes
Supporting Document	Transmittal Letter (A&H)		No
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document (revised)	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		No
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Attachment 7 VIP2_New		Yes
Supporting Document (revised)	VIP2New Policyholders List		Yes
Supporting Document	VIP2New Policyholders List		No
Supporting Document	PA VIP2New 7-28-2022 Objection Exhibits		Yes
Supporting Document	Policyholder Letter		Yes
Supporting Document	Objection 2022-07-29 (META-133266971) - Response		Yes
Supporting Document	Pennsylvania_VIP2_New_Exhibits		Yes
Supporting Document	Attachment 7 - VIP2-New		Yes
Supporting Document	OBJ 1 (C) Revised		Yes
Supporting Document	Objection 2022-10-18 (META-133266971) - Response		Yes
Supporting Document	Objection 2023-01-11 (META-133266971) - Response		Yes

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	01/11/2023
Submitted Date	01/11/2023
Respond By Date	

Dear Keith Bal,

Introduction:

Jan 11, 2023

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 28.08% increase (revised on 10/14 to 30.87%) on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).
Pennsylvania Insurance Department ID #: META-133266971

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department is prepared to approve the requested 30.87% increase after receiving an updated version of the file VIP2New Policyholders List.xlsx submitted on 9/30/2022. The updated file should include a column containing the current annual premium for each policy and the Requested Rate Increase column should be updated to the revised requested increase of 30.87%.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/18/2022
Submitted Date	10/18/2022
Respond By Date	

Dear Keith Bal,

Introduction:

Oct 18, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 28.08% increase (revised on 10/14 to 30.87%) on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).
Pennsylvania Insurance Department ID #: META-133266971

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide exhibits updated to reflect the new requested increase of 30.87% in excel.

2. Is MetLife requesting identical increases in each state or does the requested increase vary by state?

3. Using the data from the objection exhibits submitted on 9/30, when taking the earned premium from the current increase request (Objection 1(c)) and dividing by the sum of the earned premium at the original rate level (Objection 1(a)) and the earned premium from prior approved increases (Objection 1(b)) for each year the highest value for any year is 24.9%. Since this ratio indicates the rate increase in each calendar year, please explain the discrepancy that is causing this to not reach the original requested increase of 28.08%. In other words, we understand that a rate increase can take a few years to become fully effective, but we don't understand why it never becomes fully effective (i.e. reaches the original requested 28.08%) in these projection exhibits.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Conclusion:

Sincerely,
Michael Hibbert

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	07/28/2022
Submitted Date	07/28/2022
Respond By Date	

Dear Keith Bal,

Introduction:

July 28, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 28.08% increase on 255 policyholders of MetLife forms LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, and LTC2-PREM-PA-ML (the VIP-2 block).
Pennsylvania Insurance Department ID #: META-133266971

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the four calendar-year column vectors requested below:
(a) Provide the historical (from inception) and projected nationwide calendar-year earned premium that will be collected at the original rate level. In terms of the 58%/85% Re-Rating Method, this would be the premium column vector that would be subject to a .58 factor. Perhaps this is the same as the premium vector in Attachment 16.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide calendar-year earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be a premium column vector that would be subject to a .85 factor. Please do not include premium that would be generated by the current proposed increase in this premium vector.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor.

(d) Lastly, provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

2. Page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

3. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 43.65%, then simply confirm this.

4. The memo mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

5. Please provide a table in Excel for the 255 Pennsylvania policies in force.
Each row should contain the following information:
(a) Policy number,
(b) Policy form,
(c) Issue age,
(d) Inflation status indicator,
(e) Benefit period,
(f) Issue date,
(g) Requested rate increase.

6. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

7. Please provide the letter that will be sent to policyholders to inform them of the increase and their available options.

8. Has Covid 19 been factored into your projections.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania
Filing Company: Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/24/2023
Submitted Date	01/24/2023

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Response 1

Comments:

The Department is prepared to approve the requested 30.87% increase after receiving an updated version of the file VIP2New Policyholders List.xlsx submitted on 9/30/2022. The updated file should include a column containing the current annual premium for each policy and the Requested Rate Increase column should be updated to the revised requested increase of 30.87%.

[MetLife Response] Please see the attached updated excel exhibit PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the updated VIP2New Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.xlsx PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.pdf
Previous Version	
Satisfied - Item:	*VIP2New Policyholders List*
Comments:	*Please see the VIP2New Policyholders List*
Attachment(s):	*VIP2New Policyholders List.xlsx* *VIP2New Policyholders List.pdf*

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the updated VIP2New Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.xlsx PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.pdf
Previous Version	
Satisfied - Item:	*VIP2New Policyholders List*
Comments:	*Please see the VIP2New Policyholders List*
Attachment(s):	*VIP2New Policyholders List.xlsx* *VIP2New Policyholders List.pdf*

Satisfied - Item:	Objection 2023-01-11 (META-133266971) - Response
Comments:	Please see the attached Objection 2023-01-11 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2023-01-11 (META-133266971) - Response.pdf

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Keith Bal
Product Consultant II

Sincerely,
Keith Bal

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/06/2023
Submitted Date	01/06/2023

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Response 1

Comments:

Please furnish the following information to the Department.

1. Please provide exhibits updated to reflect the new requested increase of 30.87% in excel.

[MetLife Response] Please see the attached excel exhibit Pennsylvania_VIP2_New_Exhibits reflecting the increase of 30.87%.

2. Is MetLife requesting identical increases in each state or does the requested increase vary by state?

[MetLife Response] MetLife is requesting increases based on the identical cumulative justifiable rate increase of 88.0% for the VIP2-New policy series. The requests vary based on prior approval amounts.
Please see Attachment 7 VIP2-New outlining the current status of requests and approvals by state.

3. Using the data from the objection exhibits submitted on 9/30, when taking the earned premium from the current increase request (Objection 1(c)) and dividing by the sum of the earned premium at the original rate level (Objection 1(a)) and the earned premium from prior approved increases (Objection 1(b)) for each year the highest value for any year is 24.9%. Since this ratio indicates the
rate increase in each calendar year, please explain the discrepancy that is causing this to not reach the original requested increase of 28.08%. In other words, we understand that a rate increase can take a few years to become fully effective, but we dont understand why it never becomes fully effective (i.e. reaches the original requested 28.08%) in these projection exhibits.

[MetLife Response] Please see the revised Objection 1(c) file provided with this response.

Changed Items:

No Form Schedule items changed.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Pennsylvania_VIP2_New_Exhibits
Comments:	Please see the attached Pennsylvania_VIP2_New_Exhibits
Attachment(s):	Pennsylvania_VIP2_New_Exhibits.xlsx Pennsylvania_VIP2_New_Exhibits.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Pennsylvania_VIP2_New_Exhibits
Comments:	Please see the attached Pennsylvania_VIP2_New_Exhibits
Attachment(s):	Pennsylvania_VIP2_New_Exhibits.xlsx Pennsylvania_VIP2_New_Exhibits.pdf

Satisfied - Item:	Attachment 7 - VIP2-New
Comments:	Please see the attached Attachment 7 - VIP2-New
Attachment(s):	Attachment 7 - VIP2-New.xlsx Attachment 7 - VIP2-New.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Pennsylvania_VIP2_New_Exhibits
Comments:	Please see the attached Pennsylvania_VIP2_New_Exhibits
Attachment(s):	Pennsylvania_VIP2_New_Exhibits.xlsx Pennsylvania_VIP2_New_Exhibits.pdf

Satisfied - Item:	Attachment 7 - VIP2-New
Comments:	Please see the attached Attachment 7 - VIP2-New
Attachment(s):	Attachment 7 - VIP2-New.xlsx Attachment 7 - VIP2-New.pdf

Satisfied - Item:	OBJ 1 (C) Revised
Comments:	Please see the attached OBJ 1 (C) Revised
Attachment(s):	OBJ 1 (C) Revised.xlsx OBJ 1 (C) Revised.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Pennsylvania_VIP2_New_Exhibits
Comments:	Please see the attached Pennsylvania_VIP2_New_Exhibits
Attachment(s):	Pennsylvania_VIP2_New_Exhibits.xlsx Pennsylvania_VIP2_New_Exhibits.pdf

Satisfied - Item:	Attachment 7 - VIP2-New
Comments:	Please see the attached Attachment 7 - VIP2-New
Attachment(s):	Attachment 7 - VIP2-New.xlsx Attachment 7 - VIP2-New.pdf

Satisfied - Item:	OBJ 1 (C) Revised
Comments:	Please see the attached OBJ 1 (C) Revised
Attachment(s):	OBJ 1 (C) Revised.xlsx OBJ 1 (C) Revised.pdf

Satisfied - Item:	Objection 2022-10-18 (META-133266971) - Response
Comments:	Please see the attached Objection 2022-10-18 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2022-10-18 (META-133266971) - Response.pdf

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Keith Bal
Product Consultant II

Sincerely,
Keith Bal

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/30/2022
Submitted Date	09/30/2022

Dear Michael Hibbert,

Introduction:

Dear Mr. Hibbert:

Response 1

Comments:

Please note, the full text of the state's questions and MetLife's responses exceeds the SERFF limit of 4000 characters. Therefore, it cannot be included here. To read the questions and MetLife's responses, see the attached document named "PA CT22-243 VIP2-NEW (Rate) Objection 2022-07-29 (META-133266971) - Response."

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf

Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the VIP2New Policyholders List
Attachment(s):	VIP2New Policyholders List.xlsx VIP2New Policyholders List.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf

Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the VIP2New Policyholders List
Attachment(s):	VIP2New Policyholders List.xlsx VIP2New Policyholders List.pdf

Satisfied - Item:	PA VIP2New 7-28-2022 Objection Exhibits
Comments:	Please see the PA VIP2New 7-28-2022 Objection Exhibits
Attachment(s):	PA VIP2New 7-28-2022 Objection Exhibits.xlsx PA VIP2New 7-28-2022 Objection Exhibits.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf

Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the VIP2New Policyholders List
Attachment(s):	VIP2New Policyholders List.xlsx VIP2New Policyholders List.pdf

Satisfied - Item:	PA VIP2New 7-28-2022 Objection Exhibits
Comments:	Please see the PA VIP2New 7-28-2022 Objection Exhibits
Attachment(s):	PA VIP2New 7-28-2022 Objection Exhibits.xlsx PA VIP2New 7-28-2022 Objection Exhibits.pdf

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf

Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the VIP2New Policyholders List
Attachment(s):	VIP2New Policyholders List.xlsx VIP2New Policyholders List.pdf

Satisfied - Item:	PA VIP2New 7-28-2022 Objection Exhibits
Comments:	Please see the PA VIP2New 7-28-2022 Objection Exhibits
Attachment(s):	PA VIP2New 7-28-2022 Objection Exhibits.xlsx PA VIP2New 7-28-2022 Objection Exhibits.pdf

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf

Satisfied - Item:	Objection 2022-07-29 (META-133266971) - Response
Comments:	Please see the Objection 2022-07-29 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2022-07-29 (META-133266971) - Response.pdf

Conclusion:

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 timely response and consideration.
Sincerely,

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

Sincerely,
Keith Bal

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Amendment Letter

Submitted Date: 10/14/2022
Comments:
Dear Michael Hibbert,

We have submitted an amendment and post submission update, revising our requested rate increase. We have included a revised filing letter, actuarial memorandum, and rate sheets, in support of the changed rate request.

Thank you for your attention to our filing.

Sincerely,

Keith Bal
Product Consultant II
Changed Items:
No Form Schedule Items Changed.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	REMOVED	REMOVED	Revised	Previous State Filing Number: REMOVED Percent Rate Change Request:		10/14/2022 By: Keith Bal
Previous Version						
1	*PA_VIP2new_rates_28.08%Increase*	*LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML*	*Revised*	*Previous State Filing Number: META-132090682 Percent Rate Change Request: 28.08*	*PA_VIP2new_rates_28.08%Increase.pdf,*	*05/25/2022 By: Keith Bal*
2	PA_VIP2new_rates_30.87%Increase	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: META-132090682 Percent Rate Change Request: 30.87	PA_VIP2new_rates_30.87%Increase.pdf,	10/14/2022 By: Keith Bal

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached revised Filing Letter
Attachment(s):	PA_VIP2 NEW rate basis_ Filing Ltr_extend use infl_decrease_2022-10-14.pdf
Previous Version	
Satisfied - Item:	*Transmittal Letter (A&H)*
Comments:	*Please see the attached Filing Letter*
Attachment(s):	*PA_VIP2 NEW rate basis_ Filing Ltr_extend use infl_decrease_2022.pdf*

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached revised Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits.
Attachment(s):	Pennsylvania_VIP2_New_Rate Stability.pdf
Previous Version	
Satisfied - Item:	*Actuarial Memorandum and Explanatory Information (A&H)*
Comments:	*Please see the attached revised Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits in Excel.*
Attachment(s):	*Pennsylvania_VIP2_New_Rate Stability.pdf* *IB_Pennsylvania_VIP2_New Excel Format.xlsx*

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Note To Reviewer

Created By:

Keith Bal on 10/14/2022 02:55 PM

Last Edited By:

Michael Hibbert

Submitted On:

01/25/2023 01:38 PM

Subject:

Updated Rate Request

Comments:

Dear Michael Hibbert,

We have submitted an amendment and post submission update, revising our requested rate increase. We have included a revised filing letter, actuarial memorandum, and rate sheets, in support of the changed rate request.

Thank you for your attention to our filing.

Sincerely,

Keith Bal
Product Consultant II

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*		

Post Submission Update Request Processed On 01/11/2023

Status:	Allowed
Created By:	Keith Bal
Processed By:	Michael Hibbert
Comments:	

Company Rate Information:

Company Name:Metropolitan Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	30.870%	28.080%
Overall % Rate Impact	30.870%	28.080%
Written Premium Change for this Program	$268518	$244250
Maximum %Change (where required)	30.870%	28.080%
Minimum %Change (where required)	30.870%	28.080%

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 5.970%
Effective Date of Last Rate Revision: 10/30/2019
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: META-132090682

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	30.870%	30.870%	$268,518	255	$869,836	30.870%	30.870%

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		REMOVED	REMOVED	Revised	Previous State Filing Number: REMOVED Percent Rate Change Request:	
2		PA_VIP2new_rates_30.87%Increase	LTC2-IDEAL-PA, LTC2-FAC-PA, LTC2-VAL-PA, LTC2-PREM-PA, LTC2-IDEAL-PA-ML, LTC2-FAC-PA-ML, LTC2-VAL-PA-ML, LTC2-PREM-PA-ML	Revised	Previous State Filing Number: META-132090682 Percent Rate Change Request: 30.87	PA_VIP2new_rates_30.87%Increase.pdf,

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$38.04	$42.43	$45.97	$49.27	$52.65	$56.16	$60.15
31	$38.75	$43.27	$46.90	$50.33	$53.81	$57.43	$61.51
32	$39.50	$44.14	$47.89	$51.42	$55.00	$58.70	$62.92
33	$40.24	$45.03	$48.87	$52.51	$56.20	$60.00	$64.35
34	$41.01	$45.94	$49.89	$53.63	$57.44	$61.35	$65.81
35	$41.79	$46.86	$50.93	$54.78	$58.70	$62.73	$67.33
36	$43.08	$48.49	$52.83	$56.90	$61.09	$65.37	$70.21
37	$44.43	$50.18	$54.81	$59.15	$63.58	$68.13	$73.25
38	$45.83	$51.93	$56.85	$61.46	$66.17	$71.00	$76.40
39	$47.26	$53.74	$58.96	$63.86	$68.84	$73.97	$79.69
40	$48.75	$55.61	$61.14	$66.36	$71.65	$77.10	$83.13
41	$50.27	$57.56	$63.43	$68.96	$74.57	$80.34	$86.69
42	$51.84	$59.55	$65.81	$71.65	$77.62	$83.72	$90.42
43	$53.49	$61.64	$68.25	$74.47	$80.77	$87.25	$94.30
44	$55.15	$63.79	$70.80	$77.38	$84.06	$90.93	$98.36
45	$56.88	$66.02	$73.44	$80.39	$87.50	$94.76	$102.60
46	$59.31	$69.13	$77.08	$84.53	$92.12	$99.87	$108.26
47	$61.84	$72.37	$80.88	$88.87	$96.97	$105.28	$114.22
48	$64.49	$75.75	$84.88	$93.42	$102.12	$110.99	$120.53
49	$67.28	$79.29	$89.06	$98.22	$107.51	$117.00	$127.17
50	$70.17	$83.04	$93.48	$103.27	$113.18	$123.34	$134.18
51	$73.17	$86.92	$98.09	$108.54	$119.17	$130.03	$141.56
52	$76.30	$91.02	$102.93	$114.11	$125.47	$137.06	$149.38
53	$79.58	$95.27	$108.02	$119.96	$132.11	$144.48	$157.59
54	$82.97	$99.74	$113.37	$126.12	$139.10	$152.31	$166.30
55	$86.54	$104.45	$118.97	$132.60	$146.43	$160.56	$175.44
56	$91.40	$110.52	$126.04	$140.61	$155.42	$170.51	$186.46
57	$96.49	$116.93	$133.57	$149.11	$164.94	$181.10	$198.16
58	$101.91	$123.75	$141.50	$158.12	$175.06	$192.33	$210.60
59	$107.61	$130.96	$149.91	$167.70	$185.77	$204.26	$223.80
60	$113.62	$138.58	$158.85	$177.84	$197.17	$216.93	$237.87
61	$119.97	$146.63	$168.27	$188.60	$209.26	$230.40	$252.79
62	$126.70	$155.19	$178.31	$199.98	$222.07	$244.67	$268.66
63	$133.58	$164.07	$188.83	$212.07	$235.74	$259.97	$285.73
64	$140.82	$173.48	$200.01	$224.90	$250.28	$276.25	$303.89
65	$148.43	$183.44	$211.83	$238.48	$265.68	$293.53	$323.21
66	$156.49	$193.94	$224.35	$252.89	$282.01	$311.89	$343.78
67	$164.99	$205.07	$237.59	$268.17	$299.38	$331.39	$365.62
68	$180.21	$223.57	$258.81	$291.94	$325.77	$360.52	$397.74
69	$196.82	$243.77	$281.93	$317.84	$354.51	$392.22	$432.71
70	$214.97	$265.80	$307.10	$346.02	$385.82	$426.74	$470.73
71	$234.81	$289.81	$334.53	$376.70	$419.84	$464.29	$512.09
72	$256.47	$315.97	$364.42	$410.09	$456.89	$505.09	$557.10
73	$276.66	$342.03	$395.36	$445.72	$497.31	$550.50	$607.89
74	$298.46	$370.27	$428.93	$484.40	$541.29	$599.99	$663.30
75	$321.97	$400.82	$465.35	$526.45	$589.18	$653.91	$723.76
76	$347.30	$433.90	$504.86	$572.15	$641.28	$712.70	$789.74
77	$374.69	$469.72	$547.73	$621.84	$698.01	$776.77	$861.70
78	$402.15	$504.35	$588.31	$668.18	$750.41	$835.68	$928.01
79	$431.62	$541.53	$631.88	$717.97	$806.76	$899.10	$999.43
80	$463.29	$581.48	$678.69	$771.48	$867.34	$967.30	$1,076.34
81	$497.28	$624.35	$728.97	$828.97	$932.47	$1,040.70	$1,159.14
82	$533.73	$670.38	$782.96	$890.77	$1,002.50	$1,119.66	$1,248.36
83	$568.37	$713.18	$832.37	$946.62	$1,065.27	$1,190.25	$1,328.11
84	$605.20	$758.69	$884.90	$1,006.00	$1,131.99	$1,265.32	$1,413.00
85	$644.47	$807.11	$940.73	$1,069.08	$1,202.89	$1,345.08	$1,503.30
86	$686.26	$858.65	$1,000.11	$1,136.12	$1,278.25	$1,429.90	$1,599.39
87	$730.78	$913.46	$1,063.21	$1,207.37	$1,358.30	$1,520.07	$1,701.61
88	$763.47	$950.81	$1,103.42	$1,250.28	$1,404.47	$1,570.82	$1,758.50
89	$797.63	$989.69	$1,145.18	$1,294.68	$1,452.19	$1,623.29	$1,817.31
90	$833.30	$1,030.18	$1,188.47	$1,340.70	$1,501.56	$1,677.49	$1,878.09
91	$870.59	$1,072.32	$1,233.42	$1,388.31	$1,552.59	$1,733.49	$1,940.87
92	$909.53	$1,116.16	$1,280.07	$1,437.66	$1,605.36	$1,791.39	$2,005.77
93	$938.63	$1,146.45	$1,309.62	$1,466.52	$1,634.36	$1,821.97	$2,039.26
94	$968.65	$1,177.52	$1,339.85	$1,495.96	$1,663.88	$1,853.09	$2,073.28
95	$999.62	$1,209.49	$1,370.80	$1,526.01	$1,693.93	$1,884.75	$2,107.87
96	$1,031.60	$1,242.27	$1,402.43	$1,556.65	$1,724.53	$1,916.94	$2,143.05
97	$1,064.58	$1,275.96	$1,434.83	$1,587.90	$1,755.69	$1,949.69	$2,178.82
98	$1,091.82	$1,303.65	$1,461.32	$1,613.40	$1,781.04	$1,976.33	$2,207.88
99	$1,114.17	$1,326.26	$1,482.93	$1,634.15	$1,801.63	$1,997.94	$2,231.46
100	$1,132.43	$1,344.70	$1,500.46	$1,650.95	$1,818.29	$2,015.41	$2,250.53

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$72.62	$86.10	$97.01	$107.19	$117.20	$127.38	$139.04
31	$73.68	$87.39	$98.46	$108.83	$118.98	$129.32	$141.13
32	$74.78	$88.69	$99.95	$110.48	$120.79	$131.31	$143.30
33	$75.86	$90.02	$101.47	$112.16	$122.63	$133.30	$145.48
34	$76.99	$91.36	$103.00	$113.86	$124.51	$135.32	$147.68
35	$78.12	$92.73	$104.55	$115.60	$126.40	$137.40	$149.95
36	$80.78	$96.11	$108.52	$120.07	$131.42	$142.92	$156.00
37	$83.60	$99.62	$112.62	$124.74	$136.63	$148.67	$162.29
38	$86.45	$103.27	$116.91	$129.60	$142.04	$154.64	$168.85
39	$89.41	$107.03	$121.32	$134.65	$147.65	$160.84	$175.64
40	$92.50	$110.93	$125.91	$139.90	$153.52	$167.28	$182.75
41	$95.67	$115.00	$130.66	$145.32	$159.60	$174.00	$190.10
42	$98.95	$119.17	$135.64	$151.01	$165.93	$181.00	$197.76
43	$102.36	$123.53	$140.75	$156.85	$172.52	$188.26	$205.75
44	$105.89	$128.06	$146.12	$162.97	$179.36	$195.80	$214.02
45	$109.52	$132.74	$151.63	$169.29	$186.48	$203.67	$222.69
46	$114.12	$138.61	$158.55	$177.16	$195.27	$213.33	$233.35
47	$118.93	$144.71	$165.74	$185.37	$204.43	$223.49	$244.54
48	$123.92	$151.09	$173.26	$193.98	$214.09	$234.13	$256.27
49	$129.16	$157.77	$181.15	$202.99	$224.18	$245.28	$268.55
50	$134.58	$164.74	$189.39	$212.42	$234.71	$256.95	$281.41
51	$140.24	$172.02	$198.01	$222.28	$245.76	$269.17	$294.89
52	$146.15	$179.62	$207.01	$232.59	$257.36	$281.96	$309.02
53	$152.29	$187.56	$216.43	$243.40	$269.47	$295.40	$323.81
54	$158.69	$195.88	$226.27	$254.67	$282.17	$309.47	$339.34
55	$165.36	$204.54	$236.57	$266.51	$295.44	$324.17	$355.57
56	$172.88	$213.93	$247.59	$279.04	$309.44	$339.62	$372.66
57	$180.69	$223.80	$259.17	$292.15	$324.08	$355.79	$390.54
58	$188.89	$234.14	$271.22	$305.87	$339.43	$372.73	$409.29
59	$197.45	$244.93	$283.87	$320.27	$355.48	$390.47	$428.93
60	$206.41	$256.23	$297.11	$335.33	$372.31	$409.07	$449.50
61	$215.74	$268.06	$310.94	$351.06	$389.94	$428.56	$471.08
62	$225.52	$280.43	$325.45	$367.56	$408.38	$448.94	$493.70
63	$235.27	$292.92	$340.22	$384.48	$427.39	$470.07	$517.23
64	$245.40	$305.96	$355.65	$402.18	$447.30	$492.21	$541.90
65	$255.98	$319.58	$371.78	$420.68	$468.14	$515.38	$567.78
66	$267.02	$333.79	$388.64	$440.03	$489.94	$539.67	$594.88
67	$278.53	$348.66	$406.26	$460.26	$512.74	$565.05	$623.25
68	$297.38	$371.65	$432.74	$490.05	$545.74	$601.27	$663.24
69	$317.47	$396.17	$460.91	$521.72	$580.84	$639.87	$705.85
70	$338.96	$422.29	$490.93	$555.45	$618.25	$680.93	$751.15
71	$361.88	$450.15	$522.92	$591.37	$658.01	$724.64	$799.35
72	$386.37	$479.82	$556.98	$629.59	$700.36	$771.11	$850.68
73	$411.42	$512.08	$595.38	$673.83	$750.31	$826.78	$912.90
74	$438.14	$546.54	$636.40	$721.14	$803.83	$886.50	$979.68
75	$466.59	$583.32	$680.25	$771.81	$861.19	$950.53	$1,051.31
76	$496.83	$622.54	$727.13	$826.02	$922.61	$1,019.17	$1,128.25
77	$529.09	$664.43	$777.24	$884.06	$988.42	$1,092.79	$1,210.77
78	$559.52	$702.49	$821.74	$934.80	$1,045.57	$1,156.72	$1,282.81
79	$591.69	$742.69	$868.79	$988.50	$1,106.03	$1,224.44	$1,359.18
80	$625.74	$785.22	$918.55	$1,045.26	$1,170.02	$1,296.08	$1,440.07
81	$661.77	$830.20	$971.16	$1,105.26	$1,237.67	$1,371.96	$1,525.73
82	$699.83	$877.73	$1,026.74	$1,168.75	$1,309.26	$1,452.24	$1,616.55
83	$737.02	$922.91	$1,078.51	$1,226.81	$1,374.14	$1,525.00	$1,698.92
84	$776.14	$970.40	$1,132.83	$1,287.79	$1,442.22	$1,601.43	$1,785.55
85	$815.41	$1,018.82	$1,188.66	$1,350.87	$1,513.12	$1,681.19	$1,875.85
86	$857.20	$1,070.36	$1,248.04	$1,417.91	$1,588.48	$1,766.01	$1,971.94
87	$901.72	$1,125.17	$1,311.14	$1,489.16	$1,668.53	$1,856.18	$2,074.16
88	$934.41	$1,162.52	$1,351.35	$1,532.07	$1,714.70	$1,906.93	$2,131.05
89	$968.57	$1,201.40	$1,393.11	$1,576.47	$1,762.42	$1,959.40	$2,189.86
90	$1,004.24	$1,241.89	$1,436.40	$1,622.49	$1,811.79	$2,013.60	$2,250.64
91	$1,041.53	$1,284.03	$1,481.35	$1,670.10	$1,862.82	$2,069.60	$2,313.42
92	$1,080.47	$1,327.87	$1,528.00	$1,719.45	$1,915.59	$2,127.50	$2,378.32
93	$1,109.57	$1,358.16	$1,557.55	$1,748.31	$1,944.59	$2,158.08	$2,411.81
94	$1,139.59	$1,389.23	$1,587.78	$1,777.75	$1,974.11	$2,189.20	$2,445.83
95	$1,170.56	$1,421.20	$1,618.73	$1,807.80	$2,004.16	$2,220.86	$2,480.42
96	$1,202.54	$1,453.98	$1,650.36	$1,838.44	$2,034.76	$2,253.05	$2,515.60
97	$1,235.52	$1,487.67	$1,682.76	$1,869.69	$2,065.92	$2,285.80	$2,551.37
98	$1,262.76	$1,515.36	$1,709.25	$1,895.19	$2,091.27	$2,312.44	$2,580.43
99	$1,285.11	$1,537.97	$1,730.86	$1,915.94	$2,111.86	$2,334.05	$2,604.01
100	$1,303.37	$1,556.41	$1,748.39	$1,932.74	$2,128.52	$2,351.52	$2,623.08

Policy Form Series: LTC2-FAC
Facilities Only
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$190.22	$234.60	$269.40	$300.85	$331.59	$363.57	$399.61
31	$192.46	$237.32	$272.53	$304.40	$335.46	$367.84	$404.28
32	$194.71	$240.13	$275.76	$307.95	$339.39	$372.16	$409.03
33	$196.97	$242.94	$278.95	$311.57	$343.37	$376.48	$413.81
34	$199.28	$245.79	$282.24	$315.21	$347.41	$380.91	$418.67
35	$201.65	$248.69	$285.54	$318.91	$351.48	$385.39	$423.58
36	$203.91	$251.63	$289.10	$322.95	$355.97	$390.27	$428.85
37	$206.26	$254.68	$292.74	$327.15	$360.56	$395.28	$434.27
38	$208.63	$257.79	$296.49	$331.41	$365.30	$400.44	$439.85
39	$211.06	$260.97	$300.28	$335.76	$370.12	$405.71	$445.55
40	$213.55	$264.22	$304.14	$340.23	$375.07	$411.15	$451.42
41	$216.08	$267.55	$308.14	$344.81	$380.15	$416.72	$457.44
42	$218.67	$270.93	$312.26	$349.50	$385.40	$422.41	$463.66
43	$221.34	$274.41	$316.47	$354.34	$390.79	$428.31	$470.03
44	$224.02	$277.96	$320.75	$359.29	$396.28	$434.37	$476.60
45	$226.79	$281.63	$325.16	$364.34	$401.95	$440.58	$483.37
46	$231.10	$287.16	$331.66	$371.72	$410.09	$449.49	$493.19
47	$235.53	$292.85	$338.35	$379.32	$418.50	$458.76	$503.35
48	$240.09	$298.71	$345.29	$387.20	$427.27	$468.34	$513.90
49	$244.83	$304.75	$352.44	$395.36	$436.29	$478.28	$524.84
50	$249.68	$311.05	$359.87	$403.79	$445.66	$488.57	$536.23
51	$254.66	$317.49	$367.49	$412.49	$455.39	$499.29	$547.99
52	$259.78	$324.18	$375.40	$421.52	$465.47	$510.38	$560.26
53	$265.10	$331.05	$383.59	$430.91	$475.92	$521.88	$572.96
54	$270.56	$338.17	$392.08	$440.61	$486.76	$533.85	$586.20
55	$276.18	$345.56	$400.85	$450.67	$497.97	$546.31	$599.92
56	$281.89	$352.64	$409.01	$459.82	$508.06	$557.31	$612.17
57	$287.87	$360.05	$417.65	$469.43	$518.67	$569.00	$625.06
58	$294.17	$367.90	$426.67	$479.56	$529.91	$581.29	$638.73
59	$300.73	$376.12	$436.18	$490.28	$541.70	$594.30	$653.13
60	$307.63	$384.76	$446.23	$501.56	$554.21	$608.07	$668.46
61	$314.87	$393.84	$456.76	$513.46	$567.41	$622.62	$684.60
62	$322.49	$403.44	$467.93	$525.99	$581.31	$637.99	$701.71
63	$329.65	$412.47	$478.52	$538.08	$594.98	$653.29	$718.78
64	$337.14	$422.04	$489.74	$550.91	$609.52	$669.57	$736.94
65	$345.02	$432.17	$501.65	$564.49	$624.92	$686.85	$756.26
66	$353.37	$442.83	$514.23	$578.90	$641.25	$705.21	$776.83
67	$362.12	$454.12	$527.53	$594.18	$658.62	$724.71	$798.67
68	$377.72	$472.86	$548.88	$617.95	$685.01	$753.84	$830.79
69	$394.73	$493.31	$572.11	$643.85	$713.75	$785.54	$865.76
70	$413.28	$515.60	$597.41	$672.04	$745.06	$820.06	$903.78
71	$433.55	$539.89	$624.94	$702.72	$779.08	$857.61	$945.14
72	$455.59	$566.29	$654.95	$736.11	$816.13	$898.41	$990.15
73	$478.11	$595.03	$688.90	$774.62	$858.47	$944.77	$1,042.20
74	$502.26	$626.02	$725.52	$816.18	$904.34	$995.26	$1,098.86
75	$528.18	$659.33	$764.99	$861.18	$954.14	$1,050.13	$1,160.59
76	$555.93	$695.21	$807.59	$909.82	$1,008.17	$1,109.90	$1,227.84
77	$585.77	$733.84	$853.61	$962.47	$1,066.84	$1,174.93	$1,301.07
78	$611.91	$765.92	$890.53	$1,003.86	$1,112.83	$1,226.14	$1,358.98
79	$640.07	$800.56	$930.47	$1,048.77	$1,162.88	$1,282.01	$1,422.15
80	$670.44	$838.01	$973.72	$1,097.46	$1,217.27	$1,342.83	$1,490.99
81	$703.14	$878.42	$1,020.48	$1,150.20	$1,276.32	$1,408.97	$1,565.84
82	$738.32	$921.98	$1,070.99	$1,207.34	$1,340.39	$1,480.82	$1,647.29
83	$771.40	$961.24	$1,114.98	$1,255.97	$1,397.22	$1,545.86	$1,721.32
84	$806.70	$1,003.27	$1,162.19	$1,308.31	$1,458.08	$1,615.48	$1,800.57
85	$845.97	$1,051.69	$1,218.02	$1,371.39	$1,528.98	$1,695.24	$1,890.87
86	$887.76	$1,103.23	$1,277.40	$1,438.43	$1,604.34	$1,780.06	$1,986.96
87	$932.28	$1,158.04	$1,340.50	$1,509.68	$1,684.39	$1,870.23	$2,089.18
88	$964.97	$1,195.39	$1,380.71	$1,552.59	$1,730.56	$1,920.98	$2,146.07
89	$999.13	$1,234.27	$1,422.47	$1,596.99	$1,778.28	$1,973.45	$2,204.88
90	$1,034.80	$1,274.76	$1,465.76	$1,643.01	$1,827.65	$2,027.65	$2,265.66
91	$1,072.09	$1,316.90	$1,510.71	$1,690.62	$1,878.68	$2,083.65	$2,328.44
92	$1,111.03	$1,360.74	$1,557.36	$1,739.97	$1,931.45	$2,141.55	$2,393.34
93	$1,140.13	$1,391.03	$1,586.91	$1,768.83	$1,960.45	$2,172.13	$2,426.83
94	$1,170.15	$1,422.10	$1,617.14	$1,798.27	$1,989.97	$2,203.25	$2,460.85
95	$1,201.12	$1,454.07	$1,648.09	$1,828.32	$2,020.02	$2,234.91	$2,495.44
96	$1,233.10	$1,486.85	$1,679.72	$1,858.96	$2,050.62	$2,267.10	$2,530.62
97	$1,266.08	$1,520.54	$1,712.12	$1,890.21	$2,081.78	$2,299.85	$2,566.39
98	$1,293.32	$1,548.23	$1,738.61	$1,915.71	$2,107.13	$2,326.49	$2,595.45
99	$1,315.67	$1,570.84	$1,760.22	$1,936.46	$2,127.72	$2,348.10	$2,619.03
100	$1,333.93	$1,589.28	$1,777.75	$1,953.26	$2,144.38	$2,365.57	$2,638.10

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$40.66	$45.79	$50.04	$54.02	$58.12	$62.41	$67.33
31	$41.45	$46.72	$51.12	$55.23	$59.43	$63.86	$68.93
32	$42.26	$47.69	$52.23	$56.44	$60.79	$65.34	$70.54
33	$43.07	$48.70	$53.34	$57.69	$62.18	$66.86	$72.21
34	$43.92	$49.70	$54.49	$58.97	$63.58	$68.43	$73.89
35	$44.80	$50.74	$55.69	$60.27	$65.03	$69.99	$75.66
36	$46.29	$52.62	$57.87	$62.77	$67.82	$73.10	$79.07
37	$47.86	$54.57	$60.16	$65.36	$70.72	$76.35	$82.64
38	$49.47	$56.60	$62.53	$68.09	$73.77	$79.74	$86.40
39	$51.13	$58.70	$65.00	$70.89	$76.94	$83.26	$90.31
40	$52.83	$60.89	$67.57	$73.84	$80.25	$86.96	$94.40
41	$54.61	$63.16	$70.26	$76.89	$83.67	$90.82	$98.66
42	$56.44	$65.49	$73.04	$80.07	$87.29	$94.85	$103.13
43	$58.34	$67.92	$75.93	$83.38	$91.03	$99.04	$107.80
44	$60.32	$70.46	$78.93	$86.82	$94.93	$103.44	$112.68
45	$62.33	$73.08	$82.04	$90.42	$99.03	$108.02	$117.78
46	$65.19	$76.70	$86.31	$95.27	$104.50	$114.14	$124.54
47	$68.14	$80.51	$90.78	$100.40	$110.28	$120.60	$131.69
48	$71.30	$84.52	$95.52	$105.78	$116.36	$127.40	$139.25
49	$74.54	$88.69	$100.50	$111.48	$122.81	$134.63	$147.25
50	$77.97	$93.09	$105.69	$117.50	$129.59	$142.24	$155.72
51	$81.53	$97.69	$111.20	$123.80	$136.75	$150.28	$164.69
52	$85.24	$102.55	$116.98	$130.46	$144.30	$158.78	$174.15
53	$89.15	$107.63	$123.06	$137.48	$152.29	$167.75	$184.13
54	$93.21	$112.95	$129.46	$144.86	$160.70	$177.25	$194.71
55	$97.49	$118.57	$136.20	$152.65	$169.57	$187.27	$205.88
56	$103.13	$125.69	$144.53	$162.13	$180.26	$199.21	$219.17
57	$109.11	$133.26	$153.38	$172.22	$191.62	$211.90	$233.29
58	$115.43	$141.26	$162.80	$182.97	$203.70	$225.40	$248.33
59	$122.13	$149.73	$172.79	$194.34	$216.52	$239.77	$264.32
60	$129.21	$158.73	$183.36	$206.43	$230.17	$255.05	$281.34
61	$136.68	$168.26	$194.62	$219.27	$244.67	$271.32	$299.47
62	$144.64	$178.39	$206.55	$232.91	$260.09	$288.59	$318.77
63	$152.91	$189.09	$219.30	$247.57	$276.74	$307.36	$339.84
64	$161.66	$200.45	$232.83	$263.17	$294.46	$327.35	$362.30
65	$170.93	$212.51	$247.21	$279.73	$313.32	$348.64	$386.22
66	$180.72	$225.27	$262.47	$297.34	$333.38	$371.29	$411.73
67	$191.08	$238.80	$278.67	$316.06	$354.75	$395.44	$438.95
68	$208.65	$260.38	$303.61	$344.19	$386.21	$430.48	$477.90
69	$227.87	$283.87	$330.75	$374.82	$420.46	$468.62	$520.30
70	$248.81	$309.51	$360.32	$408.16	$457.77	$510.17	$566.48
71	$271.71	$337.47	$392.56	$444.46	$498.35	$555.39	$616.75
72	$296.70	$367.94	$427.66	$484.02	$542.59	$604.59	$671.48
73	$321.44	$399.91	$465.78	$528.05	$592.85	$661.60	$735.79
74	$348.28	$434.66	$507.28	$576.08	$647.81	$723.99	$806.26
75	$377.35	$472.41	$552.47	$628.48	$707.85	$792.27	$883.48
76	$408.85	$513.46	$601.71	$685.65	$773.43	$866.97	$968.08
77	$442.97	$558.07	$655.34	$748.00	$845.12	$948.73	$1,060.81
78	$477.45	$601.71	$706.82	$807.21	$912.66	$1,025.60	$1,148.33
79	$514.65	$648.77	$762.33	$871.08	$985.62	$1,108.68	$1,243.07
80	$554.74	$699.50	$822.20	$940.03	$1,064.40	$1,198.49	$1,345.64
81	$597.96	$754.20	$886.81	$1,014.40	$1,149.46	$1,295.59	$1,456.65
82	$644.55	$813.20	$956.46	$1,094.68	$1,241.35	$1,400.56	$1,576.81
83	$691.26	$871.37	$1,024.36	$1,172.27	$1,329.69	$1,501.45	$1,692.79
84	$741.34	$933.72	$1,097.08	$1,255.37	$1,424.36	$1,609.62	$1,817.30
85	$795.10	$1,000.54	$1,174.94	$1,344.35	$1,525.75	$1,725.57	$1,950.93
86	$852.74	$1,072.13	$1,258.34	$1,439.62	$1,634.36	$1,849.89	$2,094.43
87	$914.55	$1,148.86	$1,347.63	$1,541.65	$1,750.69	$1,983.16	$2,248.46
88	$962.16	$1,204.68	$1,409.43	$1,609.37	$1,825.52	$2,067.43	$2,345.32
89	$1,012.23	$1,263.22	$1,474.04	$1,680.02	$1,903.53	$2,155.26	$2,446.35
90	$1,064.90	$1,324.61	$1,541.62	$1,753.79	$1,984.92	$2,246.84	$2,551.74
91	$1,120.34	$1,388.99	$1,612.29	$1,830.79	$2,069.75	$2,342.29	$2,661.66
92	$1,178.65	$1,456.50	$1,686.22	$1,911.20	$2,158.20	$2,441.80	$2,776.30
93	$1,223.77	$1,505.61	$1,736.72	$1,963.23	$2,213.22	$2,502.30	$2,845.13
94	$1,270.60	$1,556.42	$1,788.73	$2,016.68	$2,269.69	$2,564.27	$2,915.63
95	$1,319.21	$1,608.92	$1,842.31	$2,071.59	$2,327.55	$2,627.78	$2,987.89
96	$1,369.70	$1,663.19	$1,897.50	$2,128.00	$2,386.90	$2,692.85	$3,061.94
97	$1,422.11	$1,719.28	$1,954.31	$2,185.95	$2,447.77	$2,759.55	$3,137.83
98	$1,465.65	$1,765.68	$2,001.16	$2,233.56	$2,497.68	$2,814.24	$3,200.02
99	$1,501.55	$1,803.81	$2,039.50	$2,272.51	$2,538.45	$2,858.84	$3,250.78
100	$1,530.98	$1,834.94	$2,070.78	$2,304.16	$2,571.60	$2,895.11	$3,292.05

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$80.76	$96.03	$108.37	$119.89	$131.42	$143.20	$156.70
31	$81.97	$97.50	$110.04	$121.74	$133.45	$145.42	$159.11
32	$83.20	$98.95	$111.70	$123.58	$135.52	$147.67	$161.57
33	$84.42	$100.47	$113.40	$125.47	$137.61	$149.96	$164.05
34	$85.69	$101.97	$115.12	$127.42	$139.72	$152.29	$166.59
35	$86.98	$103.55	$116.91	$129.40	$141.88	$154.64	$169.18
36	$90.07	$107.44	$121.45	$134.55	$147.66	$160.99	$176.15
37	$93.32	$111.52	$126.20	$139.93	$153.65	$167.66	$183.46
38	$96.66	$115.75	$131.12	$145.54	$159.93	$174.54	$191.04
39	$100.11	$120.12	$136.26	$151.35	$166.43	$181.73	$198.96
40	$103.70	$124.66	$141.59	$157.45	$173.22	$189.22	$207.20
41	$107.42	$129.41	$147.12	$163.72	$180.25	$197.03	$215.76
42	$111.26	$134.28	$152.88	$170.29	$187.60	$205.13	$224.70
43	$115.24	$139.34	$158.86	$177.10	$195.23	$213.58	$234.00
44	$119.38	$144.62	$165.07	$184.19	$203.17	$222.36	$243.68
45	$123.66	$150.12	$171.52	$191.54	$211.46	$231.54	$253.75
46	$129.07	$156.95	$179.54	$200.66	$221.67	$242.82	$266.22
47	$134.70	$164.12	$187.94	$210.24	$232.39	$254.66	$279.30
48	$140.60	$171.61	$196.73	$220.24	$243.62	$267.08	$293.02
49	$146.75	$179.44	$205.97	$230.74	$255.37	$280.13	$307.41
50	$153.18	$187.62	$215.58	$241.77	$267.68	$293.77	$322.51
51	$159.86	$196.16	$225.66	$253.27	$280.62	$308.10	$338.39
52	$166.82	$205.14	$236.23	$265.33	$294.17	$323.11	$355.01
53	$174.15	$214.49	$247.28	$277.98	$308.39	$338.89	$372.44
54	$181.76	$224.27	$258.84	$291.23	$323.27	$355.40	$390.73
55	$189.71	$234.51	$270.97	$305.10	$338.89	$372.71	$409.89
56	$198.51	$245.58	$283.87	$319.71	$355.25	$390.84	$430.00
57	$207.75	$257.14	$297.36	$335.04	$372.42	$409.85	$451.08
58	$217.35	$269.26	$311.53	$351.15	$390.40	$429.78	$473.18
59	$227.45	$281.96	$326.37	$368.00	$409.27	$450.67	$496.35
60	$238.00	$295.28	$341.87	$385.63	$429.03	$472.56	$520.65
61	$249.04	$309.18	$358.17	$404.12	$449.74	$495.55	$546.19
62	$260.59	$323.77	$375.22	$423.50	$471.47	$519.63	$572.91
63	$272.33	$338.69	$392.85	$443.65	$494.18	$544.94	$601.21
64	$284.56	$354.37	$411.27	$464.78	$517.97	$571.47	$630.91
65	$297.38	$370.72	$430.59	$486.87	$542.91	$599.31	$662.09
66	$310.74	$387.84	$450.83	$510.03	$569.01	$628.48	$694.80
67	$324.69	$405.76	$471.99	$534.30	$596.44	$659.08	$729.13
68	$346.65	$432.66	$502.95	$569.19	$635.27	$701.98	$776.79
69	$370.09	$461.25	$535.91	$606.32	$676.64	$747.69	$827.57
70	$395.08	$491.80	$571.03	$645.86	$720.73	$796.41	$881.67
71	$421.80	$524.37	$608.51	$687.98	$767.63	$848.29	$939.32
72	$450.32	$559.05	$648.41	$732.87	$817.63	$903.51	$1,000.70
73	$481.23	$598.69	$695.37	$786.98	$878.92	$972.22	$1,078.03
74	$514.30	$641.13	$745.75	$845.03	$944.85	$1,046.19	$1,161.36
75	$549.67	$686.58	$799.79	$907.36	$1,015.68	$1,125.77	$1,251.11
76	$587.45	$735.30	$857.73	$974.31	$1,091.84	$1,211.38	$1,347.76
77	$627.80	$787.41	$919.87	$1,046.13	$1,173.66	$1,303.54	$1,451.95
78	$666.44	$835.69	$976.36	$1,110.78	$1,246.93	$1,386.30	$1,546.24
79	$707.49	$886.94	$1,036.31	$1,179.36	$1,324.76	$1,474.30	$1,646.63
80	$751.05	$941.32	$1,099.95	$1,252.17	$1,407.44	$1,567.88	$1,753.56
81	$797.30	$999.07	$1,167.49	$1,329.47	$1,495.27	$1,667.42	$1,867.42
82	$846.42	$1,060.35	$1,239.18	$1,411.54	$1,588.61	$1,773.24	$1,988.67
83	$897.33	$1,122.59	$1,310.95	$1,492.85	$1,680.54	$1,877.92	$2,109.31
84	$951.29	$1,188.51	$1,386.89	$1,578.78	$1,777.85	$1,988.75	$2,237.25
85	$1,005.05	$1,255.33	$1,464.75	$1,667.76	$1,879.24	$2,104.70	$2,370.88
86	$1,062.69	$1,326.92	$1,548.15	$1,763.03	$1,987.85	$2,229.02	$2,514.38
87	$1,124.50	$1,403.65	$1,637.44	$1,865.06	$2,104.18	$2,362.29	$2,668.41
88	$1,172.11	$1,459.47	$1,699.24	$1,932.78	$2,179.01	$2,446.56	$2,765.27
89	$1,222.18	$1,518.01	$1,763.85	$2,003.43	$2,257.02	$2,534.39	$2,866.30
90	$1,274.85	$1,579.40	$1,831.43	$2,077.20	$2,338.41	$2,625.97	$2,971.69
91	$1,330.29	$1,643.78	$1,902.10	$2,154.20	$2,423.24	$2,721.42	$3,081.61
92	$1,388.60	$1,711.29	$1,976.03	$2,234.61	$2,511.69	$2,820.93	$3,196.25
93	$1,433.72	$1,760.40	$2,026.53	$2,286.64	$2,566.71	$2,881.43	$3,265.08
94	$1,480.55	$1,811.21	$2,078.54	$2,340.09	$2,623.18	$2,943.40	$3,335.58
95	$1,529.16	$1,863.71	$2,132.12	$2,395.00	$2,681.04	$3,006.91	$3,407.84
96	$1,579.65	$1,917.98	$2,187.31	$2,451.41	$2,740.39	$3,071.98	$3,481.89
97	$1,632.06	$1,974.07	$2,244.12	$2,509.36	$2,801.26	$3,138.68	$3,557.78
98	$1,675.60	$2,020.47	$2,290.97	$2,556.97	$2,851.17	$3,193.37	$3,619.97
99	$1,711.50	$2,058.60	$2,329.31	$2,595.92	$2,891.94	$3,237.97	$3,670.73
100	$1,740.93	$2,089.73	$2,360.59	$2,627.57	$2,925.09	$3,274.24	$3,712.00

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$218.83	$268.77	$306.94	$342.34	$377.22	$414.02	$455.66
31	$221.42	$271.91	$310.53	$346.35	$381.63	$418.84	$461.00
32	$224.00	$275.10	$314.18	$350.40	$386.11	$423.77	$466.40
33	$226.62	$278.35	$317.84	$354.52	$390.62	$428.73	$471.85
34	$229.28	$281.60	$321.58	$358.68	$395.22	$433.77	$477.38
35	$231.98	$284.89	$325.37	$362.89	$399.85	$438.83	$483.01
36	$234.68	$288.42	$329.50	$367.62	$405.06	$444.54	$489.14
37	$237.44	$292.01	$333.77	$372.45	$410.38	$450.38	$495.47
38	$240.27	$295.67	$338.10	$377.44	$415.89	$456.40	$501.99
39	$243.17	$299.45	$342.56	$382.50	$421.53	$462.56	$508.68
40	$246.07	$303.31	$347.13	$387.74	$427.32	$468.90	$515.57
41	$249.10	$307.27	$351.85	$393.10	$433.24	$475.45	$522.65
42	$252.17	$311.32	$356.69	$398.61	$439.40	$482.17	$529.96
43	$255.33	$315.46	$361.62	$404.26	$445.67	$489.07	$537.49
44	$258.56	$319.72	$366.69	$410.06	$452.15	$496.21	$545.26
45	$261.85	$324.06	$371.88	$416.04	$458.82	$503.55	$553.25
46	$266.95	$330.55	$379.46	$424.59	$468.28	$513.93	$564.71
47	$272.19	$337.25	$387.27	$433.45	$478.09	$524.71	$576.61
48	$277.66	$344.19	$395.38	$442.61	$488.24	$535.87	$588.98
49	$283.24	$351.32	$403.78	$452.16	$498.83	$547.50	$601.83
50	$289.02	$358.70	$412.45	$462.03	$509.78	$559.58	$615.20
51	$294.98	$366.35	$421.45	$472.25	$521.14	$572.13	$629.13
52	$301.08	$374.26	$430.78	$482.88	$532.94	$585.18	$643.61
53	$307.44	$382.43	$440.42	$493.90	$545.27	$598.74	$658.66
54	$313.97	$390.88	$450.44	$505.34	$558.02	$612.89	$674.36
55	$320.74	$399.68	$460.85	$517.21	$571.29	$627.63	$690.70
56	$327.45	$407.96	$470.29	$527.78	$583.00	$640.49	$705.08
57	$334.47	$416.69	$480.28	$538.98	$595.34	$654.10	$720.27
58	$341.86	$425.89	$490.81	$550.81	$608.42	$668.53	$736.40
59	$349.62	$435.51	$501.95	$563.30	$622.24	$683.80	$753.47
60	$357.79	$445.69	$513.66	$576.49	$636.87	$699.99	$771.55
61	$366.33	$456.44	$526.07	$590.44	$652.37	$717.23	$790.78
62	$375.38	$467.74	$539.14	$605.20	$668.80	$735.41	$811.17
63	$384.00	$478.60	$551.89	$619.86	$685.45	$753.12	$831.15
64	$393.10	$490.14	$565.42	$635.46	$703.17	$772.06	$852.49
65	$402.75	$502.36	$579.82	$652.03	$722.04	$792.32	$875.32
66	$412.88	$515.30	$595.08	$669.64	$742.10	$813.92	$899.74
67	$423.61	$528.99	$611.28	$688.36	$763.47	$837.03	$925.88
68	$441.74	$550.89	$636.22	$716.49	$794.93	$871.84	$964.63
69	$461.55	$574.66	$663.36	$747.12	$829.18	$909.73	$1,006.84
70	$483.04	$600.59	$692.97	$780.46	$866.49	$951.04	$1,052.86
71	$506.52	$628.84	$725.21	$816.76	$907.07	$996.02	$1,102.93
72	$532.08	$659.62	$760.31	$856.32	$951.31	$1,044.98	$1,157.48
73	$559.98	$695.07	$801.53	$902.55	$1,002.05	$1,101.99	$1,221.79
74	$590.01	$733.36	$846.18	$952.79	$1,057.49	$1,164.38	$1,292.26
75	$622.30	$774.67	$894.55	$1,007.43	$1,118.00	$1,232.63	$1,369.45
76	$657.10	$819.36	$947.00	$1,066.84	$1,184.03	$1,307.33	$1,454.05
77	$694.54	$867.63	$1,003.86	$1,131.45	$1,256.20	$1,389.09	$1,546.78
78	$727.86	$908.47	$1,050.65	$1,184.10	$1,315.05	$1,455.26	$1,622.52
79	$763.89	$952.77	$1,101.57	$1,241.53	$1,379.51	$1,527.94	$1,705.77
80	$802.80	$1,000.74	$1,156.91	$1,304.15	$1,449.97	$1,607.55	$1,797.13
81	$844.87	$1,052.73	$1,217.05	$1,372.28	$1,526.88	$1,694.70	$1,897.20
82	$890.31	$1,109.02	$1,282.27	$1,446.43	$1,610.80	$1,789.99	$2,006.67
83	$935.83	$1,163.52	$1,343.62	$1,518.68	$1,696.02	$1,888.77	$2,120.85
84	$984.73	$1,222.25	$1,409.98	$1,596.52	$1,787.60	$1,994.81	$2,243.58
85	$1,038.49	$1,289.07	$1,487.84	$1,685.50	$1,888.99	$2,110.76	$2,377.21
86	$1,096.13	$1,360.66	$1,571.24	$1,780.77	$1,997.60	$2,235.08	$2,520.71
87	$1,157.94	$1,437.39	$1,660.53	$1,882.80	$2,113.93	$2,368.35	$2,674.74
88	$1,205.55	$1,493.21	$1,722.33	$1,950.52	$2,188.76	$2,452.62	$2,771.60
89	$1,255.62	$1,551.75	$1,786.94	$2,021.17	$2,266.77	$2,540.45	$2,872.63
90	$1,308.29	$1,613.14	$1,854.52	$2,094.94	$2,348.16	$2,632.03	$2,978.02
91	$1,363.73	$1,677.52	$1,925.19	$2,171.94	$2,432.99	$2,727.48	$3,087.94
92	$1,422.04	$1,745.03	$1,999.12	$2,252.35	$2,521.44	$2,826.99	$3,202.58
93	$1,467.16	$1,794.14	$2,049.62	$2,304.38	$2,576.46	$2,887.49	$3,271.41
94	$1,513.99	$1,844.95	$2,101.63	$2,357.83	$2,632.93	$2,949.46	$3,341.91
95	$1,562.60	$1,897.45	$2,155.21	$2,412.74	$2,690.79	$3,012.97	$3,414.17
96	$1,613.09	$1,951.72	$2,210.40	$2,469.15	$2,750.14	$3,078.04	$3,488.22
97	$1,665.50	$2,007.81	$2,267.21	$2,527.10	$2,811.01	$3,144.74	$3,564.11
98	$1,709.04	$2,054.21	$2,314.06	$2,574.71	$2,860.92	$3,199.43	$3,626.30
99	$1,744.94	$2,092.34	$2,352.40	$2,613.66	$2,901.69	$3,244.03	$3,677.06
100	$1,774.37	$2,123.47	$2,383.68	$2,645.31	$2,934.84	$3,280.30	$3,718.33

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$40.12	$45.05	$49.15	$52.96	$56.90	$61.09	$65.81
31	$40.91	$45.97	$50.19	$54.13	$58.22	$62.49	$67.35
32	$41.73	$46.93	$51.26	$55.33	$59.52	$63.90	$68.93
33	$42.53	$47.89	$52.35	$56.55	$60.85	$65.38	$70.54
34	$43.36	$48.87	$53.49	$57.79	$62.23	$66.89	$72.19
35	$44.21	$49.87	$54.61	$59.06	$63.63	$68.45	$73.89
36	$45.69	$51.72	$56.76	$61.48	$66.34	$71.47	$77.20
37	$47.19	$53.62	$58.97	$64.01	$69.16	$74.58	$80.67
38	$48.75	$55.58	$61.30	$66.63	$72.10	$77.87	$84.31
39	$50.38	$57.64	$63.67	$69.35	$75.17	$81.30	$88.08
40	$52.05	$59.74	$66.17	$72.19	$78.36	$84.86	$92.01
41	$53.79	$61.94	$68.76	$75.13	$81.70	$88.59	$96.15
42	$55.57	$64.20	$71.46	$78.22	$85.20	$92.49	$100.46
43	$57.40	$66.59	$74.24	$81.41	$88.80	$96.54	$104.97
44	$59.31	$69.02	$77.15	$84.75	$92.59	$100.78	$109.68
45	$61.30	$71.56	$80.16	$88.22	$96.50	$105.22	$114.60
46	$64.07	$75.05	$84.29	$92.92	$101.80	$111.11	$121.12
47	$66.95	$78.77	$88.60	$97.86	$107.41	$117.36	$128.06
48	$69.99	$82.63	$93.19	$103.09	$113.28	$123.95	$135.36
49	$73.16	$86.69	$97.98	$108.58	$119.48	$130.92	$143.07
50	$76.48	$90.93	$103.03	$114.37	$126.04	$138.26	$151.25
51	$79.92	$95.39	$108.33	$120.48	$132.98	$146.02	$159.86
52	$83.55	$100.09	$113.92	$126.89	$140.25	$154.22	$168.97
53	$87.32	$104.98	$119.80	$133.67	$147.95	$162.88	$178.61
54	$91.29	$110.15	$125.95	$140.79	$156.08	$172.00	$188.79
55	$95.42	$115.55	$132.44	$148.29	$164.62	$181.69	$199.56
56	$100.90	$122.46	$140.52	$157.48	$174.95	$193.22	$212.38
57	$106.72	$129.78	$149.10	$167.24	$185.91	$205.49	$226.01
58	$112.89	$137.53	$158.18	$177.60	$197.59	$218.53	$240.53
59	$119.39	$145.75	$167.85	$188.60	$209.99	$232.40	$255.96
60	$126.29	$154.47	$178.07	$200.26	$223.17	$247.15	$272.41
61	$133.58	$163.71	$188.95	$212.66	$237.18	$262.83	$289.88
62	$141.29	$173.48	$200.47	$225.84	$252.03	$279.51	$308.49
63	$149.32	$183.82	$212.77	$239.96	$268.09	$297.60	$328.77
64	$157.80	$194.80	$225.82	$254.99	$285.17	$316.85	$350.37
65	$166.78	$206.41	$239.65	$270.95	$303.32	$337.36	$373.44
66	$176.26	$218.72	$254.35	$287.90	$322.65	$359.15	$397.95
67	$186.29	$231.76	$269.95	$305.92	$343.15	$382.40	$424.12
68	$203.44	$252.72	$294.12	$333.17	$373.67	$416.31	$461.80
69	$222.18	$275.60	$320.49	$362.88	$406.85	$453.26	$502.83
70	$242.67	$300.54	$349.19	$395.20	$442.99	$493.48	$547.52
71	$265.04	$327.74	$380.48	$430.43	$482.35	$537.27	$596.17
72	$289.48	$357.37	$414.58	$468.79	$525.22	$584.95	$649.13
73	$313.50	$388.24	$451.32	$511.20	$573.68	$639.89	$711.06
74	$339.49	$421.75	$491.30	$557.48	$626.58	$699.97	$778.89
75	$367.68	$458.16	$534.81	$607.93	$684.40	$765.73	$853.19
76	$398.16	$497.75	$582.19	$662.95	$747.54	$837.65	$934.60
77	$431.20	$540.73	$633.78	$722.93	$816.51	$916.33	$1,023.76
78	$464.59	$582.75	$683.26	$779.85	$881.44	$990.20	$1,107.84
79	$500.59	$628.03	$736.61	$841.23	$951.54	$1,070.03	$1,198.82
80	$539.33	$676.86	$794.15	$907.43	$1,027.21	$1,156.30	$1,297.29
81	$581.08	$729.44	$856.16	$978.86	$1,108.91	$1,249.53	$1,403.82
82	$626.08	$786.14	$923.00	$1,055.90	$1,197.11	$1,350.28	$1,519.11
83	$670.94	$841.66	$987.60	$1,129.70	$1,281.16	$1,446.26	$1,629.36
84	$719.03	$901.11	$1,056.74	$1,208.66	$1,371.11	$1,549.02	$1,747.60
85	$770.56	$964.73	$1,130.69	$1,293.15	$1,467.37	$1,659.12	$1,874.41
86	$825.78	$1,032.87	$1,209.85	$1,383.54	$1,570.39	$1,777.02	$2,010.41
87	$884.93	$1,105.81	$1,294.53	$1,480.24	$1,680.66	$1,903.28	$2,156.31
88	$930.17	$1,158.32	$1,352.35	$1,543.51	$1,750.56	$1,981.95	$2,246.74
89	$977.74	$1,213.31	$1,412.74	$1,609.48	$1,823.32	$2,063.82	$2,340.95
90	$1,027.72	$1,270.90	$1,475.82	$1,678.28	$1,899.12	$2,149.09	$2,439.13
91	$1,080.27	$1,331.26	$1,541.74	$1,749.99	$1,978.07	$2,237.89	$2,541.40
92	$1,135.51	$1,394.46	$1,610.59	$1,824.80	$2,060.33	$2,330.36	$2,647.98
93	$1,177.79	$1,439.82	$1,656.96	$1,872.46	$2,110.61	$2,385.52	$2,710.92
94	$1,221.67	$1,486.63	$1,704.65	$1,921.34	$2,162.08	$2,442.01	$2,775.31
95	$1,267.19	$1,534.97	$1,753.71	$1,971.54	$2,214.84	$2,499.83	$2,841.25
96	$1,314.41	$1,584.90	$1,804.20	$2,023.04	$2,268.89	$2,559.02	$2,908.76
97	$1,363.36	$1,636.42	$1,856.13	$2,075.87	$2,324.26	$2,619.62	$2,977.84
98	$1,404.00	$1,679.00	$1,898.87	$2,119.23	$2,369.64	$2,669.25	$3,034.46
99	$1,437.48	$1,713.94	$1,933.85	$2,154.64	$2,406.63	$2,709.69	$3,080.60
100	$1,464.89	$1,742.47	$1,962.34	$2,183.46	$2,436.72	$2,742.54	$3,118.07

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$78.86	$93.34	$105.06	$116.04	$127.02	$138.28	$151.12
31	$80.04	$94.76	$106.63	$117.81	$129.01	$140.40	$153.46
32	$81.24	$96.19	$108.25	$119.63	$130.99	$142.58	$155.81
33	$82.46	$97.65	$109.92	$121.44	$133.00	$144.77	$158.21
34	$83.68	$99.10	$111.61	$123.32	$135.07	$147.03	$160.65
35	$84.95	$100.61	$113.29	$125.20	$137.13	$149.31	$163.12
36	$87.97	$104.42	$117.68	$130.20	$142.69	$155.42	$169.83
37	$91.10	$108.34	$122.26	$135.37	$148.44	$161.77	$176.82
38	$94.35	$112.40	$127.04	$140.77	$154.47	$168.42	$184.12
39	$97.70	$116.65	$131.93	$146.37	$160.73	$175.32	$191.69
40	$101.19	$120.99	$137.06	$152.16	$167.23	$182.49	$199.56
41	$104.80	$125.56	$142.40	$158.23	$173.99	$189.94	$207.81
42	$108.52	$130.25	$147.95	$164.53	$181.06	$197.75	$216.35
43	$112.39	$135.18	$153.69	$171.08	$188.39	$205.87	$225.25
44	$116.38	$140.25	$159.64	$177.88	$196.00	$214.30	$234.52
45	$120.54	$145.53	$165.85	$184.95	$203.92	$223.06	$244.17
46	$125.78	$152.11	$173.56	$193.74	$213.73	$233.87	$256.10
47	$131.22	$159.05	$181.62	$202.90	$224.02	$245.23	$268.64
48	$136.93	$166.26	$190.07	$212.52	$234.79	$257.14	$281.78
49	$142.89	$173.80	$198.93	$222.59	$246.06	$269.64	$295.52
50	$149.10	$181.69	$208.21	$233.15	$257.89	$282.70	$310.00
51	$155.59	$189.92	$217.88	$244.22	$270.30	$296.42	$325.15
52	$162.35	$198.54	$228.03	$255.78	$283.29	$310.82	$341.02
53	$169.40	$207.56	$238.63	$267.93	$296.91	$325.90	$357.71
54	$176.79	$216.98	$249.75	$280.61	$311.19	$341.71	$375.19
55	$184.46	$226.83	$261.36	$293.92	$326.13	$358.33	$393.51
56	$192.99	$237.47	$273.78	$307.98	$341.84	$375.68	$412.77
57	$201.93	$248.65	$286.76	$322.69	$358.29	$393.90	$432.92
58	$211.30	$260.34	$300.37	$338.15	$375.55	$412.99	$454.08
59	$221.06	$272.55	$314.62	$354.29	$393.65	$433.02	$476.28
60	$231.29	$285.39	$329.55	$371.24	$412.59	$454.00	$499.57
61	$242.01	$298.78	$345.20	$388.99	$432.49	$476.03	$523.98
62	$253.20	$312.82	$361.58	$407.59	$453.29	$499.11	$549.58
63	$264.52	$327.19	$378.46	$426.89	$475.03	$523.32	$576.60
64	$276.36	$342.25	$396.16	$447.13	$497.79	$548.67	$604.95
65	$288.71	$357.96	$414.68	$468.30	$521.66	$575.27	$634.74
66	$301.63	$374.40	$434.05	$490.45	$546.67	$603.14	$665.93
67	$315.14	$391.62	$454.33	$513.68	$572.85	$632.40	$698.69
68	$336.48	$417.59	$484.17	$547.27	$610.24	$673.65	$744.43
69	$359.31	$445.31	$516.02	$583.07	$650.06	$717.60	$793.17
70	$383.66	$474.90	$549.92	$621.19	$692.48	$764.42	$845.09
71	$409.68	$506.39	$586.06	$661.81	$737.68	$814.27	$900.46
72	$437.45	$540.01	$624.59	$705.09	$785.81	$867.42	$959.40
73	$467.42	$578.11	$669.61	$756.84	$844.46	$933.09	$1,033.22
74	$499.35	$618.87	$717.85	$812.41	$907.48	$1,003.80	$1,112.71
75	$533.56	$662.50	$769.59	$872.06	$975.23	$1,079.82	$1,198.36
76	$570.04	$709.25	$825.02	$936.10	$1,048.03	$1,161.62	$1,290.57
77	$609.05	$759.27	$884.50	$1,004.81	$1,126.24	$1,249.62	$1,389.88
78	$646.33	$805.52	$938.40	$1,066.44	$1,196.10	$1,328.45	$1,479.60
79	$685.90	$854.55	$995.61	$1,131.84	$1,270.25	$1,412.24	$1,575.12
80	$727.86	$906.60	$1,056.33	$1,201.25	$1,349.02	$1,501.34	$1,676.80
81	$772.43	$961.79	$1,120.73	$1,274.90	$1,432.68	$1,596.07	$1,785.03
82	$819.68	$1,020.36	$1,189.05	$1,353.09	$1,521.55	$1,696.77	$1,900.27
83	$868.34	$1,079.33	$1,256.69	$1,429.58	$1,608.02	$1,795.15	$2,013.53
84	$919.94	$1,141.71	$1,328.20	$1,510.41	$1,699.44	$1,899.24	$2,133.54
85	$971.47	$1,205.33	$1,402.15	$1,594.90	$1,795.70	$2,009.34	$2,260.35
86	$1,026.69	$1,273.47	$1,481.31	$1,685.29	$1,898.72	$2,127.24	$2,396.35
87	$1,085.84	$1,346.41	$1,565.99	$1,781.99	$2,008.99	$2,253.50	$2,542.25
88	$1,131.08	$1,398.92	$1,623.81	$1,845.26	$2,078.89	$2,332.17	$2,632.68
89	$1,178.65	$1,453.91	$1,684.20	$1,911.23	$2,151.65	$2,414.04	$2,726.89
90	$1,228.63	$1,511.50	$1,747.28	$1,980.03	$2,227.45	$2,499.31	$2,825.07
91	$1,281.18	$1,571.86	$1,813.20	$2,051.74	$2,306.40	$2,588.11	$2,927.34
92	$1,336.42	$1,635.06	$1,882.05	$2,126.55	$2,388.66	$2,680.58	$3,033.92
93	$1,378.70	$1,680.42	$1,928.42	$2,174.21	$2,438.94	$2,735.74	$3,096.86
94	$1,422.58	$1,727.23	$1,976.11	$2,223.09	$2,490.41	$2,792.23	$3,161.25
95	$1,468.10	$1,775.57	$2,025.17	$2,273.29	$2,543.17	$2,850.05	$3,227.19
96	$1,515.32	$1,825.50	$2,075.66	$2,324.79	$2,597.22	$2,909.24	$3,294.70
97	$1,564.27	$1,877.02	$2,127.59	$2,377.62	$2,652.59	$2,969.84	$3,363.78
98	$1,604.91	$1,919.60	$2,170.33	$2,420.98	$2,697.97	$3,019.47	$3,420.40
99	$1,638.39	$1,954.54	$2,205.31	$2,456.39	$2,734.96	$3,059.91	$3,466.54
100	$1,665.80	$1,983.07	$2,233.80	$2,485.21	$2,765.05	$3,092.76	$3,504.01

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$211.73	$258.53	$294.33	$327.73	$360.54	$395.24	$434.33
31	$214.22	$261.55	$297.77	$331.57	$364.81	$399.86	$439.43
32	$216.72	$264.63	$301.26	$335.47	$369.08	$404.53	$444.58
33	$219.28	$267.73	$304.81	$339.39	$373.38	$409.28	$449.79
34	$221.85	$270.85	$308.40	$343.36	$377.77	$414.08	$455.05
35	$224.44	$274.02	$311.97	$347.38	$382.18	$418.96	$460.40
36	$227.09	$277.44	$315.99	$351.89	$387.17	$424.39	$466.25
37	$229.77	$280.89	$320.06	$356.56	$392.28	$429.93	$472.27
38	$232.52	$284.45	$324.26	$361.31	$397.53	$435.68	$478.48
39	$235.33	$288.09	$328.50	$366.18	$402.91	$441.57	$484.84
40	$238.19	$291.80	$332.91	$371.18	$408.44	$447.62	$491.36
41	$241.13	$295.60	$337.44	$376.31	$414.14	$453.82	$498.12
42	$244.15	$299.49	$342.07	$381.59	$420.02	$460.23	$505.08
43	$247.19	$303.50	$346.79	$386.99	$426.00	$466.82	$512.24
44	$250.31	$307.60	$351.66	$392.54	$432.18	$473.63	$519.64
45	$253.56	$311.78	$356.64	$398.28	$438.52	$480.63	$527.23
46	$258.49	$318.00	$363.89	$406.45	$447.56	$490.50	$538.11
47	$263.57	$324.48	$371.33	$414.92	$456.94	$500.78	$549.45
48	$268.85	$331.14	$379.14	$423.70	$466.62	$511.42	$561.20
49	$274.28	$338.01	$387.16	$432.78	$476.66	$522.50	$573.38
50	$279.87	$345.11	$395.47	$442.20	$487.11	$533.97	$586.10
51	$285.61	$352.46	$404.06	$451.99	$497.99	$545.91	$599.30
52	$291.58	$360.06	$412.98	$462.11	$509.24	$558.36	$613.05
53	$297.71	$367.91	$422.25	$472.66	$520.97	$571.29	$627.39
54	$304.06	$376.06	$431.83	$483.59	$533.17	$584.74	$642.29
55	$310.58	$384.49	$441.78	$494.94	$545.81	$598.80	$657.84
56	$317.07	$392.44	$450.84	$505.06	$556.95	$611.02	$671.46
57	$323.87	$400.85	$460.43	$515.76	$568.74	$623.99	$685.89
58	$331.04	$409.66	$470.53	$527.05	$581.25	$637.71	$701.22
59	$338.53	$418.95	$481.19	$539.00	$594.46	$652.30	$717.46
60	$346.47	$428.77	$492.42	$551.61	$608.46	$667.75	$734.71
61	$354.75	$439.09	$504.33	$564.98	$623.29	$684.15	$752.99
62	$363.47	$449.96	$516.86	$579.11	$638.97	$701.53	$772.40
63	$371.81	$460.36	$529.17	$593.23	$654.24	$718.32	$791.33
64	$380.58	$471.42	$542.22	$608.26	$670.50	$736.31	$811.56
65	$389.87	$483.12	$556.09	$624.23	$687.88	$755.57	$833.25
66	$399.68	$495.50	$570.79	$641.18	$706.43	$776.11	$856.40
67	$410.00	$508.63	$586.41	$659.20	$726.14	$798.11	$881.21
68	$427.65	$529.72	$610.58	$686.45	$756.58	$830.42	$917.04
69	$446.84	$552.77	$636.96	$716.16	$789.71	$865.79	$956.24
70	$467.82	$577.84	$665.66	$748.51	$825.82	$904.42	$999.09
71	$490.67	$605.18	$696.96	$783.74	$865.13	$946.64	$1,045.92
72	$515.60	$634.97	$731.06	$822.10	$907.95	$992.77	$1,097.05
73	$542.59	$668.93	$770.05	$865.62	$956.41	$1,047.71	$1,158.98
74	$571.59	$705.59	$812.28	$913.03	$1,009.31	$1,107.79	$1,226.79
75	$602.81	$745.16	$858.05	$964.59	$1,067.09	$1,173.52	$1,301.09
76	$636.40	$787.95	$907.72	$1,020.76	$1,130.23	$1,245.44	$1,382.49
77	$672.54	$834.19	$961.60	$1,081.87	$1,199.20	$1,324.12	$1,471.65
78	$704.57	$873.09	$1,005.95	$1,131.64	$1,254.75	$1,386.44	$1,542.86
79	$739.23	$915.29	$1,054.24	$1,186.05	$1,315.69	$1,455.01	$1,621.32
80	$776.65	$961.04	$1,106.82	$1,245.39	$1,382.40	$1,530.35	$1,707.63
81	$817.06	$1,010.61	$1,163.94	$1,310.12	$1,455.38	$1,613.00	$1,802.37
82	$860.76	$1,064.33	$1,225.95	$1,380.56	$1,535.08	$1,703.42	$1,906.20
83	$904.07	$1,115.54	$1,284.43	$1,449.51	$1,616.58	$1,797.92	$2,015.40
84	$950.62	$1,170.75	$1,347.56	$1,523.66	$1,703.99	$1,899.19	$2,132.58
85	$1,002.15	$1,234.37	$1,421.51	$1,608.15	$1,800.25	$2,009.29	$2,259.39
86	$1,057.37	$1,302.51	$1,500.67	$1,698.54	$1,903.27	$2,127.19	$2,395.39
87	$1,116.52	$1,375.45	$1,585.35	$1,795.24	$2,013.54	$2,253.45	$2,541.29
88	$1,161.76	$1,427.96	$1,643.17	$1,858.51	$2,083.44	$2,332.12	$2,631.72
89	$1,209.33	$1,482.95	$1,703.56	$1,924.48	$2,156.20	$2,413.99	$2,725.93
90	$1,259.31	$1,540.54	$1,766.64	$1,993.28	$2,232.00	$2,499.26	$2,824.11
91	$1,311.86	$1,600.90	$1,832.56	$2,064.99	$2,310.95	$2,588.06	$2,926.38
92	$1,367.10	$1,664.10	$1,901.41	$2,139.80	$2,393.21	$2,680.53	$3,032.96
93	$1,409.38	$1,709.46	$1,947.78	$2,187.46	$2,443.49	$2,735.69	$3,095.90
94	$1,453.26	$1,756.27	$1,995.47	$2,236.34	$2,494.96	$2,792.18	$3,160.29
95	$1,498.78	$1,804.61	$2,044.53	$2,286.54	$2,547.72	$2,850.00	$3,226.23
96	$1,546.00	$1,854.54	$2,095.02	$2,338.04	$2,601.77	$2,909.19	$3,293.74
97	$1,594.95	$1,906.06	$2,146.95	$2,390.87	$2,657.14	$2,969.79	$3,362.82
98	$1,635.59	$1,948.64	$2,189.69	$2,434.23	$2,702.52	$3,019.42	$3,419.44
99	$1,669.07	$1,983.58	$2,224.67	$2,469.64	$2,739.51	$3,059.86	$3,465.58
100	$1,696.48	$2,012.11	$2,253.16	$2,498.46	$2,769.60	$3,092.71	$3,503.05

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$39.26	$43.95	$47.87	$51.56	$55.37	$59.36	$63.90
31	$40.01	$44.82	$48.87	$52.70	$56.61	$60.72	$65.38
32	$40.79	$45.74	$49.94	$53.84	$57.87	$62.11	$66.94
33	$41.56	$46.68	$50.97	$55.02	$59.17	$63.51	$68.50
34	$42.36	$47.62	$52.05	$56.21	$60.50	$64.99	$70.09
35	$43.17	$48.59	$53.16	$57.44	$61.84	$66.47	$71.70
36	$44.57	$50.35	$55.21	$59.74	$64.44	$69.36	$74.90
37	$46.03	$52.16	$57.33	$62.18	$67.14	$72.37	$78.22
38	$47.53	$54.04	$59.52	$64.66	$69.96	$75.50	$81.68
39	$49.06	$55.99	$61.81	$67.28	$72.88	$78.78	$85.29
40	$50.66	$58.00	$64.19	$69.99	$75.94	$82.21	$89.07
41	$52.31	$60.11	$66.65	$72.80	$79.14	$85.77	$93.02
42	$54.00	$62.27	$69.23	$75.73	$82.46	$89.48	$97.16
43	$55.76	$64.52	$71.87	$78.80	$85.92	$93.38	$101.45
44	$57.57	$66.84	$74.64	$81.98	$89.52	$97.42	$105.95
45	$59.44	$69.24	$77.51	$85.27	$93.30	$101.65	$110.65
46	$62.07	$72.58	$81.45	$89.78	$98.34	$107.30	$116.91
47	$64.83	$76.06	$85.58	$94.50	$103.66	$113.25	$123.52
48	$67.74	$79.75	$89.93	$99.46	$109.29	$119.56	$130.50
49	$70.72	$83.61	$94.50	$104.70	$115.23	$126.20	$137.86
50	$73.86	$87.66	$99.29	$110.21	$121.49	$133.21	$145.66
51	$77.15	$91.90	$104.33	$116.02	$128.07	$140.61	$153.89
52	$80.56	$96.35	$109.63	$122.14	$135.01	$148.42	$162.57
53	$84.15	$100.98	$115.20	$128.57	$142.35	$156.68	$171.77
54	$87.88	$105.85	$121.05	$135.35	$150.06	$165.39	$181.48
55	$91.77	$110.98	$127.19	$142.47	$158.20	$174.59	$191.72
56	$97.04	$117.53	$134.90	$151.25	$168.05	$185.61	$203.99
57	$102.58	$124.51	$143.07	$160.55	$178.55	$197.31	$217.01
58	$108.43	$131.89	$151.74	$170.43	$189.68	$209.78	$230.87
59	$114.62	$139.69	$160.93	$180.91	$201.50	$223.04	$245.60
60	$121.17	$147.97	$170.67	$192.05	$214.09	$237.11	$261.31
61	$128.07	$156.77	$181.01	$203.87	$227.44	$252.08	$277.99
62	$135.40	$166.05	$191.96	$216.42	$241.61	$268.01	$295.75
63	$142.99	$175.84	$203.63	$229.83	$256.87	$285.20	$315.06
64	$150.98	$186.20	$215.97	$244.09	$273.11	$303.53	$335.63
65	$159.45	$197.17	$229.09	$259.23	$290.37	$323.00	$357.52
66	$168.38	$208.78	$243.00	$275.29	$308.70	$343.74	$380.88
67	$177.81	$221.10	$257.75	$292.38	$328.21	$365.83	$405.75
68	$194.26	$241.15	$280.90	$318.51	$357.43	$398.34	$441.84
69	$212.26	$263.05	$306.16	$346.95	$389.25	$433.76	$481.17
70	$231.90	$286.93	$333.67	$377.95	$423.91	$472.34	$524.00
71	$253.35	$312.99	$363.65	$411.72	$461.67	$514.32	$570.62
72	$276.78	$341.41	$396.33	$448.49	$502.76	$560.05	$621.40
73	$299.47	$370.57	$431.14	$488.80	$548.87	$612.37	$680.39
74	$324.03	$402.27	$469.04	$532.72	$599.19	$669.53	$744.96
75	$350.59	$436.65	$510.28	$580.60	$654.14	$732.07	$815.63
76	$379.30	$473.97	$555.11	$632.81	$714.11	$800.47	$893.03
77	$410.38	$514.49	$603.89	$689.68	$779.58	$875.22	$977.80
78	$441.84	$554.13	$650.69	$743.59	$841.19	$945.33	$1,057.63
79	$475.71	$596.82	$701.12	$801.71	$907.65	$1,021.10	$1,143.93
80	$512.19	$642.82	$755.46	$864.40	$979.39	$1,102.92	$1,237.32
81	$551.43	$692.35	$814.01	$931.96	$1,056.76	$1,191.28	$1,338.33
82	$593.70	$745.70	$877.10	$1,004.83	$1,140.28	$1,286.73	$1,447.57
83	$635.39	$797.31	$937.32	$1,073.74	$1,218.84	$1,376.46	$1,550.70
84	$680.00	$852.50	$1,001.69	$1,147.38	$1,302.81	$1,472.47	$1,661.19
85	$727.74	$911.50	$1,070.44	$1,226.07	$1,392.57	$1,575.16	$1,779.50
86	$778.85	$974.58	$1,143.92	$1,310.17	$1,488.53	$1,685.03	$1,906.27
87	$833.54	$1,042.04	$1,222.46	$1,400.02	$1,591.08	$1,802.55	$2,042.06
88	$874.83	$1,089.94	$1,275.32	$1,457.83	$1,654.85	$1,874.23	$2,124.50
89	$918.20	$1,140.05	$1,330.41	$1,518.00	$1,721.16	$1,948.79	$2,210.25
90	$963.69	$1,192.44	$1,387.92	$1,580.67	$1,790.14	$2,026.30	$2,299.49
91	$1,011.44	$1,247.28	$1,447.91	$1,645.94	$1,861.89	$2,106.92	$2,392.32
92	$1,061.57	$1,304.60	$1,510.48	$1,713.90	$1,936.51	$2,190.71	$2,488.91
93	$1,099.45	$1,345.29	$1,552.08	$1,756.48	$1,981.18	$2,239.54	$2,544.51
94	$1,138.67	$1,387.26	$1,594.83	$1,800.12	$2,026.88	$2,289.45	$2,601.33
95	$1,179.30	$1,430.55	$1,638.74	$1,844.84	$2,073.61	$2,340.47	$2,659.41
96	$1,221.37	$1,475.17	$1,683.88	$1,890.68	$2,121.44	$2,392.63	$2,718.81
97	$1,264.96	$1,521.19	$1,730.26	$1,937.64	$2,170.37	$2,445.95	$2,779.53
98	$1,301.06	$1,559.17	$1,768.39	$1,976.18	$2,210.42	$2,489.58	$2,829.17
99	$1,330.76	$1,590.31	$1,799.57	$2,007.59	$2,243.05	$2,525.08	$2,869.63
100	$1,355.07	$1,615.69	$1,824.93	$2,033.10	$2,269.52	$2,553.89	$2,902.43

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$75.64	$89.30	$100.40	$110.90	$121.34	$132.01	$144.20
31	$76.75	$90.62	$101.91	$112.60	$123.24	$134.03	$146.41
32	$77.90	$91.99	$103.49	$114.30	$125.11	$136.09	$148.69
33	$79.04	$93.39	$105.06	$116.06	$127.04	$138.18	$150.96
34	$80.22	$94.76	$106.65	$117.81	$129.00	$140.34	$153.27
35	$81.41	$96.19	$108.27	$119.63	$130.98	$142.51	$155.63
36	$84.28	$99.79	$112.44	$124.32	$136.24	$148.31	$161.99
37	$87.23	$103.49	$116.76	$129.26	$141.70	$154.35	$168.60
38	$90.30	$107.33	$121.24	$134.35	$147.40	$160.60	$175.50
39	$93.48	$111.32	$125.90	$139.65	$153.31	$167.13	$182.66
40	$96.75	$115.45	$130.72	$145.12	$159.47	$173.95	$190.11
41	$100.17	$119.75	$135.78	$150.84	$165.87	$180.99	$197.89
42	$103.67	$124.20	$141.00	$156.80	$172.54	$188.35	$205.97
43	$107.31	$128.82	$146.41	$163.00	$179.47	$196.01	$214.39
44	$111.08	$133.60	$152.04	$169.43	$186.68	$203.99	$223.13
45	$114.99	$138.55	$157.89	$176.11	$194.17	$212.26	$232.28
46	$119.94	$144.77	$165.17	$184.39	$203.43	$222.52	$243.55
47	$125.08	$151.28	$172.78	$193.06	$213.13	$233.22	$255.38
48	$130.48	$158.08	$180.77	$202.14	$223.30	$244.48	$267.78
49	$136.08	$165.18	$189.11	$211.65	$233.98	$256.27	$280.77
50	$141.91	$172.62	$197.82	$221.61	$245.14	$268.62	$294.42
51	$148.03	$180.38	$206.95	$232.04	$256.85	$281.58	$308.74
52	$154.41	$188.50	$216.49	$242.96	$269.10	$295.16	$323.72
53	$161.04	$196.95	$226.49	$254.38	$281.96	$309.39	$339.45
54	$167.96	$205.78	$236.94	$266.38	$295.42	$324.33	$355.94
55	$175.19	$215.05	$247.85	$278.86	$309.52	$339.97	$373.21
56	$183.24	$225.07	$259.58	$292.18	$324.37	$356.40	$391.40
57	$191.69	$235.61	$271.83	$306.08	$339.94	$373.57	$410.46
58	$200.48	$246.64	$284.66	$320.68	$356.24	$391.64	$430.45
59	$209.72	$258.15	$298.12	$335.91	$373.33	$410.54	$451.41
60	$219.39	$270.22	$312.19	$351.92	$391.25	$430.37	$473.40
61	$229.48	$282.88	$326.94	$368.70	$410.00	$451.15	$496.44
62	$240.03	$296.10	$342.38	$386.24	$429.68	$472.95	$520.62
63	$250.68	$309.58	$358.27	$404.41	$450.13	$495.72	$546.10
64	$261.75	$323.69	$374.86	$423.42	$471.55	$519.61	$572.78
65	$273.32	$338.43	$392.23	$443.30	$494.04	$544.62	$600.78
66	$285.46	$353.82	$410.45	$464.15	$517.54	$570.86	$630.16
67	$298.08	$369.96	$429.46	$485.98	$542.20	$598.37	$660.99
68	$318.39	$394.61	$457.81	$517.86	$577.66	$637.52	$704.33
69	$340.12	$420.93	$488.03	$551.85	$615.47	$679.23	$750.54
70	$363.32	$449.00	$520.21	$588.05	$655.75	$723.65	$799.77
71	$388.07	$478.95	$554.55	$626.65	$698.66	$770.97	$852.23
72	$414.52	$510.86	$591.16	$667.76	$744.39	$821.40	$908.14
73	$442.60	$546.56	$633.40	$716.44	$799.60	$883.24	$977.65
74	$472.57	$584.78	$678.68	$768.68	$858.90	$949.74	$1,052.43
75	$504.60	$625.61	$727.24	$824.71	$922.62	$1,021.23	$1,132.92
76	$538.74	$669.32	$779.22	$884.87	$991.06	$1,098.15	$1,219.60
77	$575.22	$716.11	$834.94	$949.38	$1,064.56	$1,180.83	$1,312.93
78	$610.03	$759.26	$885.37	$1,007.10	$1,130.02	$1,254.69	$1,396.99
79	$646.99	$804.99	$938.82	$1,068.32	$1,199.50	$1,333.22	$1,486.40
80	$686.18	$853.53	$995.53	$1,133.27	$1,273.27	$1,416.63	$1,581.60
81	$727.70	$904.97	$1,055.69	$1,202.14	$1,351.54	$1,505.26	$1,682.87
82	$771.75	$959.54	$1,119.47	$1,275.25	$1,434.69	$1,599.44	$1,790.62
83	$816.49	$1,013.61	$1,181.58	$1,345.54	$1,514.17	$1,689.85	$1,894.77
84	$863.82	$1,070.73	$1,247.15	$1,419.71	$1,598.08	$1,785.41	$2,004.99
85	$911.56	$1,129.73	$1,315.90	$1,498.40	$1,687.84	$1,888.10	$2,123.30
86	$962.67	$1,192.81	$1,389.38	$1,582.50	$1,783.80	$1,997.97	$2,250.07
87	$1,017.36	$1,260.27	$1,467.92	$1,672.35	$1,886.35	$2,115.49	$2,385.86
88	$1,058.65	$1,308.17	$1,520.78	$1,730.16	$1,950.12	$2,187.17	$2,468.30
89	$1,102.02	$1,358.28	$1,575.87	$1,790.33	$2,016.43	$2,261.73	$2,554.05
90	$1,147.51	$1,410.67	$1,633.38	$1,853.00	$2,085.41	$2,339.24	$2,643.29
91	$1,195.26	$1,465.51	$1,693.37	$1,918.27	$2,157.16	$2,419.86	$2,736.12
92	$1,245.39	$1,522.83	$1,755.94	$1,986.23	$2,231.78	$2,503.65	$2,832.71
93	$1,283.27	$1,563.52	$1,797.54	$2,028.81	$2,276.45	$2,552.48	$2,888.31
94	$1,322.49	$1,605.49	$1,840.29	$2,072.45	$2,322.15	$2,602.39	$2,945.13
95	$1,363.12	$1,648.78	$1,884.20	$2,117.17	$2,368.88	$2,653.41	$3,003.21
96	$1,405.19	$1,693.40	$1,929.34	$2,163.01	$2,416.71	$2,705.57	$3,062.61
97	$1,448.78	$1,739.42	$1,975.72	$2,209.97	$2,465.64	$2,758.89	$3,123.33
98	$1,484.88	$1,777.40	$2,013.85	$2,248.51	$2,505.69	$2,802.52	$3,172.97
99	$1,514.58	$1,808.54	$2,045.03	$2,279.92	$2,538.32	$2,838.02	$3,213.43
100	$1,538.89	$1,833.92	$2,070.39	$2,305.43	$2,564.79	$2,866.83	$3,246.23

Policy Form Series: LTC2-IDEAL
Ideal
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$199.41	$243.12	$276.68	$308.09	$338.86	$371.26	$407.92
31	$201.73	$245.97	$279.92	$311.72	$342.85	$375.59	$412.67
32	$204.10	$248.84	$283.23	$315.38	$346.87	$379.98	$417.54
33	$206.50	$251.77	$286.54	$319.08	$350.93	$384.44	$422.45
34	$208.92	$254.72	$289.89	$322.81	$355.04	$388.97	$427.38
35	$211.35	$257.69	$293.29	$326.60	$359.18	$393.51	$432.39
36	$213.85	$260.88	$297.03	$330.82	$363.84	$398.59	$437.89
37	$216.38	$264.12	$300.85	$335.20	$368.66	$403.82	$443.53
38	$218.97	$267.45	$304.78	$339.64	$373.57	$409.17	$449.31
39	$221.63	$270.85	$308.79	$344.23	$378.59	$414.68	$455.27
40	$224.34	$274.33	$312.92	$348.91	$383.80	$420.38	$461.40
41	$227.10	$277.92	$317.12	$353.70	$389.16	$426.19	$467.73
42	$229.92	$281.56	$321.48	$358.64	$394.61	$432.19	$474.25
43	$232.80	$285.30	$325.90	$363.74	$400.24	$438.39	$480.93
44	$235.76	$289.12	$330.46	$368.95	$406.06	$444.76	$487.87
45	$238.77	$293.04	$335.14	$374.30	$412.03	$451.31	$495.02
46	$243.43	$298.88	$341.93	$381.99	$420.45	$460.54	$505.18
47	$248.19	$304.90	$348.94	$389.90	$429.20	$470.12	$515.74
48	$253.17	$311.13	$356.21	$398.12	$438.28	$480.08	$526.74
49	$258.23	$317.57	$363.70	$406.62	$447.71	$490.44	$538.13
50	$263.48	$324.23	$371.49	$415.43	$457.50	$501.18	$550.01
51	$268.89	$331.12	$379.54	$424.59	$467.65	$512.35	$562.36
52	$274.47	$338.25	$387.89	$434.09	$478.19	$523.96	$575.20
53	$280.22	$345.56	$396.53	$443.94	$489.17	$536.07	$588.62
54	$286.16	$353.18	$405.48	$454.16	$500.58	$548.70	$602.58
55	$292.25	$361.07	$414.76	$464.78	$512.45	$561.82	$617.10
56	$298.40	$368.51	$423.29	$474.30	$522.85	$573.25	$629.83
57	$304.81	$376.41	$432.29	$484.32	$533.94	$585.35	$643.31
58	$311.54	$384.70	$441.79	$494.94	$545.63	$598.25	$657.62
59	$318.62	$393.42	$451.80	$506.15	$558.04	$611.92	$672.83
60	$326.06	$402.62	$462.37	$518.02	$571.21	$626.42	$688.98
61	$333.84	$412.35	$473.52	$530.59	$585.12	$641.82	$706.12
62	$342.07	$422.56	$485.32	$543.88	$599.87	$658.15	$724.35
63	$349.84	$432.35	$496.99	$557.29	$613.97	$673.78	$741.94
64	$358.03	$442.72	$509.33	$571.58	$629.04	$690.54	$760.80
65	$366.70	$453.69	$522.46	$586.72	$645.15	$708.45	$780.99
66	$375.84	$465.31	$536.37	$602.79	$662.31	$727.65	$802.67
67	$385.46	$477.63	$551.12	$619.88	$680.68	$748.18	$825.83
68	$402.20	$497.68	$574.27	$645.58	$708.42	$778.01	$858.86
69	$420.53	$519.58	$599.54	$673.59	$738.78	$810.76	$895.18
70	$440.47	$543.47	$627.05	$704.18	$771.96	$846.68	$934.98
71	$462.22	$569.53	$657.05	$737.53	$808.25	$886.02	$978.62
72	$485.95	$597.95	$689.73	$773.89	$847.88	$929.14	$1,026.44
73	$511.15	$629.38	$725.48	$814.20	$893.99	$980.78	$1,084.56
74	$538.24	$663.36	$764.31	$858.09	$944.31	$1,037.25	$1,148.28
75	$567.36	$700.03	$806.52	$905.97	$999.24	$1,099.11	$1,218.07
76	$598.68	$739.68	$852.29	$958.17	$1,059.21	$1,166.83	$1,294.62
77	$632.39	$782.51	$902.01	$1,015.04	$1,124.68	$1,240.90	$1,378.51
78	$662.11	$818.49	$943.03	$1,061.00	$1,175.92	$1,299.75	$1,446.09
79	$694.29	$857.57	$987.76	$1,111.39	$1,232.31	$1,364.61	$1,520.51
80	$729.05	$900.01	$1,036.56	$1,166.54	$1,294.29	$1,435.84	$1,602.37
81	$766.59	$946.02	$1,089.61	$1,226.72	$1,362.18	$1,513.95	$1,692.22
82	$807.20	$995.90	$1,147.36	$1,292.39	$1,436.52	$1,599.44	$1,790.62
83	$846.63	$1,042.18	$1,202.11	$1,357.22	$1,513.36	$1,687.24	$1,891.79
84	$889.01	$1,092.16	$1,261.10	$1,426.80	$1,595.59	$1,781.35	$2,000.35
85	$936.75	$1,151.16	$1,329.85	$1,505.49	$1,685.35	$1,884.04	$2,118.66
86	$987.86	$1,214.24	$1,403.33	$1,589.59	$1,781.31	$1,993.91	$2,245.43
87	$1,042.55	$1,281.70	$1,481.87	$1,679.44	$1,883.86	$2,111.43	$2,381.22
88	$1,083.84	$1,329.60	$1,534.73	$1,737.25	$1,947.63	$2,183.11	$2,463.66
89	$1,127.21	$1,379.71	$1,589.82	$1,797.42	$2,013.94	$2,257.67	$2,549.41
90	$1,172.70	$1,432.10	$1,647.33	$1,860.09	$2,082.92	$2,335.18	$2,638.65
91	$1,220.45	$1,486.94	$1,707.32	$1,925.36	$2,154.67	$2,415.80	$2,731.48
92	$1,270.58	$1,544.26	$1,769.89	$1,993.32	$2,229.29	$2,499.59	$2,828.07
93	$1,308.46	$1,584.95	$1,811.49	$2,035.90	$2,273.96	$2,548.42	$2,883.67
94	$1,347.68	$1,626.92	$1,854.24	$2,079.54	$2,319.66	$2,598.33	$2,940.49
95	$1,388.31	$1,670.21	$1,898.15	$2,124.26	$2,366.39	$2,649.35	$2,998.57
96	$1,430.38	$1,714.83	$1,943.29	$2,170.10	$2,414.22	$2,701.51	$3,057.97
97	$1,473.97	$1,760.85	$1,989.67	$2,217.06	$2,463.15	$2,754.83	$3,118.69
98	$1,510.07	$1,798.83	$2,027.80	$2,255.60	$2,503.20	$2,798.46	$3,168.33
99	$1,539.77	$1,829.97	$2,058.98	$2,287.01	$2,535.83	$2,833.96	$3,208.79
100	$1,564.08	$1,855.35	$2,084.34	$2,312.52	$2,562.30	$2,862.77	$3,241.59

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$53.12	$62.31	$69.92	$76.98	$84.20	$91.92
31	$54.30	$63.77	$71.59	$78.89	$86.31	$94.28
32	$55.49	$65.24	$73.30	$80.80	$88.47	$96.65
33	$56.71	$66.74	$75.05	$82.78	$90.67	$99.12
34	$57.98	$68.29	$76.86	$84.80	$92.94	$101.65
35	$59.24	$69.88	$78.71	$86.88	$95.27	$104.21
36	$61.64	$72.95	$82.33	$91.03	$99.93	$109.46
37	$64.14	$76.15	$86.13	$95.38	$104.84	$114.93
38	$66.73	$79.49	$90.08	$99.92	$109.96	$120.66
39	$69.43	$82.97	$94.23	$104.67	$115.35	$126.71
40	$72.25	$86.62	$98.56	$109.67	$120.99	$133.09
41	$75.16	$90.43	$103.11	$114.86	$126.92	$139.76
42	$78.22	$94.40	$107.85	$120.36	$133.13	$146.74
43	$81.36	$98.55	$112.81	$126.09	$139.65	$154.07
44	$84.69	$102.86	$118.01	$132.10	$146.50	$161.83
45	$88.10	$107.39	$123.44	$138.38	$153.68	$169.91
46	$92.81	$113.45	$130.65	$146.67	$163.05	$180.47
47	$97.75	$119.86	$138.30	$155.45	$173.01	$191.66
48	$102.93	$126.64	$146.42	$164.78	$183.57	$203.57
49	$108.43	$133.81	$154.96	$174.66	$194.81	$216.22
50	$114.21	$141.39	$164.03	$185.14	$206.70	$229.65
51	$120.28	$149.38	$173.61	$196.23	$219.33	$243.90
52	$126.68	$157.82	$183.79	$207.97	$232.74	$259.03
53	$133.44	$166.74	$194.53	$220.45	$246.95	$275.11
54	$140.57	$176.18	$205.95	$233.66	$262.04	$292.21
55	$148.04	$186.12	$217.99	$247.66	$278.05	$310.36
56	$157.33	$198.15	$232.25	$264.07	$296.63	$331.28
57	$167.24	$210.92	$247.46	$281.54	$316.47	$353.62
58	$177.72	$224.55	$263.66	$300.19	$337.62	$377.51
59	$188.88	$239.02	$280.94	$320.08	$360.22	$402.99
60	$200.75	$254.44	$299.35	$341.27	$384.29	$430.20
61	$213.36	$270.85	$318.93	$363.87	$409.98	$459.21
62	$226.77	$288.32	$339.83	$387.96	$437.41	$490.19
63	$241.35	$307.49	$362.85	$414.62	$467.85	$524.74
64	$256.86	$327.93	$387.44	$443.13	$500.41	$561.72
65	$273.36	$349.74	$413.67	$473.57	$535.22	$601.30
66	$290.92	$372.98	$441.70	$506.13	$572.49	$643.67
67	$309.63	$397.77	$471.64	$540.90	$612.33	$689.03
68	$337.61	$433.39	$513.65	$589.09	$666.98	$750.74
69	$368.11	$472.17	$559.44	$641.56	$726.47	$817.96
70	$401.39	$514.40	$609.32	$698.70	$791.29	$891.22
71	$437.68	$560.45	$663.63	$760.94	$861.90	$971.03
72	$477.23	$610.57	$722.77	$828.72	$938.80	$1,057.99
73	$521.74	$669.33	$793.81	$911.69	$1,034.45	$1,167.64
74	$570.34	$733.74	$871.87	$1,002.99	$1,139.85	$1,288.66
75	$623.53	$804.35	$957.58	$1,103.38	$1,255.97	$1,422.20
76	$681.64	$881.75	$1,051.70	$1,213.85	$1,383.94	$1,569.63
77	$745.17	$966.58	$1,155.10	$1,335.36	$1,524.95	$1,732.30
78	$810.95	$1,052.64	$1,258.83	$1,456.65	$1,665.56	$1,895.32
79	$882.55	$1,146.37	$1,371.83	$1,588.93	$1,819.13	$2,073.67
80	$960.47	$1,248.45	$1,494.99	$1,733.23	$1,986.87	$2,268.81
81	$1,045.26	$1,359.60	$1,629.21	$1,890.64	$2,170.09	$2,482.33
82	$1,137.52	$1,480.65	$1,775.49	$2,062.34	$2,370.19	$2,715.89
83	$1,241.08	$1,615.63	$1,938.13	$2,253.41	$2,593.87	$2,978.63
84	$1,354.02	$1,762.90	$2,115.68	$2,462.23	$2,838.66	$3,266.76
85	$1,477.23	$1,923.61	$2,309.49	$2,690.39	$3,106.57	$3,582.76
86	$1,611.69	$2,098.93	$2,521.08	$2,939.65	$3,399.74	$3,929.35
87	$1,758.38	$2,290.28	$2,752.01	$3,212.03	$3,720.58	$4,309.44
88	$1,881.60	$2,447.83	$2,938.63	$3,428.92	$3,973.06	$4,608.57
89	$2,013.45	$2,616.22	$3,137.91	$3,660.45	$4,242.65	$4,928.43
90	$2,154.57	$2,796.22	$3,350.69	$3,907.62	$4,530.55	$5,270.51
91	$2,305.54	$2,988.59	$3,577.89	$4,171.51	$4,837.98	$5,636.35
92	$2,467.10	$3,194.20	$3,820.53	$4,453.18	$5,166.28	$6,027.55
93	$2,600.09	$3,360.31	$4,012.58	$4,672.49	$5,421.00	$6,331.28
94	$2,740.21	$3,535.07	$4,214.32	$4,902.60	$5,688.29	$6,650.28
95	$2,887.91	$3,718.91	$4,426.19	$5,144.03	$5,968.75	$6,985.40
96	$3,043.55	$3,912.33	$4,648.72	$5,397.34	$6,263.05	$7,337.37
97	$3,207.60	$4,115.78	$4,882.45	$5,663.15	$6,571.83	$7,707.09
98	$3,345.89	$4,287.04	$5,078.79	$5,886.26	$6,831.06	$8,017.78
99	$3,461.32	$4,429.73	$5,242.22	$6,071.78	$7,046.62	$8,276.34
100	$3,556.82	$4,547.68	$5,377.15	$6,224.87	$7,224.52	$8,489.86

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$125.82	$157.98	$184.52	$209.11	$234.23	$261.03
31	$127.77	$160.46	$187.45	$212.46	$237.98	$265.22
32	$129.73	$162.99	$190.39	$215.79	$241.80	$269.46
33	$131.74	$165.51	$193.40	$219.24	$245.63	$273.82
34	$133.78	$168.12	$196.46	$222.74	$249.58	$278.22
35	$135.85	$170.73	$199.57	$226.27	$253.56	$282.69
36	$141.13	$177.71	$207.94	$235.93	$264.56	$295.09
37	$146.65	$184.96	$216.66	$246.01	$276.04	$308.03
38	$152.41	$192.52	$225.73	$256.52	$288.01	$321.53
39	$158.34	$200.35	$235.18	$267.49	$300.50	$335.64
40	$164.51	$208.54	$245.02	$278.91	$313.54	$350.39
41	$170.96	$217.03	$255.30	$290.80	$327.14	$365.76
42	$177.66	$225.91	$265.97	$303.22	$341.30	$381.78
43	$184.58	$235.13	$277.12	$316.18	$356.11	$398.54
44	$191.82	$244.72	$288.74	$329.69	$371.57	$416.06
45	$199.30	$254.70	$300.85	$343.75	$387.69	$434.28
46	$208.67	$267.05	$315.73	$361.04	$407.37	$456.59
47	$218.48	$280.01	$331.37	$379.19	$428.11	$479.99
48	$228.70	$293.60	$347.79	$398.23	$449.85	$504.64
49	$239.46	$307.85	$364.99	$418.27	$472.73	$530.52
50	$250.69	$322.82	$383.08	$439.29	$496.77	$557.74
51	$262.46	$338.47	$402.06	$461.36	$522.01	$586.33
52	$274.76	$354.91	$421.96	$484.56	$548.54	$616.41
53	$287.66	$372.14	$442.87	$508.91	$576.43	$648.04
54	$301.19	$390.20	$464.84	$534.50	$605.74	$681.31
55	$315.30	$409.14	$487.86	$561.36	$636.54	$716.25
56	$330.54	$429.19	$511.95	$589.27	$668.35	$752.30
57	$346.48	$450.18	$537.19	$618.56	$701.78	$790.15
58	$363.19	$472.22	$563.73	$649.29	$736.88	$829.94
59	$380.71	$495.33	$591.59	$681.58	$773.74	$871.73
60	$399.08	$519.57	$620.82	$715.47	$812.42	$915.64
61	$418.33	$545.02	$651.46	$751.02	$853.04	$961.70
62	$438.50	$571.69	$683.64	$788.34	$895.73	$1,010.12
63	$459.73	$599.97	$717.95	$828.37	$941.70	$1,062.59
64	$481.96	$629.65	$753.98	$870.42	$990.05	$1,117.80
65	$505.27	$660.80	$791.82	$914.58	$1,040.89	$1,175.83
66	$529.71	$693.51	$831.51	$961.02	$1,094.33	$1,236.92
67	$555.34	$727.82	$873.25	$1,009.81	$1,150.53	$1,301.16
68	$591.76	$775.12	$929.84	$1,075.32	$1,225.43	$1,386.36
69	$630.60	$825.44	$990.09	$1,145.08	$1,305.20	$1,477.14
70	$671.96	$879.04	$1,054.24	$1,219.39	$1,390.18	$1,573.89
71	$716.05	$936.14	$1,122.58	$1,298.53	$1,480.71	$1,676.93
72	$763.02	$996.92	$1,195.29	$1,382.78	$1,577.09	$1,786.73
73	$820.18	$1,073.72	$1,289.38	$1,493.79	$1,706.05	$1,935.55
74	$881.56	$1,156.45	$1,390.87	$1,613.69	$1,845.57	$2,096.77
75	$947.58	$1,245.51	$1,500.38	$1,743.20	$1,996.50	$2,271.39
76	$1,018.49	$1,341.47	$1,618.46	$1,883.11	$2,159.78	$2,460.59
77	$1,094.75	$1,444.79	$1,745.83	$2,034.25	$2,336.40	$2,665.57
78	$1,171.24	$1,546.27	$1,869.42	$2,180.02	$2,506.66	$2,864.31
79	$1,253.10	$1,654.90	$2,001.69	$2,336.24	$2,689.34	$3,077.90
80	$1,340.66	$1,771.16	$2,143.39	$2,503.67	$2,885.34	$3,307.41
81	$1,434.34	$1,895.58	$2,295.05	$2,683.06	$3,095.65	$3,554.06
82	$1,534.54	$2,028.73	$2,457.52	$2,875.34	$3,321.27	$3,819.06
83	$1,651.78	$2,183.30	$2,645.26	$3,097.27	$3,582.36	$4,126.90
84	$1,777.95	$2,349.68	$2,847.35	$3,336.36	$3,863.96	$4,459.52
85	$1,901.16	$2,510.39	$3,041.16	$3,564.52	$4,131.87	$4,775.52
86	$2,035.62	$2,685.71	$3,252.75	$3,813.78	$4,425.04	$5,122.11
87	$2,182.31	$2,877.06	$3,483.68	$4,086.16	$4,745.88	$5,502.20
88	$2,305.53	$3,034.61	$3,670.30	$4,303.05	$4,998.36	$5,801.33
89	$2,437.38	$3,203.00	$3,869.58	$4,534.58	$5,267.95	$6,121.19
90	$2,578.50	$3,383.00	$4,082.36	$4,781.75	$5,555.85	$6,463.27
91	$2,729.47	$3,575.37	$4,309.56	$5,045.64	$5,863.28	$6,829.11
92	$2,891.03	$3,780.98	$4,552.20	$5,327.31	$6,191.58	$7,220.31
93	$3,024.02	$3,947.09	$4,744.25	$5,546.62	$6,446.30	$7,524.04
94	$3,164.14	$4,121.85	$4,945.99	$5,776.73	$6,713.59	$7,843.04
95	$3,311.84	$4,305.69	$5,157.86	$6,018.16	$6,994.05	$8,178.16
96	$3,467.48	$4,499.11	$5,380.39	$6,271.47	$7,288.35	$8,530.13
97	$3,631.53	$4,702.56	$5,614.12	$6,537.28	$7,597.13	$8,899.85
98	$3,769.82	$4,873.82	$5,810.46	$6,760.39	$7,856.36	$9,210.54
99	$3,885.25	$5,016.51	$5,973.89	$6,945.91	$8,071.92	$9,469.10
100	$3,980.75	$5,134.46	$6,108.82	$7,099.00	$8,249.82	$9,682.62

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$367.68	$479.73	$572.58	$658.20	$745.60	$838.39
31	$372.03	$485.38	$579.25	$665.92	$754.36	$848.25
32	$376.36	$491.08	$586.06	$673.71	$763.21	$858.16
33	$380.77	$496.82	$592.92	$681.63	$772.15	$868.23
34	$385.25	$502.65	$599.87	$689.60	$781.19	$878.42
35	$389.75	$508.52	$606.91	$697.68	$790.35	$888.70
36	$394.31	$514.83	$614.75	$706.98	$801.12	$901.05
37	$398.93	$521.19	$622.68	$716.40	$812.10	$913.54
38	$403.58	$527.62	$630.69	$725.96	$823.15	$926.19
39	$408.32	$534.13	$638.82	$735.65	$834.39	$939.05
40	$413.10	$540.75	$647.06	$745.46	$845.77	$952.09
41	$417.93	$547.43	$655.39	$755.36	$857.32	$965.31
42	$422.83	$554.22	$663.84	$765.46	$869.03	$978.67
43	$427.77	$561.07	$672.40	$775.64	$880.90	$992.23
44	$432.82	$568.00	$681.08	$785.99	$892.94	$1,006.05
45	$437.86	$575.03	$689.86	$796.47	$905.11	$1,019.99
46	$446.88	$587.24	$704.84	$814.08	$925.45	$1,043.19
47	$456.10	$599.71	$720.17	$832.10	$946.24	$1,066.89
48	$465.49	$612.43	$735.82	$850.53	$967.49	$1,091.14
49	$475.09	$625.44	$751.78	$869.37	$989.26	$1,115.94
50	$484.89	$638.72	$768.14	$888.61	$1,011.45	$1,141.30
51	$494.88	$652.27	$784.80	$908.27	$1,034.18	$1,167.24
52	$505.06	$666.12	$801.88	$928.37	$1,057.42	$1,193.78
53	$515.49	$680.26	$819.29	$948.95	$1,081.18	$1,220.88
54	$526.10	$694.70	$837.11	$969.95	$1,105.47	$1,248.67
55	$536.92	$709.43	$855.29	$991.41	$1,130.30	$1,277.04
56	$549.18	$725.65	$874.86	$1,014.23	$1,156.51	$1,306.93
57	$561.72	$742.21	$894.89	$1,037.62	$1,183.35	$1,337.50
58	$574.53	$759.17	$915.35	$1,061.49	$1,210.80	$1,368.81
59	$587.64	$776.53	$936.31	$1,085.96	$1,238.92	$1,400.87
60	$601.06	$794.25	$957.77	$1,110.97	$1,267.65	$1,433.66
61	$614.76	$812.38	$979.68	$1,136.55	$1,297.07	$1,467.22
62	$628.82	$830.92	$1,002.11	$1,162.72	$1,327.16	$1,501.57
63	$645.14	$852.94	$1,029.03	$1,194.30	$1,363.66	$1,543.50
64	$661.93	$875.53	$1,056.67	$1,226.81	$1,401.18	$1,586.60
65	$679.17	$898.73	$1,085.01	$1,260.12	$1,439.73	$1,630.89
66	$696.81	$922.54	$1,114.12	$1,294.35	$1,479.35	$1,676.44
67	$714.95	$946.97	$1,144.05	$1,329.52	$1,520.06	$1,723.26
68	$746.57	$987.98	$1,193.15	$1,386.49	$1,585.39	$1,797.80
69	$779.58	$1,030.72	$1,244.39	$1,445.89	$1,653.49	$1,875.55
70	$814.05	$1,075.35	$1,297.81	$1,507.86	$1,724.52	$1,956.69
71	$850.08	$1,121.88	$1,353.54	$1,572.45	$1,798.64	$2,041.30
72	$887.64	$1,170.44	$1,411.64	$1,639.85	$1,875.95	$2,129.59
73	$939.84	$1,241.11	$1,498.81	$1,743.26	$1,996.68	$2,269.63
74	$995.05	$1,316.09	$1,591.37	$1,853.19	$2,125.22	$2,418.88
75	$1,053.56	$1,395.54	$1,689.64	$1,970.04	$2,262.05	$2,577.94
76	$1,115.50	$1,479.84	$1,793.94	$2,094.26	$2,407.67	$2,747.47
77	$1,181.05	$1,569.20	$1,904.74	$2,226.31	$2,562.64	$2,928.15
78	$1,249.00	$1,659.41	$2,014.71	$2,356.26	$2,714.80	$3,106.05
79	$1,320.87	$1,754.82	$2,130.99	$2,493.78	$2,875.92	$3,294.79
80	$1,396.88	$1,855.71	$2,254.00	$2,639.30	$3,046.67	$3,494.97
81	$1,477.25	$1,962.40	$2,384.11	$2,793.34	$3,227.52	$3,707.33
82	$1,562.22	$2,075.24	$2,521.76	$2,956.39	$3,419.11	$3,932.58
83	$1,675.57	$2,223.26	$2,700.43	$3,166.92	$3,666.51	$4,224.72
84	$1,797.15	$2,381.84	$2,891.78	$3,392.47	$3,931.86	$4,538.55
85	$1,920.36	$2,542.55	$3,085.59	$3,620.63	$4,199.77	$4,854.55
86	$2,054.82	$2,717.87	$3,297.18	$3,869.89	$4,492.94	$5,201.14
87	$2,201.51	$2,909.22	$3,528.11	$4,142.27	$4,813.78	$5,581.23
88	$2,324.73	$3,066.77	$3,714.73	$4,359.16	$5,066.26	$5,880.36
89	$2,456.58	$3,235.16	$3,914.01	$4,590.69	$5,335.85	$6,200.22
90	$2,597.70	$3,415.16	$4,126.79	$4,837.86	$5,623.75	$6,542.30
91	$2,748.67	$3,607.53	$4,353.99	$5,101.75	$5,931.18	$6,908.14
92	$2,910.23	$3,813.14	$4,596.63	$5,383.42	$6,259.48	$7,299.34
93	$3,043.22	$3,979.25	$4,788.68	$5,602.73	$6,514.20	$7,603.07
94	$3,183.34	$4,154.01	$4,990.42	$5,832.84	$6,781.49	$7,922.07
95	$3,331.04	$4,337.85	$5,202.29	$6,074.27	$7,061.95	$8,257.19
96	$3,486.68	$4,531.27	$5,424.82	$6,327.58	$7,356.25	$8,609.16
97	$3,650.73	$4,734.72	$5,658.55	$6,593.39	$7,665.03	$8,978.88
98	$3,789.02	$4,905.98	$5,854.89	$6,816.50	$7,924.26	$9,289.57
99	$3,904.45	$5,048.67	$6,018.32	$7,002.02	$8,139.82	$9,548.13
100	$3,999.95	$5,166.62	$6,153.25	$7,155.11	$8,317.72	$9,761.65

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$51.60	$59.47	$65.89	$71.91	$78.13	$84.84
31	$52.73	$60.84	$67.44	$73.65	$80.08	$86.96
32	$53.89	$62.23	$69.03	$75.45	$82.04	$89.16
33	$55.06	$63.66	$70.67	$77.28	$84.06	$91.40
34	$56.26	$65.09	$72.34	$79.12	$86.14	$93.69
35	$57.48	$66.61	$74.06	$81.03	$88.26	$96.03
36	$59.77	$69.48	$77.40	$84.80	$92.49	$100.74
37	$62.18	$72.46	$80.88	$88.77	$96.94	$105.69
38	$64.65	$75.59	$84.54	$92.92	$101.57	$110.87
39	$67.21	$78.82	$88.35	$97.26	$106.45	$116.33
40	$69.91	$82.24	$92.33	$101.79	$111.55	$122.04
41	$72.70	$85.79	$96.50	$106.54	$116.91	$128.04
42	$75.60	$89.48	$100.87	$111.51	$122.52	$134.31
43	$78.60	$93.35	$105.43	$116.71	$128.40	$140.93
44	$81.77	$97.37	$110.18	$122.15	$134.55	$147.84
45	$85.01	$101.57	$115.15	$127.86	$141.00	$155.12
46	$89.49	$107.25	$121.80	$135.41	$149.51	$164.61
47	$94.21	$113.19	$128.83	$143.39	$158.50	$174.69
48	$99.16	$119.55	$136.24	$151.87	$168.04	$185.38
49	$104.39	$126.20	$144.09	$160.84	$178.15	$196.71
50	$109.90	$133.24	$152.40	$170.34	$188.87	$208.76
51	$115.69	$140.69	$161.21	$180.40	$200.24	$221.52
52	$121.77	$148.51	$170.50	$191.04	$212.30	$235.11
53	$128.19	$156.80	$180.31	$202.33	$225.06	$249.49
54	$134.95	$165.54	$190.70	$214.26	$238.62	$264.75
55	$142.07	$174.76	$201.71	$226.92	$252.97	$280.95
56	$150.92	$185.97	$214.82	$241.82	$269.75	$299.76
57	$160.36	$197.89	$228.79	$257.70	$287.64	$319.83
58	$170.35	$210.54	$243.65	$274.63	$306.72	$341.26
59	$181.02	$224.02	$259.48	$292.68	$327.07	$364.12
60	$192.33	$238.38	$276.31	$311.92	$348.77	$388.50
61	$204.34	$253.65	$294.29	$332.38	$371.89	$414.49
62	$217.11	$269.92	$313.39	$354.23	$396.56	$442.26
63	$230.95	$287.67	$334.41	$378.32	$423.90	$473.11
64	$245.70	$306.62	$356.83	$404.03	$453.11	$506.14
65	$261.36	$326.82	$380.74	$431.52	$484.34	$541.46
66	$278.05	$348.32	$406.29	$460.86	$517.71	$579.23
67	$295.79	$371.27	$433.51	$492.22	$553.37	$619.68
68	$322.61	$404.61	$472.26	$536.16	$602.88	$675.29
69	$351.88	$440.91	$514.45	$584.05	$656.81	$735.92
70	$383.80	$480.49	$560.45	$636.21	$715.56	$801.98
71	$418.63	$523.62	$610.52	$693.02	$779.55	$873.99
72	$456.61	$570.66	$665.09	$754.92	$849.28	$952.46
73	$499.01	$625.24	$730.02	$829.90	$935.09	$1,050.41
74	$545.34	$685.05	$801.25	$912.29	$1,029.59	$1,158.44
75	$595.98	$750.59	$879.47	$1,002.88	$1,133.62	$1,277.58
76	$651.33	$822.40	$965.30	$1,102.48	$1,248.17	$1,408.96
77	$711.80	$901.09	$1,059.51	$1,211.95	$1,374.29	$1,553.86
78	$774.40	$980.67	$1,153.67	$1,320.86	$1,499.69	$1,698.63
79	$842.48	$1,067.27	$1,256.21	$1,439.53	$1,636.53	$1,856.86
80	$916.52	$1,161.52	$1,367.84	$1,568.88	$1,785.85	$2,029.86
81	$997.10	$1,264.11	$1,489.42	$1,709.83	$1,948.77	$2,218.95
82	$1,084.77	$1,375.76	$1,621.79	$1,863.47	$2,126.60	$2,425.70
83	$1,182.63	$1,499.31	$1,767.67	$2,032.73	$2,323.13	$2,655.46
84	$1,289.33	$1,633.96	$1,926.72	$2,217.37	$2,537.82	$2,906.96
85	$1,405.62	$1,780.71	$2,100.04	$2,418.80	$2,772.34	$3,182.30
86	$1,532.45	$1,940.63	$2,288.99	$2,638.55	$3,028.57	$3,483.72
87	$1,670.69	$2,114.89	$2,494.91	$2,878.22	$3,308.45	$3,813.68
88	$1,786.43	$2,257.09	$2,658.83	$3,065.55	$3,524.28	$4,068.22
89	$1,910.17	$2,408.81	$2,833.52	$3,265.08	$3,754.18	$4,339.75
90	$2,042.48	$2,570.73	$3,019.68	$3,477.57	$3,999.07	$4,629.37
91	$2,183.98	$2,743.56	$3,218.07	$3,703.94	$4,259.96	$4,938.37
92	$2,335.24	$2,927.99	$3,429.50	$3,945.00	$4,537.85	$5,267.95
93	$2,459.43	$3,075.17	$3,593.19	$4,127.82	$4,748.47	$5,518.84
94	$2,590.21	$3,229.73	$3,764.70	$4,319.13	$4,968.86	$5,781.69
95	$2,727.95	$3,392.05	$3,944.37	$4,519.31	$5,199.44	$6,057.04
96	$2,873.02	$3,562.53	$4,132.64	$4,728.75	$5,440.76	$6,345.52
97	$3,025.79	$3,741.59	$4,329.89	$4,947.92	$5,693.28	$6,647.75
98	$3,154.50	$3,892.01	$4,495.20	$5,131.36	$5,904.66	$6,901.02
99	$3,261.87	$4,017.20	$4,632.52	$5,283.56	$6,080.05	$7,111.38
100	$3,350.68	$4,120.57	$4,745.73	$5,408.92	$6,224.54	$7,284.77

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$120.74	$148.27	$170.69	$191.71	$213.37	$236.70
31	$122.61	$150.58	$173.38	$194.73	$216.81	$240.48
32	$124.49	$152.96	$176.11	$197.87	$220.25	$244.35
33	$126.42	$155.33	$178.90	$201.00	$223.76	$248.27
34	$128.37	$157.77	$181.72	$204.18	$227.34	$252.25
35	$130.34	$160.23	$184.59	$207.40	$230.96	$256.28
36	$135.40	$166.76	$192.30	$216.21	$240.91	$267.44
37	$140.70	$173.53	$200.30	$225.39	$251.29	$279.08
38	$146.18	$180.56	$208.63	$234.93	$262.10	$291.26
39	$151.84	$187.85	$217.32	$244.91	$273.39	$303.96
40	$157.78	$195.52	$226.39	$255.27	$285.15	$317.18
41	$163.92	$203.47	$235.81	$266.11	$297.45	$331.02
42	$170.27	$211.71	$245.64	$277.39	$310.24	$345.43
43	$176.88	$220.32	$255.90	$289.14	$323.61	$360.46
44	$183.78	$229.26	$266.54	$301.44	$337.54	$376.17
45	$190.94	$238.55	$277.66	$314.21	$352.05	$392.57
46	$199.87	$250.12	$291.34	$329.92	$369.87	$412.62
47	$209.22	$262.17	$305.70	$346.41	$388.56	$433.67
48	$219.01	$274.88	$320.77	$363.75	$408.21	$455.80
49	$229.27	$288.15	$336.57	$381.94	$428.83	$479.04
50	$239.97	$302.09	$353.17	$401.02	$450.52	$503.49
51	$251.22	$316.71	$370.60	$421.10	$473.29	$529.16
52	$262.95	$331.99	$388.86	$442.15	$497.20	$556.19
53	$275.27	$348.05	$408.01	$464.28	$522.36	$584.54
54	$288.17	$364.87	$428.14	$487.46	$548.77	$614.37
55	$301.64	$382.49	$449.25	$511.86	$576.49	$645.70
56	$316.14	$401.21	$471.35	$537.22	$605.24	$678.11
57	$331.38	$420.76	$494.59	$563.83	$635.40	$712.13
58	$347.34	$441.30	$518.91	$591.77	$667.06	$747.85
59	$364.09	$462.84	$544.46	$621.10	$700.31	$785.35
60	$381.63	$485.45	$571.24	$651.87	$735.23	$824.76
61	$400.00	$509.16	$599.37	$684.16	$771.87	$866.10
62	$419.29	$534.03	$628.87	$718.06	$810.32	$909.57
63	$439.49	$560.30	$660.25	$754.31	$851.71	$956.52
64	$460.73	$587.91	$693.18	$792.35	$895.16	$1,005.95
65	$482.92	$616.85	$727.75	$832.32	$940.84	$1,057.87
66	$506.21	$647.21	$764.09	$874.32	$988.88	$1,112.51
67	$530.62	$679.10	$802.18	$918.45	$1,039.32	$1,169.98
68	$565.60	$723.38	$854.36	$978.23	$1,107.21	$1,246.80
69	$602.90	$770.58	$909.91	$1,041.91	$1,179.52	$1,328.68
70	$642.62	$820.86	$969.10	$1,109.74	$1,256.55	$1,415.92
71	$685.02	$874.38	$1,032.13	$1,182.00	$1,338.63	$1,508.91
72	$730.17	$931.46	$1,099.25	$1,258.93	$1,426.05	$1,608.01
73	$784.79	$1,003.05	$1,185.49	$1,359.49	$1,541.99	$1,741.19
74	$843.53	$1,080.15	$1,278.44	$1,468.04	$1,667.38	$1,885.38
75	$906.61	$1,163.21	$1,378.71	$1,585.28	$1,802.95	$2,041.55
76	$974.45	$1,252.61	$1,486.84	$1,711.89	$1,949.53	$2,210.64
77	$1,047.34	$1,348.91	$1,603.47	$1,848.62	$2,108.05	$2,393.73
78	$1,120.33	$1,443.01	$1,715.87	$1,979.69	$2,260.06	$2,570.36
79	$1,198.38	$1,543.64	$1,836.13	$2,120.07	$2,423.01	$2,759.99
80	$1,281.87	$1,651.27	$1,964.84	$2,270.41	$2,597.70	$2,963.67
81	$1,371.20	$1,766.48	$2,102.56	$2,431.37	$2,784.98	$3,182.34
82	$1,466.74	$1,889.67	$2,249.95	$2,603.81	$2,985.79	$3,417.17
83	$1,577.92	$2,031.56	$2,418.67	$2,800.64	$3,215.26	$3,686.34
84	$1,697.51	$2,184.14	$2,600.06	$3,012.34	$3,462.38	$3,976.67
85	$1,813.80	$2,330.89	$2,773.38	$3,213.77	$3,696.90	$4,252.01
86	$1,940.63	$2,490.81	$2,962.33	$3,433.52	$3,953.13	$4,553.43
87	$2,078.87	$2,665.07	$3,168.25	$3,673.19	$4,233.01	$4,883.39
88	$2,194.61	$2,807.27	$3,332.17	$3,860.52	$4,448.84	$5,137.93
89	$2,318.35	$2,958.99	$3,506.86	$4,060.05	$4,678.74	$5,409.46
90	$2,450.66	$3,120.91	$3,693.02	$4,272.54	$4,923.63	$5,699.08
91	$2,592.16	$3,293.74	$3,891.41	$4,498.91	$5,184.52	$6,008.08
92	$2,743.42	$3,478.17	$4,102.84	$4,739.97	$5,462.41	$6,337.66
93	$2,867.61	$3,625.35	$4,266.53	$4,922.79	$5,673.03	$6,588.55
94	$2,998.39	$3,779.91	$4,438.04	$5,114.10	$5,893.42	$6,851.40
95	$3,136.13	$3,942.23	$4,617.71	$5,314.28	$6,124.00	$7,126.75
96	$3,281.20	$4,112.71	$4,805.98	$5,523.72	$6,365.32	$7,415.23
97	$3,433.97	$4,291.77	$5,003.23	$5,742.89	$6,617.84	$7,717.46
98	$3,562.68	$4,442.19	$5,168.54	$5,926.33	$6,829.22	$7,970.73
99	$3,670.05	$4,567.38	$5,305.86	$6,078.53	$7,004.61	$8,181.09
100	$3,758.86	$4,670.75	$5,419.07	$6,203.89	$7,149.10	$8,354.48

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$352.06	$448.52	$527.21	$600.83	$676.78	$758.00
31	$356.18	$453.75	$533.39	$607.86	$684.75	$766.90
32	$360.36	$459.09	$539.64	$615.01	$692.76	$775.89
33	$364.58	$464.46	$545.95	$622.24	$700.88	$784.98
34	$368.86	$469.91	$552.36	$629.51	$709.11	$794.17
35	$373.16	$475.43	$558.85	$636.89	$717.42	$803.47
36	$377.59	$481.39	$566.16	$645.47	$727.29	$814.68
37	$382.04	$487.41	$573.57	$654.17	$737.26	$826.04
38	$386.56	$493.54	$581.05	$662.96	$747.40	$837.56
39	$391.11	$499.70	$588.67	$671.91	$757.66	$849.25
40	$395.75	$506.00	$596.38	$680.94	$768.07	$861.08
41	$400.42	$512.33	$604.14	$690.10	$778.67	$873.11
42	$405.14	$518.77	$612.07	$699.40	$789.35	$885.26
43	$409.91	$525.26	$620.08	$708.81	$800.21	$897.61
44	$414.79	$531.85	$628.19	$718.35	$811.19	$910.12
45	$419.67	$538.53	$636.42	$728.04	$822.32	$922.83
46	$428.34	$550.01	$650.29	$744.18	$840.83	$943.81
47	$437.15	$561.71	$664.49	$760.69	$859.74	$965.28
48	$446.20	$573.70	$678.98	$777.59	$879.08	$987.21
49	$455.41	$585.93	$693.77	$794.84	$898.84	$1,009.64
50	$464.82	$598.40	$708.94	$812.47	$919.05	$1,032.57
51	$474.43	$611.19	$724.41	$830.51	$939.71	$1,056.08
52	$484.21	$624.21	$740.20	$848.92	$960.85	$1,080.11
53	$494.23	$637.50	$756.35	$867.78	$982.44	$1,104.65
54	$504.44	$651.08	$772.85	$887.01	$1,004.56	$1,129.76
55	$514.85	$664.95	$789.71	$906.71	$1,027.13	$1,155.41
56	$526.61	$680.16	$807.79	$927.57	$1,050.95	$1,182.45
57	$538.63	$695.72	$826.28	$948.93	$1,075.32	$1,210.10
58	$550.91	$711.56	$845.18	$970.78	$1,100.24	$1,238.43
59	$563.47	$727.83	$864.54	$993.15	$1,125.76	$1,267.38
60	$576.37	$744.45	$884.29	$1,016.01	$1,151.85	$1,297.03
61	$589.53	$761.48	$904.54	$1,039.37	$1,178.53	$1,327.35
62	$602.99	$778.90	$925.23	$1,063.34	$1,205.87	$1,358.40
63	$618.64	$799.42	$950.00	$1,092.10	$1,238.95	$1,396.18
64	$634.71	$820.53	$975.39	$1,121.62	$1,272.88	$1,435.03
65	$651.17	$842.19	$1,001.44	$1,151.97	$1,307.77	$1,474.93
66	$668.07	$864.42	$1,028.24	$1,183.13	$1,343.62	$1,515.92
67	$685.42	$887.21	$1,055.69	$1,215.15	$1,380.40	$1,558.12
68	$715.90	$925.88	$1,101.33	$1,267.50	$1,440.06	$1,625.81
69	$747.75	$966.20	$1,148.88	$1,322.13	$1,502.24	$1,696.49
70	$781.03	$1,008.28	$1,198.52	$1,379.11	$1,567.13	$1,770.21
71	$815.78	$1,052.23	$1,250.28	$1,438.53	$1,634.82	$1,847.13
72	$852.09	$1,098.07	$1,304.29	$1,500.54	$1,705.44	$1,927.43
73	$902.18	$1,164.35	$1,384.68	$1,594.82	$1,814.71	$2,053.54
74	$955.20	$1,234.61	$1,470.03	$1,695.01	$1,930.98	$2,187.96
75	$1,011.36	$1,309.13	$1,560.65	$1,801.50	$2,054.71	$2,331.12
76	$1,070.79	$1,388.12	$1,656.82	$1,914.69	$2,186.35	$2,483.65
77	$1,133.74	$1,471.92	$1,758.96	$2,034.99	$2,326.46	$2,646.21
78	$1,198.77	$1,555.90	$1,859.45	$2,152.43	$2,462.96	$2,805.20
79	$1,267.53	$1,644.64	$1,965.67	$2,276.64	$2,607.49	$2,973.69
80	$1,340.19	$1,738.47	$2,077.98	$2,408.02	$2,760.50	$3,152.35
81	$1,417.05	$1,837.67	$2,196.72	$2,546.97	$2,922.48	$3,341.72
82	$1,498.32	$1,942.52	$2,322.22	$2,693.96	$3,093.98	$3,542.49
83	$1,605.03	$2,076.88	$2,480.62	$2,877.94	$3,308.16	$3,794.09
84	$1,719.34	$2,220.58	$2,649.87	$3,074.52	$3,537.16	$4,063.54
85	$1,835.63	$2,367.33	$2,823.19	$3,275.95	$3,771.68	$4,338.88
86	$1,962.46	$2,527.25	$3,012.14	$3,495.70	$4,027.91	$4,640.30
87	$2,100.70	$2,701.51	$3,218.06	$3,735.37	$4,307.79	$4,970.26
88	$2,216.44	$2,843.71	$3,381.98	$3,922.70	$4,523.62	$5,224.80
89	$2,340.18	$2,995.43	$3,556.67	$4,122.23	$4,753.52	$5,496.33
90	$2,472.49	$3,157.35	$3,742.83	$4,334.72	$4,998.41	$5,785.95
91	$2,613.99	$3,330.18	$3,941.22	$4,561.09	$5,259.30	$6,094.95
92	$2,765.25	$3,514.61	$4,152.65	$4,802.15	$5,537.19	$6,424.53
93	$2,889.44	$3,661.79	$4,316.34	$4,984.97	$5,747.81	$6,675.42
94	$3,020.22	$3,816.35	$4,487.85	$5,176.28	$5,968.20	$6,938.27
95	$3,157.96	$3,978.67	$4,667.52	$5,376.46	$6,198.78	$7,213.62
96	$3,303.03	$4,149.15	$4,855.79	$5,585.90	$6,440.10	$7,502.10
97	$3,455.80	$4,328.21	$5,053.04	$5,805.07	$6,692.62	$7,804.33
98	$3,584.51	$4,478.63	$5,218.35	$5,988.51	$6,904.00	$8,057.60
99	$3,691.88	$4,603.82	$5,355.67	$6,140.71	$7,079.39	$8,267.96
100	$3,780.69	$4,707.19	$5,468.88	$6,266.07	$7,223.88	$8,441.35

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$49.15	$55.57	$60.91	$66.02	$71.35	$77.10
31	$50.19	$56.82	$62.31	$67.57	$73.08	$78.99
32	$51.26	$58.09	$63.75	$69.16	$74.83	$80.94
33	$52.36	$59.39	$65.24	$70.80	$76.64	$82.93
34	$53.49	$60.72	$66.73	$72.49	$78.50	$84.96
35	$54.61	$62.10	$68.26	$74.19	$80.39	$87.07
36	$56.75	$64.68	$71.26	$77.55	$84.12	$91.22
37	$58.96	$67.40	$74.39	$81.07	$88.06	$95.57
38	$61.25	$70.20	$77.63	$84.75	$92.16	$100.14
39	$63.63	$73.16	$81.03	$88.57	$96.46	$104.96
40	$66.08	$76.21	$84.58	$92.60	$100.98	$109.96
41	$68.67	$79.39	$88.27	$96.78	$105.68	$115.22
42	$71.32	$82.71	$92.15	$101.19	$110.60	$120.74
43	$74.10	$86.18	$96.18	$105.76	$115.75	$126.51
44	$76.98	$89.78	$100.39	$110.53	$121.16	$132.56
45	$79.97	$93.53	$104.77	$115.55	$126.81	$138.91
46	$84.10	$98.64	$110.66	$122.22	$134.29	$147.24
47	$88.44	$104.00	$116.91	$129.26	$142.19	$156.09
48	$92.98	$109.67	$123.50	$136.73	$150.57	$165.45
49	$97.77	$115.65	$130.46	$144.62	$159.44	$175.38
50	$102.82	$121.96	$137.81	$152.96	$168.85	$185.89
51	$108.11	$128.59	$145.55	$161.77	$178.79	$197.05
52	$113.69	$135.59	$153.75	$171.14	$189.32	$208.87
53	$119.58	$142.99	$162.41	$181.01	$200.47	$221.39
54	$125.71	$150.79	$171.53	$191.45	$212.28	$234.69
55	$132.20	$158.98	$181.20	$202.51	$224.81	$248.80
56	$140.38	$169.06	$192.85	$215.63	$239.54	$265.26
57	$149.07	$179.75	$205.20	$229.65	$255.26	$282.84
58	$158.27	$191.14	$218.40	$244.56	$272.01	$301.58
59	$168.05	$203.23	$232.43	$260.42	$289.84	$321.57
60	$178.43	$216.08	$247.34	$277.34	$308.87	$342.89
61	$189.47	$229.76	$263.21	$295.33	$329.12	$365.62
62	$201.17	$244.31	$280.10	$314.52	$350.72	$389.82
63	$213.84	$260.12	$298.58	$335.59	$374.52	$416.69
64	$227.27	$276.97	$318.28	$358.06	$399.99	$445.36
65	$241.56	$294.93	$339.28	$382.05	$427.15	$476.04
66	$256.74	$314.02	$361.67	$407.62	$456.17	$508.81
67	$272.90	$334.36	$385.53	$434.93	$487.16	$543.86
68	$297.78	$364.53	$420.15	$473.95	$530.91	$592.87
69	$324.95	$397.40	$457.86	$516.45	$578.60	$646.30
70	$354.58	$433.25	$498.95	$562.79	$630.56	$704.55
71	$386.92	$472.30	$543.75	$613.28	$687.20	$768.05
72	$422.21	$514.92	$592.57	$668.27	$748.93	$837.29
73	$461.04	$563.59	$649.65	$733.83	$823.77	$922.55
74	$503.48	$616.88	$712.25	$805.82	$906.13	$1,016.53
75	$549.81	$675.21	$780.89	$884.85	$996.67	$1,120.05
76	$600.43	$739.04	$856.11	$971.64	$1,096.28	$1,234.12
77	$655.66	$808.91	$938.57	$1,066.97	$1,205.85	$1,359.80
78	$712.72	$879.38	$1,020.86	$1,161.52	$1,314.51	$1,485.05
79	$774.75	$955.99	$1,110.29	$1,264.48	$1,432.95	$1,621.83
80	$842.17	$1,039.28	$1,207.56	$1,376.56	$1,562.05	$1,771.23
81	$915.47	$1,129.83	$1,313.37	$1,498.57	$1,702.79	$1,934.36
82	$995.17	$1,228.25	$1,428.46	$1,631.39	$1,856.21	$2,112.54
83	$1,083.29	$1,335.93	$1,553.49	$1,775.40	$2,022.95	$2,307.25
84	$1,179.24	$1,453.02	$1,689.49	$1,932.11	$2,204.71	$2,519.91
85	$1,283.70	$1,580.39	$1,837.41	$2,102.69	$2,402.77	$2,752.16
86	$1,397.38	$1,718.96	$1,998.25	$2,288.30	$2,618.64	$3,005.82
87	$1,521.17	$1,869.61	$2,173.20	$2,490.29	$2,853.90	$3,282.89
88	$1,623.86	$1,990.43	$2,309.36	$2,644.44	$3,031.07	$3,491.86
89	$1,733.49	$2,119.03	$2,454.05	$2,808.12	$3,219.24	$3,714.09
90	$1,850.53	$2,255.95	$2,607.79	$2,981.96	$3,419.08	$3,950.52
91	$1,975.48	$2,401.71	$2,771.19	$3,166.53	$3,631.34	$4,201.97
92	$2,108.83	$2,556.91	$2,944.81	$3,362.53	$3,856.78	$4,469.45
93	$2,217.12	$2,677.61	$3,075.43	$3,507.58	$4,024.06	$4,669.18
94	$2,330.96	$2,803.99	$3,211.85	$3,658.88	$4,198.57	$4,877.85
95	$2,450.66	$2,936.36	$3,354.36	$3,816.67	$4,380.65	$5,095.86
96	$2,576.46	$3,074.97	$3,503.14	$3,981.29	$4,570.58	$5,323.58
97	$2,708.77	$3,220.12	$3,658.55	$4,153.00	$4,768.82	$5,561.50
98	$2,820.03	$3,341.71	$3,788.36	$4,296.29	$4,934.26	$5,760.35
99	$2,912.68	$3,442.67	$3,895.92	$4,414.90	$5,071.19	$5,925.09
100	$2,989.28	$3,525.87	$3,984.40	$4,512.40	$5,183.80	$6,060.67

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$112.35	$134.86	$153.57	$171.41	$190.05	$210.10
31	$114.07	$136.98	$155.95	$174.14	$193.09	$213.45
32	$115.82	$139.10	$158.43	$176.88	$196.12	$216.84
33	$117.60	$141.29	$160.92	$179.68	$199.25	$220.30
34	$119.44	$143.47	$163.43	$182.51	$202.42	$223.83
35	$121.24	$145.73	$166.01	$185.39	$205.62	$227.40
36	$125.91	$151.56	$172.84	$193.16	$214.37	$237.23
37	$130.77	$157.67	$179.95	$201.25	$223.51	$247.42
38	$135.82	$164.01	$187.35	$209.72	$233.00	$258.10
39	$141.05	$170.59	$195.08	$218.48	$242.96	$269.23
40	$146.47	$177.44	$203.11	$227.66	$253.31	$280.82
41	$152.14	$184.58	$211.46	$237.19	$264.07	$292.94
42	$158.01	$191.99	$220.19	$247.15	$275.31	$305.58
43	$164.07	$199.71	$229.25	$257.50	$287.01	$318.74
44	$170.45	$207.72	$238.69	$268.28	$299.26	$332.49
45	$177.01	$216.08	$248.52	$279.56	$311.98	$346.82
46	$185.21	$226.42	$260.65	$293.40	$327.62	$364.37
47	$193.83	$237.26	$273.39	$307.90	$344.03	$382.82
48	$202.81	$248.65	$286.73	$323.17	$361.28	$402.19
49	$212.23	$260.55	$300.72	$339.18	$379.38	$422.53
50	$222.08	$273.04	$315.43	$355.95	$398.40	$443.91
51	$232.40	$286.11	$330.80	$373.57	$418.35	$466.35
52	$243.17	$299.83	$346.97	$392.09	$439.32	$489.98
53	$254.48	$314.23	$363.90	$411.49	$461.35	$514.77
54	$266.29	$329.28	$381.65	$431.87	$484.45	$540.82
55	$278.66	$345.05	$400.29	$453.27	$508.76	$568.23
56	$292.03	$361.82	$419.88	$475.59	$533.96	$596.56
57	$306.07	$379.38	$440.44	$499.05	$560.46	$626.35
58	$320.72	$397.82	$462.03	$523.68	$588.26	$657.61
59	$336.13	$417.12	$484.66	$549.45	$617.43	$690.44
60	$352.24	$437.38	$508.36	$576.55	$648.06	$724.94
61	$369.17	$458.63	$533.27	$604.96	$680.18	$761.12
62	$386.87	$480.92	$559.35	$634.79	$713.94	$799.10
63	$405.39	$504.36	$587.00	$666.56	$750.03	$840.02
64	$424.78	$528.97	$616.02	$699.88	$787.97	$883.04
65	$445.14	$554.80	$646.46	$734.88	$827.83	$928.27
66	$466.46	$581.88	$678.43	$771.62	$869.71	$975.78
67	$488.78	$610.26	$711.97	$810.23	$913.70	$1,025.75
68	$521.24	$650.31	$758.51	$863.22	$973.66	$1,093.41
69	$555.87	$692.97	$808.11	$919.67	$1,037.55	$1,165.51
70	$592.75	$738.47	$860.91	$979.81	$1,105.61	$1,242.39
71	$632.10	$786.90	$917.20	$1,043.91	$1,178.15	$1,324.35
72	$674.10	$838.56	$977.16	$1,112.18	$1,255.45	$1,411.69
73	$724.31	$902.58	$1,053.11	$1,200.20	$1,356.69	$1,527.72
74	$778.33	$971.50	$1,134.97	$1,295.18	$1,466.11	$1,653.32
75	$836.32	$1,045.69	$1,223.19	$1,397.64	$1,584.30	$1,789.24
76	$898.67	$1,125.53	$1,318.29	$1,508.23	$1,712.05	$1,936.34
77	$965.68	$1,211.47	$1,420.73	$1,627.60	$1,850.11	$2,095.51
78	$1,032.37	$1,294.91	$1,518.98	$1,741.40	$1,981.80	$2,248.31
79	$1,103.72	$1,384.05	$1,623.94	$1,863.17	$2,122.79	$2,412.19
80	$1,179.95	$1,479.38	$1,736.20	$1,993.47	$2,273.84	$2,588.08
81	$1,261.49	$1,581.25	$1,856.18	$2,132.84	$2,435.64	$2,776.74
82	$1,348.68	$1,690.13	$1,984.49	$2,281.98	$2,608.95	$2,979.20
83	$1,449.14	$1,814.01	$2,129.12	$2,449.29	$2,803.42	$3,206.99
84	$1,557.09	$1,946.94	$2,284.31	$2,628.82	$3,012.39	$3,452.23
85	$1,661.55	$2,074.31	$2,432.23	$2,799.40	$3,210.45	$3,684.48
86	$1,775.23	$2,212.88	$2,593.07	$2,985.01	$3,426.32	$3,938.14
87	$1,899.02	$2,363.53	$2,768.02	$3,187.00	$3,661.58	$4,215.21
88	$2,001.71	$2,484.35	$2,904.18	$3,341.15	$3,838.75	$4,424.18
89	$2,111.34	$2,612.95	$3,048.87	$3,504.83	$4,026.92	$4,646.41
90	$2,228.38	$2,749.87	$3,202.61	$3,678.67	$4,226.76	$4,882.84
91	$2,353.33	$2,895.63	$3,366.01	$3,863.24	$4,439.02	$5,134.29
92	$2,486.68	$3,050.83	$3,539.63	$4,059.24	$4,664.46	$5,401.77
93	$2,594.97	$3,171.53	$3,670.25	$4,204.29	$4,831.74	$5,601.50
94	$2,708.81	$3,297.91	$3,806.67	$4,355.59	$5,006.25	$5,810.17
95	$2,828.51	$3,430.28	$3,949.18	$4,513.38	$5,188.33	$6,028.18
96	$2,954.31	$3,568.89	$4,097.96	$4,678.00	$5,378.26	$6,255.90
97	$3,086.62	$3,714.04	$4,253.37	$4,849.71	$5,576.50	$6,493.82
98	$3,197.88	$3,835.63	$4,383.18	$4,993.00	$5,741.94	$6,692.67
99	$3,290.53	$3,936.59	$4,490.74	$5,111.61	$5,878.87	$6,857.41
100	$3,367.13	$4,019.79	$4,579.22	$5,209.11	$5,991.48	$6,992.99

Policy Form Series: LTC2-PREM
Premier
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	$325.25	$404.55	$470.66	$533.83	$599.63	$669.97
31	$329.03	$409.29	$476.17	$540.08	$606.68	$677.84
32	$332.91	$414.07	$481.79	$546.39	$613.78	$685.77
33	$336.79	$418.94	$487.41	$552.82	$620.97	$693.82
34	$340.79	$423.83	$493.13	$559.30	$628.27	$701.93
35	$344.75	$428.82	$498.90	$565.84	$635.61	$710.18
36	$348.90	$434.27	$505.49	$573.49	$644.36	$720.09
37	$353.08	$439.82	$512.14	$581.26	$653.26	$730.15
38	$357.29	$445.39	$518.87	$589.10	$662.26	$740.36
39	$361.59	$451.07	$525.70	$597.05	$671.37	$750.71
40	$365.90	$456.79	$532.64	$605.14	$680.63	$761.18
41	$370.33	$462.63	$539.64	$613.31	$690.01	$771.85
42	$374.74	$468.53	$546.78	$621.59	$699.52	$782.62
43	$379.24	$474.46	$553.98	$630.01	$709.17	$793.54
44	$383.79	$480.51	$561.29	$638.50	$718.93	$804.62
45	$388.40	$486.62	$568.66	$647.13	$728.84	$815.87
46	$396.45	$497.05	$581.06	$661.47	$745.20	$834.40
47	$404.67	$507.66	$593.76	$676.10	$761.92	$853.35
48	$413.04	$518.52	$606.71	$691.10	$779.03	$872.72
49	$421.61	$529.58	$619.94	$706.44	$796.52	$892.52
50	$430.34	$540.93	$633.48	$722.07	$814.42	$912.77
51	$439.26	$552.48	$647.28	$738.06	$832.68	$933.48
52	$448.35	$564.28	$661.38	$754.44	$851.38	$954.65
53	$457.66	$576.35	$675.83	$771.14	$870.50	$976.34
54	$467.12	$588.68	$690.53	$788.23	$890.04	$998.49
55	$476.81	$601.24	$705.61	$805.72	$910.05	$1,021.18
56	$487.68	$615.00	$721.77	$824.21	$931.10	$1,045.01
57	$498.87	$629.04	$738.27	$843.19	$952.65	$1,069.42
58	$510.24	$643.44	$755.20	$862.58	$974.73	$1,094.40
59	$521.90	$658.12	$772.49	$882.39	$997.28	$1,119.97
60	$533.83	$673.17	$790.16	$902.73	$1,020.41	$1,146.14
61	$546.03	$688.58	$808.26	$923.47	$1,044.01	$1,172.92
62	$558.48	$704.30	$826.76	$944.72	$1,068.21	$1,200.30
63	$572.93	$722.76	$848.69	$970.14	$1,097.30	$1,233.52
64	$587.71	$741.68	$871.22	$996.21	$1,127.23	$1,267.64
65	$602.88	$761.17	$894.34	$1,023.01	$1,157.93	$1,302.71
66	$618.45	$781.11	$918.09	$1,050.52	$1,189.50	$1,338.75
67	$634.43	$801.58	$942.45	$1,078.77	$1,221.89	$1,375.77
68	$662.95	$836.87	$983.55	$1,125.64	$1,275.06	$1,435.99
69	$692.76	$873.66	$1,026.42	$1,174.57	$1,330.59	$1,498.84
70	$723.90	$912.10	$1,071.15	$1,225.63	$1,388.51	$1,564.47
71	$756.43	$952.21	$1,117.86	$1,278.88	$1,448.96	$1,632.93
72	$790.43	$994.11	$1,166.62	$1,334.48	$1,512.03	$1,704.42
73	$836.82	$1,053.84	$1,238.02	$1,417.69	$1,608.24	$1,815.24
74	$885.91	$1,117.18	$1,313.77	$1,506.08	$1,710.57	$1,933.27
75	$937.90	$1,184.33	$1,394.19	$1,599.96	$1,819.40	$2,059.00
76	$992.96	$1,255.48	$1,479.50	$1,699.74	$1,935.13	$2,192.89
77	$1,051.21	$1,330.92	$1,570.02	$1,805.72	$2,058.26	$2,335.46
78	$1,110.97	$1,405.87	$1,658.50	$1,908.43	$2,177.48	$2,474.09
79	$1,174.14	$1,485.03	$1,751.88	$2,017.02	$2,303.54	$2,620.90
80	$1,240.89	$1,568.66	$1,850.55	$2,131.80	$2,436.92	$2,776.43
81	$1,311.46	$1,657.01	$1,954.79	$2,253.07	$2,578.02	$2,941.21
82	$1,386.07	$1,750.32	$2,064.89	$2,381.26	$2,727.31	$3,115.76
83	$1,481.19	$1,865.51	$2,197.85	$2,534.16	$2,904.70	$3,324.08
84	$1,582.82	$1,988.24	$2,339.39	$2,696.85	$3,093.64	$3,546.34
85	$1,687.28	$2,115.61	$2,487.31	$2,867.43	$3,291.70	$3,778.59
86	$1,800.96	$2,254.18	$2,648.15	$3,053.04	$3,507.57	$4,032.25
87	$1,924.75	$2,404.83	$2,823.10	$3,255.03	$3,742.83	$4,309.32
88	$2,027.44	$2,525.65	$2,959.26	$3,409.18	$3,920.00	$4,518.29
89	$2,137.07	$2,654.25	$3,103.95	$3,572.86	$4,108.17	$4,740.52
90	$2,254.11	$2,791.17	$3,257.69	$3,746.70	$4,308.01	$4,976.95
91	$2,379.06	$2,936.93	$3,421.09	$3,931.27	$4,520.27	$5,228.40
92	$2,512.41	$3,092.13	$3,594.71	$4,127.27	$4,745.71	$5,495.88
93	$2,620.70	$3,212.83	$3,725.33	$4,272.32	$4,912.99	$5,695.61
94	$2,734.54	$3,339.21	$3,861.75	$4,423.62	$5,087.50	$5,904.28
95	$2,854.24	$3,471.58	$4,004.26	$4,581.41	$5,269.58	$6,122.29
96	$2,980.04	$3,610.19	$4,153.04	$4,746.03	$5,459.51	$6,350.01
97	$3,112.35	$3,755.34	$4,308.45	$4,917.74	$5,657.75	$6,587.93
98	$3,223.61	$3,876.93	$4,438.26	$5,061.03	$5,823.19	$6,786.78
99	$3,316.26	$3,977.89	$4,545.82	$5,179.64	$5,960.12	$6,951.52
100	$3,392.86	$4,061.09	$4,634.30	$5,277.14	$6,072.73	$7,087.10

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$39.90	$44.43	$48.16	$51.65	$55.27	$59.01	$63.22
31	$40.67	$45.35	$49.18	$52.77	$56.48	$60.33	$64.70
32	$41.47	$46.28	$50.23	$53.94	$57.77	$61.72	$66.19
33	$42.27	$47.22	$51.27	$55.11	$59.04	$63.13	$67.75
34	$43.08	$48.17	$52.36	$56.30	$60.36	$64.56	$69.31
35	$43.95	$49.18	$53.49	$57.56	$61.71	$66.04	$70.92
36	$45.39	$50.96	$55.57	$59.87	$64.30	$68.90	$74.07
37	$46.89	$52.82	$57.69	$62.29	$66.98	$71.87	$77.33
38	$48.45	$54.77	$59.94	$64.81	$69.82	$74.98	$80.76
39	$50.04	$56.75	$62.24	$67.42	$72.74	$78.22	$84.32
40	$51.71	$58.81	$64.66	$70.17	$75.77	$81.60	$88.06
41	$53.41	$60.95	$67.16	$72.99	$78.97	$85.13	$91.94
42	$55.16	$63.17	$69.74	$75.94	$82.26	$88.82	$96.01
43	$56.98	$65.47	$72.46	$79.02	$85.72	$92.68	$100.26
44	$58.88	$67.86	$75.25	$82.23	$89.34	$96.67	$104.68
45	$60.84	$70.33	$78.16	$85.54	$93.09	$100.85	$109.33
46	$63.58	$73.77	$82.16	$90.06	$98.13	$106.46	$115.49
47	$66.44	$77.34	$86.36	$94.80	$103.47	$112.38	$122.01
48	$69.43	$81.13	$90.76	$99.83	$109.09	$118.62	$128.89
49	$72.57	$85.09	$95.39	$105.08	$115.00	$125.20	$136.17
50	$75.84	$89.24	$100.26	$110.62	$121.24	$132.14	$143.87
51	$79.27	$93.60	$105.38	$116.47	$127.81	$139.48	$151.98
52	$82.84	$98.14	$110.77	$122.63	$134.76	$147.24	$160.58
53	$86.58	$102.93	$116.41	$129.12	$142.09	$155.41	$169.65
54	$90.51	$107.97	$122.36	$135.91	$149.79	$164.03	$179.23
55	$94.57	$113.23	$128.63	$143.11	$157.92	$173.13	$189.33
56	$100.02	$119.96	$136.43	$151.94	$167.76	$184.07	$201.45
57	$105.77	$127.11	$144.72	$161.30	$178.24	$195.73	$214.34
58	$111.87	$134.68	$153.51	$171.24	$189.38	$208.08	$228.03
59	$118.31	$142.70	$162.82	$181.80	$201.20	$221.24	$242.59
60	$125.11	$151.19	$172.70	$193.01	$213.78	$235.23	$258.10
61	$132.32	$160.22	$183.20	$204.90	$227.12	$250.08	$274.59
62	$139.93	$169.75	$194.34	$217.53	$241.32	$265.88	$292.15
63	$147.88	$179.82	$206.19	$231.06	$256.61	$282.97	$311.25
64	$156.27	$190.49	$218.75	$245.46	$272.82	$301.16	$331.60
65	$165.12	$201.83	$232.10	$260.69	$290.10	$320.53	$353.31
66	$174.49	$213.79	$246.26	$276.95	$308.47	$341.15	$376.38
67	$184.38	$226.50	$261.27	$294.17	$328.00	$363.09	$401.01
68	$201.41	$247.02	$284.75	$320.45	$357.22	$395.38	$436.74
69	$219.99	$269.41	$310.31	$349.08	$389.02	$430.55	$475.66
70	$240.29	$293.84	$338.18	$380.26	$423.68	$468.88	$518.04
71	$262.47	$320.49	$368.53	$414.23	$461.41	$510.59	$564.19
72	$286.68	$349.54	$401.64	$451.23	$502.49	$556.00	$614.46
73	$310.44	$379.64	$437.13	$491.94	$548.69	$608.01	$672.87
74	$336.21	$412.36	$475.76	$536.34	$599.15	$664.89	$736.84
75	$364.05	$447.90	$517.81	$584.73	$654.22	$727.06	$806.91
76	$394.25	$486.50	$563.55	$637.48	$714.37	$795.06	$883.62
77	$426.95	$528.44	$613.36	$695.01	$780.04	$869.42	$967.60
78	$459.94	$569.42	$661.16	$749.58	$841.94	$939.44	$1,047.05
79	$495.50	$613.57	$712.69	$808.46	$908.77	$1,015.11	$1,133.02
80	$533.83	$661.16	$768.22	$871.96	$980.91	$1,096.86	$1,226.06
81	$575.11	$712.43	$828.11	$940.43	$1,058.78	$1,185.21	$1,326.71
82	$619.60	$767.70	$892.63	$1,014.28	$1,142.81	$1,280.67	$1,435.63
83	$663.90	$821.71	$954.93	$1,084.99	$1,222.93	$1,371.81	$1,540.14
84	$711.34	$879.52	$1,021.57	$1,160.62	$1,308.69	$1,469.42	$1,652.26
85	$762.20	$941.44	$1,092.87	$1,241.55	$1,400.44	$1,573.99	$1,772.52
86	$816.69	$1,007.70	$1,169.13	$1,328.08	$1,498.59	$1,686.01	$1,901.55
87	$875.08	$1,078.64	$1,250.74	$1,420.67	$1,603.67	$1,805.97	$2,039.98
88	$919.51	$1,129.30	$1,305.98	$1,480.75	$1,669.98	$1,880.82	$2,126.21
89	$966.24	$1,182.35	$1,363.65	$1,543.40	$1,739.03	$1,958.76	$2,216.07
90	$1,015.30	$1,237.91	$1,423.87	$1,608.69	$1,810.93	$2,039.92	$2,309.74
91	$1,066.89	$1,296.06	$1,486.75	$1,676.73	$1,885.80	$2,124.48	$2,407.35
92	$1,121.08	$1,356.93	$1,552.42	$1,747.64	$1,963.77	$2,212.50	$2,509.12
93	$1,162.47	$1,400.27	$1,596.13	$1,792.40	$2,011.17	$2,265.12	$2,569.45
94	$1,205.40	$1,444.99	$1,641.07	$1,838.28	$2,059.75	$2,318.98	$2,631.23
95	$1,249.90	$1,491.12	$1,687.28	$1,885.35	$2,109.48	$2,374.11	$2,694.48
96	$1,296.04	$1,538.76	$1,734.79	$1,933.63	$2,160.43	$2,430.54	$2,759.25
97	$1,343.90	$1,587.90	$1,783.65	$1,983.13	$2,212.61	$2,488.35	$2,825.60
98	$1,383.58	$1,628.45	$1,823.82	$2,023.75	$2,255.35	$2,535.66	$2,879.93
99	$1,416.29	$1,661.72	$1,856.71	$2,056.92	$2,290.19	$2,574.27	$2,924.25
100	$1,443.05	$1,688.89	$1,883.47	$2,083.87	$2,318.52	$2,605.58	$2,960.25

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$78.60	$92.93	$104.43	$115.17	$125.76	$136.79	$149.35
31	$79.75	$94.33	$106.04	$116.96	$127.70	$138.87	$151.66
32	$80.95	$95.76	$107.66	$118.75	$129.66	$141.01	$153.98
33	$82.16	$97.20	$109.27	$120.58	$131.66	$143.21	$156.40
34	$83.36	$98.66	$110.94	$122.44	$133.67	$145.42	$158.77
35	$84.62	$100.15	$112.66	$124.32	$135.77	$147.68	$161.21
36	$87.65	$103.92	$117.03	$129.26	$141.24	$153.72	$167.85
37	$90.76	$107.84	$121.55	$134.39	$146.93	$159.98	$174.75
38	$94.01	$111.91	$126.30	$139.75	$152.90	$166.54	$181.96
39	$97.34	$116.11	$131.18	$145.30	$159.06	$173.34	$189.45
40	$100.80	$120.48	$136.26	$151.07	$165.49	$180.42	$197.23
41	$104.38	$125.01	$141.57	$157.09	$172.18	$187.81	$205.33
42	$108.10	$129.69	$147.06	$163.33	$179.13	$195.49	$213.75
43	$111.95	$134.56	$152.77	$169.84	$186.37	$203.50	$222.58
44	$115.94	$139.64	$158.72	$176.61	$193.92	$211.82	$231.70
45	$120.07	$144.87	$164.87	$183.61	$201.78	$220.47	$241.25
46	$125.29	$151.45	$172.56	$192.32	$211.45	$231.18	$253.02
47	$130.71	$158.32	$180.60	$201.42	$221.61	$242.40	$265.39
48	$136.40	$165.53	$188.99	$211.00	$232.25	$254.15	$278.34
49	$142.34	$173.05	$197.78	$220.99	$243.42	$266.47	$291.96
50	$148.53	$180.88	$206.98	$231.45	$255.09	$279.38	$306.21
51	$154.99	$189.08	$216.61	$242.42	$267.36	$292.94	$321.18
52	$161.74	$197.65	$226.71	$253.92	$280.20	$307.14	$336.87
53	$168.79	$206.63	$237.26	$265.96	$293.64	$322.05	$353.34
54	$176.13	$216.02	$248.28	$278.56	$307.74	$337.63	$370.61
55	$183.76	$225.82	$259.87	$291.78	$322.53	$354.02	$388.71
56	$192.27	$236.43	$272.19	$305.74	$338.02	$371.17	$407.73
57	$201.16	$247.54	$285.12	$320.35	$354.33	$389.18	$427.65
58	$210.51	$259.19	$298.64	$335.65	$371.39	$408.05	$448.55
59	$220.21	$271.36	$312.82	$351.73	$389.29	$427.86	$470.47
60	$230.39	$284.10	$327.65	$368.56	$408.03	$448.59	$493.46
61	$241.06	$297.49	$343.20	$386.17	$427.68	$470.33	$517.56
62	$252.20	$311.47	$359.51	$404.63	$448.29	$493.12	$542.87
63	$263.52	$325.75	$376.31	$423.81	$469.78	$517.00	$569.56
64	$275.28	$340.72	$393.85	$443.87	$492.26	$542.08	$597.58
65	$287.58	$356.41	$412.28	$464.87	$515.85	$568.36	$626.99
66	$300.47	$372.76	$431.55	$486.92	$540.57	$595.93	$657.79
67	$313.90	$389.93	$451.71	$509.95	$566.48	$624.82	$690.15
68	$335.20	$415.78	$481.43	$543.33	$603.50	$665.57	$735.41
69	$357.94	$443.41	$513.09	$578.93	$642.91	$709.04	$783.62
70	$382.24	$472.88	$546.85	$616.82	$684.92	$755.37	$834.97
71	$408.17	$504.31	$582.79	$657.20	$729.67	$804.71	$889.66
72	$435.86	$537.81	$621.16	$700.24	$777.30	$857.25	$948.00
73	$465.68	$575.75	$665.97	$751.66	$835.33	$922.20	$1,020.94
74	$497.59	$616.41	$714.01	$806.91	$897.70	$992.04	$1,099.53
75	$531.63	$659.92	$765.51	$866.22	$964.70	$1,067.16	$1,184.22
76	$568.05	$706.52	$820.74	$929.86	$1,036.73	$1,147.99	$1,275.35
77	$606.95	$756.40	$879.92	$998.18	$1,114.09	$1,234.97	$1,373.53
78	$644.09	$802.49	$933.62	$1,059.43	$1,183.22	$1,312.96	$1,462.33
79	$683.48	$851.37	$990.58	$1,124.46	$1,256.70	$1,395.89	$1,556.80
80	$725.35	$903.27	$1,051.02	$1,193.47	$1,334.70	$1,484.04	$1,657.43
81	$769.74	$958.30	$1,115.17	$1,266.68	$1,417.56	$1,577.78	$1,764.54
82	$816.87	$1,016.72	$1,183.19	$1,344.41	$1,505.57	$1,677.44	$1,878.57
83	$865.39	$1,075.52	$1,250.60	$1,420.55	$1,591.41	$1,775.07	$1,991.00
84	$916.75	$1,137.74	$1,321.86	$1,500.99	$1,682.19	$1,878.40	$2,110.13
85	$967.61	$1,199.66	$1,393.16	$1,581.92	$1,773.94	$1,982.97	$2,230.39
86	$1,022.10	$1,265.92	$1,469.42	$1,668.45	$1,872.09	$2,094.99	$2,359.42
87	$1,080.49	$1,336.86	$1,551.03	$1,761.04	$1,977.17	$2,214.95	$2,497.85
88	$1,124.92	$1,387.52	$1,606.27	$1,821.12	$2,043.48	$2,289.80	$2,584.08
89	$1,171.65	$1,440.57	$1,663.94	$1,883.77	$2,112.53	$2,367.74	$2,673.94
90	$1,220.71	$1,496.13	$1,724.16	$1,949.06	$2,184.43	$2,448.90	$2,767.61
91	$1,272.30	$1,554.28	$1,787.04	$2,017.10	$2,259.30	$2,533.46	$2,865.22
92	$1,326.49	$1,615.15	$1,852.71	$2,088.01	$2,337.27	$2,621.48	$2,966.99
93	$1,367.88	$1,658.49	$1,896.42	$2,132.77	$2,384.67	$2,674.10	$3,027.32
94	$1,410.81	$1,703.21	$1,941.36	$2,178.65	$2,433.25	$2,727.96	$3,089.10
95	$1,455.31	$1,749.34	$1,987.57	$2,225.72	$2,482.98	$2,783.09	$3,152.35
96	$1,501.45	$1,796.98	$2,035.08	$2,274.00	$2,533.93	$2,839.52	$3,217.12
97	$1,549.31	$1,846.12	$2,083.94	$2,323.50	$2,586.11	$2,897.33	$3,283.47
98	$1,588.99	$1,886.67	$2,124.11	$2,364.12	$2,628.85	$2,944.64	$3,337.80
99	$1,621.70	$1,919.94	$2,157.00	$2,397.29	$2,663.69	$2,983.25	$3,382.12
100	$1,648.46	$1,947.11	$2,183.76	$2,424.24	$2,692.02	$3,014.56	$3,418.12

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$212.90	$260.48	$296.81	$330.68	$363.95	$399.06	$438.63
31	$215.38	$263.54	$300.29	$334.55	$368.21	$403.72	$443.79
32	$217.92	$266.65	$303.83	$338.48	$372.54	$408.45	$448.98
33	$220.46	$269.75	$307.37	$342.45	$376.90	$413.25	$454.29
34	$223.05	$272.89	$310.97	$346.44	$381.31	$418.08	$459.58
35	$225.66	$276.12	$314.64	$350.53	$385.78	$422.99	$464.97
36	$228.29	$279.54	$318.71	$355.10	$390.86	$428.50	$470.95
37	$231.02	$283.05	$322.81	$359.81	$396.00	$434.17	$477.06
38	$233.79	$286.67	$327.05	$364.62	$401.37	$439.96	$483.36
39	$236.60	$290.30	$331.37	$369.55	$406.80	$445.94	$489.82
40	$239.50	$294.05	$335.80	$374.63	$412.38	$452.07	$496.45
41	$242.43	$297.90	$340.35	$379.80	$418.13	$458.37	$503.28
42	$245.42	$301.81	$345.00	$385.11	$424.01	$464.84	$510.27
43	$248.50	$305.85	$349.79	$390.57	$430.07	$471.52	$517.51
44	$251.65	$309.97	$354.67	$396.20	$436.32	$478.31	$524.92
45	$254.88	$314.19	$359.69	$401.92	$442.71	$485.35	$532.60
46	$259.87	$320.50	$367.04	$410.23	$451.88	$495.42	$543.67
47	$265.00	$326.99	$374.63	$418.83	$461.41	$505.87	$555.20
48	$270.30	$333.72	$382.51	$427.71	$471.26	$516.69	$567.13
49	$275.76	$340.67	$390.62	$436.93	$481.44	$527.91	$579.54
50	$281.36	$347.84	$399.01	$446.43	$492.02	$539.54	$592.39
51	$287.18	$355.25	$407.70	$456.30	$502.96	$551.62	$605.73
52	$293.15	$362.89	$416.69	$466.53	$514.35	$564.17	$619.63
53	$299.31	$370.81	$426.00	$477.16	$526.17	$577.20	$634.06
54	$305.69	$379.00	$435.65	$488.11	$538.41	$590.72	$649.07
55	$312.26	$387.47	$445.66	$499.53	$551.13	$604.79	$664.65
56	$318.82	$395.53	$454.86	$509.86	$562.46	$617.28	$678.60
57	$325.66	$404.00	$464.57	$520.71	$574.46	$630.52	$693.34
58	$332.86	$412.94	$474.80	$532.14	$587.11	$644.44	$708.87
59	$340.44	$422.32	$485.52	$544.21	$600.46	$659.17	$725.28
60	$348.35	$432.14	$496.85	$556.92	$614.56	$674.74	$742.65
61	$356.68	$442.55	$508.79	$570.33	$629.43	$691.19	$761.01
62	$365.43	$453.45	$521.38	$584.48	$645.18	$708.60	$780.45
63	$373.84	$464.00	$533.65	$598.32	$660.63	$725.74	$799.79
64	$382.70	$475.16	$546.61	$613.05	$677.00	$744.02	$820.36
65	$392.02	$487.00	$560.37	$628.62	$694.48	$763.49	$842.31
66	$401.86	$499.47	$574.94	$645.19	$713.03	$784.20	$865.61
67	$412.21	$512.66	$590.37	$662.74	$732.72	$806.22	$890.46
68	$430.00	$533.99	$614.56	$689.62	$762.26	$838.57	$926.43
69	$449.35	$557.22	$640.84	$718.87	$794.38	$873.82	$965.60
70	$470.40	$582.49	$669.44	$750.64	$829.32	$912.25	$1,008.23
71	$493.35	$609.96	$700.49	$785.21	$867.38	$954.03	$1,054.63
72	$518.33	$639.84	$734.32	$822.84	$908.79	$999.52	$1,105.13
73	$545.51	$674.22	$774.51	$868.52	$959.83	$1,056.37	$1,169.23
74	$574.75	$711.29	$817.91	$917.97	$1,015.19	$1,118.15	$1,238.92
75	$606.11	$751.26	$864.79	$971.48	$1,075.22	$1,185.25	$1,314.79
76	$639.88	$794.35	$915.43	$1,029.40	$1,140.36	$1,258.26	$1,397.36
77	$676.21	$840.84	$970.20	$1,092.16	$1,211.11	$1,337.67	$1,487.27
78	$708.55	$880.43	$1,015.56	$1,143.18	$1,268.28	$1,402.04	$1,560.91
79	$743.46	$923.20	$1,064.64	$1,198.57	$1,330.43	$1,472.11	$1,641.14
80	$781.16	$969.40	$1,117.76	$1,258.60	$1,397.93	$1,548.35	$1,728.52
81	$821.79	$1,019.29	$1,175.24	$1,323.64	$1,471.22	$1,631.25	$1,823.56
82	$865.65	$1,073.19	$1,237.37	$1,394.06	$1,550.73	$1,721.34	$1,926.93
83	$909.53	$1,125.49	$1,296.15	$1,459.50	$1,625.77	$1,808.25	$2,027.53
84	$956.52	$1,181.59	$1,359.29	$1,529.92	$1,706.50	$1,901.68	$2,135.77
85	$1,007.38	$1,243.51	$1,430.59	$1,610.85	$1,798.25	$2,006.25	$2,256.03
86	$1,061.87	$1,309.77	$1,506.85	$1,697.38	$1,896.40	$2,118.27	$2,385.06
87	$1,120.26	$1,380.71	$1,588.46	$1,789.97	$2,001.48	$2,238.23	$2,523.49
88	$1,164.69	$1,431.37	$1,643.70	$1,850.05	$2,067.79	$2,313.08	$2,609.72
89	$1,211.42	$1,484.42	$1,701.37	$1,912.70	$2,136.84	$2,391.02	$2,699.58
90	$1,260.48	$1,539.98	$1,761.59	$1,977.99	$2,208.74	$2,472.18	$2,793.25
91	$1,312.07	$1,598.13	$1,824.47	$2,046.03	$2,283.61	$2,556.74	$2,890.86
92	$1,366.26	$1,659.00	$1,890.14	$2,116.94	$2,361.58	$2,644.76	$2,992.63
93	$1,407.65	$1,702.34	$1,933.85	$2,161.70	$2,408.98	$2,697.38	$3,052.96
94	$1,450.58	$1,747.06	$1,978.79	$2,207.58	$2,457.56	$2,751.24	$3,114.74
95	$1,495.08	$1,793.19	$2,025.00	$2,254.65	$2,507.29	$2,806.37	$3,177.99
96	$1,541.22	$1,840.83	$2,072.51	$2,302.93	$2,558.24	$2,862.80	$3,242.76
97	$1,589.08	$1,889.97	$2,121.37	$2,352.43	$2,610.42	$2,920.61	$3,309.11
98	$1,628.76	$1,930.52	$2,161.54	$2,393.05	$2,653.16	$2,967.92	$3,363.44
99	$1,661.47	$1,963.79	$2,194.43	$2,426.22	$2,688.00	$3,006.53	$3,407.76
100	$1,688.23	$1,990.96	$2,221.19	$2,453.17	$2,716.33	$3,037.84	$3,443.76

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$39.03	$43.12	$46.43	$49.57	$52.75	$56.01	$59.73
31	$39.77	$43.97	$47.41	$50.65	$53.92	$57.24	$61.10
32	$40.56	$44.89	$48.40	$51.73	$55.11	$58.55	$62.49
33	$41.32	$45.79	$49.40	$52.83	$56.30	$59.86	$63.90
34	$42.10	$46.71	$50.44	$53.97	$57.56	$61.19	$65.36
35	$42.93	$47.65	$51.51	$55.12	$58.83	$62.58	$66.86
36	$44.31	$49.35	$53.43	$57.31	$61.23	$65.21	$69.74
37	$45.74	$51.09	$55.48	$59.57	$63.75	$67.97	$72.75
38	$47.22	$52.92	$57.56	$61.93	$66.36	$70.83	$75.90
39	$48.75	$54.81	$59.73	$64.36	$69.07	$73.84	$79.18
40	$50.33	$56.75	$61.99	$66.93	$71.89	$76.94	$82.59
41	$51.96	$58.77	$64.32	$69.58	$74.83	$80.17	$86.16
42	$53.64	$60.88	$66.74	$72.29	$77.91	$83.56	$89.87
43	$55.37	$63.03	$69.28	$75.16	$81.10	$87.08	$93.74
44	$57.18	$65.28	$71.89	$78.12	$84.42	$90.76	$97.79
45	$59.04	$67.58	$74.62	$81.23	$87.88	$94.58	$102.01
46	$61.64	$70.84	$78.34	$85.43	$92.55	$99.74	$107.65
47	$64.37	$74.23	$82.26	$89.86	$97.50	$105.18	$113.63
48	$67.21	$77.79	$86.40	$94.51	$102.69	$110.89	$119.94
49	$70.20	$81.49	$90.73	$99.41	$108.16	$116.93	$126.59
50	$73.31	$85.41	$95.26	$104.55	$113.92	$123.31	$133.61
51	$76.57	$89.48	$100.05	$109.97	$119.97	$130.03	$141.03
52	$79.96	$93.77	$105.04	$115.69	$126.38	$137.09	$148.86
53	$83.50	$98.24	$110.31	$121.67	$133.12	$144.57	$157.08
54	$87.19	$102.96	$115.83	$127.98	$140.23	$152.45	$165.81
55	$91.06	$107.86	$121.64	$134.60	$147.70	$160.75	$175.03
56	$96.25	$114.24	$128.96	$142.82	$156.81	$170.82	$186.11
57	$101.76	$120.98	$136.73	$151.55	$166.52	$181.50	$197.90
58	$107.55	$128.10	$144.95	$160.81	$176.82	$192.88	$210.44
59	$113.69	$135.67	$153.65	$170.64	$187.75	$204.96	$223.77
60	$120.16	$143.67	$162.91	$181.06	$199.39	$217.81	$237.97
61	$127.05	$152.16	$172.70	$192.12	$211.72	$231.44	$253.05
62	$134.29	$161.14	$183.10	$203.87	$224.83	$245.94	$269.09
63	$141.78	$170.56	$194.13	$216.41	$238.89	$261.57	$286.49
64	$149.73	$180.56	$205.81	$229.68	$253.85	$278.19	$305.02
65	$158.10	$191.15	$218.19	$243.78	$269.72	$295.87	$324.75
66	$166.95	$202.33	$231.34	$258.78	$286.59	$314.68	$345.78
67	$176.29	$214.19	$245.26	$274.67	$304.52	$334.67	$368.14
68	$192.63	$233.68	$267.37	$299.33	$331.74	$364.58	$401.08
69	$210.48	$254.93	$291.49	$326.15	$361.41	$397.15	$436.95
70	$229.98	$278.15	$317.77	$355.43	$393.72	$432.62	$476.04
71	$251.28	$303.49	$346.44	$387.28	$428.93	$471.28	$518.64
72	$274.57	$331.09	$377.69	$422.06	$467.31	$513.36	$565.03
73	$297.10	$359.36	$410.76	$459.81	$509.90	$560.95	$618.31
74	$321.50	$390.02	$446.72	$500.93	$556.34	$612.96	$676.64
75	$347.89	$423.30	$485.83	$545.74	$607.04	$669.75	$740.42
76	$376.43	$459.43	$528.39	$594.54	$662.37	$731.84	$810.26
77	$407.37	$498.65	$574.65	$647.71	$722.72	$799.64	$886.68
78	$438.58	$537.00	$619.09	$698.22	$779.70	$863.70	$959.12
79	$472.22	$578.29	$666.97	$752.67	$841.19	$932.89	$1,037.49
80	$508.42	$622.76	$718.54	$811.35	$907.53	$1,007.58	$1,122.26
81	$547.39	$670.66	$774.11	$874.59	$979.09	$1,088.31	$1,213.99
82	$589.36	$722.22	$833.98	$942.77	$1,056.26	$1,175.49	$1,313.18
83	$630.79	$772.19	$891.20	$1,007.44	$1,129.21	$1,258.11	$1,407.77
84	$675.17	$825.61	$952.37	$1,076.50	$1,207.20	$1,346.56	$1,509.19
85	$722.68	$882.73	$1,017.71	$1,150.31	$1,290.55	$1,441.22	$1,617.91
86	$773.53	$943.81	$1,087.56	$1,229.16	$1,379.64	$1,542.54	$1,734.45
87	$827.94	$1,009.11	$1,162.19	$1,313.45	$1,474.90	$1,650.98	$1,859.40
88	$868.81	$1,054.93	$1,211.74	$1,367.11	$1,534.06	$1,717.96	$1,936.72
89	$911.72	$1,102.85	$1,263.42	$1,422.96	$1,595.57	$1,787.64	$2,017.23
90	$956.71	$1,152.93	$1,317.31	$1,481.10	$1,659.54	$1,860.19	$2,101.12
91	$1,003.94	$1,205.31	$1,373.49	$1,541.61	$1,726.08	$1,935.65	$2,188.49
92	$1,053.53	$1,260.04	$1,432.06	$1,604.57	$1,795.29	$2,014.17	$2,279.48
93	$1,090.81	$1,298.26	$1,470.26	$1,643.53	$1,836.72	$2,060.67	$2,333.11
94	$1,129.40	$1,337.62	$1,509.48	$1,683.42	$1,879.11	$2,108.25	$2,388.00
95	$1,169.38	$1,378.18	$1,549.75	$1,724.26	$1,922.44	$2,156.92	$2,444.18
96	$1,210.76	$1,419.98	$1,591.08	$1,766.12	$1,966.81	$2,206.74	$2,501.66
97	$1,253.59	$1,463.03	$1,633.52	$1,808.96	$2,012.18	$2,257.66	$2,560.50
98	$1,289.07	$1,498.51	$1,668.40	$1,844.09	$2,049.31	$2,299.37	$2,608.72
99	$1,318.28	$1,527.59	$1,696.87	$1,872.74	$2,079.58	$2,333.36	$2,647.98
100	$1,342.18	$1,551.31	$1,720.05	$1,896.02	$2,104.15	$2,360.92	$2,679.86

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$75.65	$88.51	$98.49	$107.70	$116.86	$126.61	$137.83
31	$76.75	$89.81	$100.01	$109.37	$118.69	$128.55	$139.92
32	$77.91	$91.19	$101.52	$111.01	$120.49	$130.54	$142.10
33	$79.04	$92.56	$103.06	$112.70	$122.34	$132.55	$144.27
34	$80.22	$93.97	$104.63	$114.43	$124.23	$134.58	$146.49
35	$81.45	$95.40	$106.23	$116.18	$126.15	$136.67	$148.72
36	$84.29	$98.92	$110.29	$120.74	$131.17	$142.16	$154.75
37	$87.25	$102.60	$114.54	$125.50	$136.40	$147.92	$161.05
38	$90.34	$106.42	$118.94	$130.44	$141.83	$153.89	$167.61
39	$93.52	$110.38	$123.52	$135.55	$147.50	$160.11	$174.43
40	$96.83	$114.50	$128.25	$140.88	$153.37	$166.56	$181.51
41	$100.24	$118.73	$133.16	$146.43	$159.48	$173.27	$188.88
42	$103.76	$123.16	$138.29	$152.16	$165.87	$180.25	$196.57
43	$107.42	$127.73	$143.60	$158.13	$172.45	$187.54	$204.55
44	$111.22	$132.49	$149.10	$164.35	$179.34	$195.10	$212.85
45	$115.13	$137.41	$154.83	$170.82	$186.52	$202.99	$221.49
46	$120.10	$143.59	$161.97	$178.83	$195.36	$212.69	$232.20
47	$125.26	$150.07	$169.43	$187.23	$204.66	$222.92	$243.47
48	$130.67	$156.81	$177.26	$196.01	$214.37	$233.61	$255.25
49	$136.30	$163.86	$185.45	$205.19	$224.56	$244.80	$267.62
50	$142.20	$171.23	$193.99	$214.85	$235.24	$256.59	$280.56
51	$148.34	$178.94	$202.94	$224.93	$246.38	$268.90	$294.15
52	$154.71	$187.00	$212.30	$235.49	$258.11	$281.77	$308.39
53	$161.39	$195.40	$222.07	$246.55	$270.38	$295.29	$323.30
54	$168.33	$204.19	$232.32	$258.10	$283.23	$309.47	$338.92
55	$175.60	$213.35	$243.06	$270.19	$296.68	$324.32	$355.36
56	$183.67	$223.36	$254.54	$283.07	$310.88	$339.96	$372.65
57	$192.16	$233.82	$266.55	$296.54	$325.81	$356.37	$390.80
58	$201.02	$244.73	$279.14	$310.68	$341.43	$373.59	$409.83
59	$210.27	$256.20	$292.32	$325.46	$357.78	$391.62	$429.77
60	$219.97	$268.19	$306.16	$340.94	$374.93	$410.54	$450.73
61	$230.12	$280.75	$320.60	$357.20	$392.90	$430.32	$472.66
62	$240.71	$293.92	$335.75	$374.21	$411.74	$451.10	$495.67
63	$251.38	$307.25	$351.33	$391.79	$431.31	$472.79	$519.90
64	$262.54	$321.30	$367.63	$410.18	$451.84	$495.55	$545.28
65	$274.21	$335.93	$384.66	$429.42	$473.30	$519.40	$571.92
66	$286.37	$351.25	$402.49	$449.63	$495.81	$544.40	$599.86
67	$299.07	$367.27	$421.15	$470.75	$519.38	$570.55	$629.16
68	$319.48	$391.80	$449.03	$501.75	$553.53	$608.04	$670.61
69	$341.28	$417.97	$478.74	$534.78	$589.90	$647.96	$714.80
70	$364.57	$445.90	$510.44	$570.03	$628.62	$690.51	$761.86
71	$389.44	$475.70	$544.25	$607.55	$669.95	$735.85	$812.06
72	$416.03	$507.50	$580.29	$647.59	$713.97	$784.20	$865.55
73	$444.34	$543.09	$621.88	$694.85	$766.86	$843.13	$931.78
74	$474.60	$581.19	$666.45	$745.54	$823.67	$906.54	$1,003.07
75	$506.86	$621.96	$714.22	$799.97	$884.69	$974.66	$1,079.78
76	$541.35	$665.60	$765.47	$858.37	$950.23	$1,047.96	$1,162.38
77	$578.21	$712.30	$820.33	$920.99	$1,020.62	$1,126.71	$1,251.31
78	$613.32	$755.34	$869.99	$977.16	$1,083.63	$1,197.55	$1,331.80
79	$650.58	$800.99	$922.70	$1,036.72	$1,150.55	$1,272.84	$1,417.51
80	$690.11	$849.40	$978.58	$1,099.89	$1,221.59	$1,352.85	$1,508.72
81	$732.01	$900.73	$1,037.85	$1,166.93	$1,296.97	$1,437.89	$1,605.83
82	$776.45	$955.17	$1,100.69	$1,238.04	$1,377.06	$1,528.30	$1,709.13
83	$821.74	$1,009.37	$1,162.19	$1,306.94	$1,454.45	$1,616.14	$1,810.21
84	$869.70	$1,066.63	$1,227.13	$1,379.62	$1,536.21	$1,709.03	$1,917.27
85	$917.21	$1,123.75	$1,292.47	$1,453.43	$1,619.56	$1,803.69	$2,025.99
86	$968.06	$1,184.83	$1,362.32	$1,532.28	$1,708.65	$1,905.01	$2,142.53
87	$1,022.47	$1,250.13	$1,436.95	$1,616.57	$1,803.91	$2,013.45	$2,267.48
88	$1,063.34	$1,295.95	$1,486.50	$1,670.23	$1,863.07	$2,080.43	$2,344.80
89	$1,106.25	$1,343.87	$1,538.18	$1,726.08	$1,924.58	$2,150.11	$2,425.31
90	$1,151.24	$1,393.95	$1,592.07	$1,784.22	$1,988.55	$2,222.66	$2,509.20
91	$1,198.47	$1,446.33	$1,648.25	$1,844.73	$2,055.09	$2,298.12	$2,596.57
92	$1,248.06	$1,501.06	$1,706.82	$1,907.69	$2,124.30	$2,376.64	$2,687.56
93	$1,285.34	$1,539.28	$1,745.02	$1,946.65	$2,165.73	$2,423.14	$2,741.19
94	$1,323.93	$1,578.64	$1,784.24	$1,986.54	$2,208.12	$2,470.72	$2,796.08
95	$1,363.91	$1,619.20	$1,824.51	$2,027.38	$2,251.45	$2,519.39	$2,852.26
96	$1,405.29	$1,661.00	$1,865.84	$2,069.24	$2,295.82	$2,569.21	$2,909.74
97	$1,448.12	$1,704.05	$1,908.28	$2,112.08	$2,341.19	$2,620.13	$2,968.58
98	$1,483.60	$1,739.53	$1,943.16	$2,147.21	$2,378.32	$2,661.84	$3,016.80
99	$1,512.81	$1,768.61	$1,971.63	$2,175.86	$2,408.59	$2,695.83	$3,056.06
100	$1,536.71	$1,792.33	$1,994.81	$2,199.14	$2,433.16	$2,723.39	$3,087.94

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$202.58	$243.60	$275.23	$304.40	$332.22	$363.75	$398.92
31	$204.94	$246.47	$278.46	$307.98	$336.14	$367.99	$403.61
32	$207.35	$249.36	$281.72	$311.60	$340.09	$372.32	$408.35
33	$209.79	$252.29	$285.02	$315.22	$344.06	$376.70	$413.11
34	$212.23	$255.25	$288.37	$318.96	$348.12	$381.10	$417.96
35	$214.75	$258.25	$291.75	$322.66	$352.19	$385.57	$422.85
36	$217.29	$261.45	$295.49	$326.90	$356.76	$390.57	$428.27
37	$219.89	$264.75	$299.37	$331.22	$361.48	$395.71	$433.82
38	$222.52	$268.11	$303.31	$335.64	$366.30	$400.96	$439.55
39	$225.23	$271.57	$307.34	$340.17	$371.24	$406.41	$445.42
40	$228.00	$275.08	$311.48	$344.85	$376.29	$411.94	$451.42
41	$230.82	$278.68	$315.68	$349.63	$381.51	$417.61	$457.62
42	$233.70	$282.39	$320.00	$354.50	$386.85	$423.48	$463.94
43	$236.65	$286.12	$324.45	$359.50	$392.35	$429.50	$470.50
44	$239.69	$290.00	$329.00	$364.63	$398.00	$435.67	$477.21
45	$242.77	$293.92	$333.68	$369.94	$403.77	$442.04	$484.12
46	$247.50	$299.86	$340.47	$377.57	$412.10	$451.17	$494.19
47	$252.40	$305.96	$347.51	$385.47	$420.71	$460.62	$504.60
48	$257.46	$312.26	$354.79	$393.61	$429.63	$470.42	$515.42
49	$262.64	$318.70	$362.32	$402.05	$438.88	$480.55	$526.62
50	$268.02	$325.43	$370.07	$410.77	$448.45	$491.11	$538.27
51	$273.56	$332.32	$378.16	$419.82	$458.37	$502.04	$550.35
52	$279.25	$339.50	$386.45	$429.20	$468.70	$513.38	$562.89
53	$285.12	$346.87	$395.07	$438.90	$479.38	$525.14	$575.90
54	$291.16	$354.53	$403.95	$448.96	$490.48	$537.38	$589.48
55	$297.40	$362.40	$413.21	$459.38	$501.98	$550.09	$603.56
56	$303.64	$369.97	$421.76	$468.88	$512.31	$561.48	$616.19
57	$310.21	$377.92	$430.79	$478.90	$523.25	$573.47	$629.52
58	$317.06	$386.23	$440.26	$489.44	$534.76	$586.17	$643.63
59	$324.26	$395.04	$450.21	$500.54	$546.94	$599.57	$658.53
60	$331.79	$404.25	$460.74	$512.25	$559.79	$613.76	$674.29
61	$339.77	$413.95	$471.80	$524.60	$573.38	$628.71	$690.95
62	$348.08	$424.18	$483.47	$537.65	$587.72	$644.56	$708.58
63	$356.03	$433.99	$494.78	$550.32	$601.78	$660.19	$726.04
64	$364.42	$444.37	$506.75	$563.73	$616.74	$676.81	$744.64
65	$373.25	$455.35	$519.39	$577.98	$632.61	$694.50	$764.43
66	$382.57	$466.90	$532.81	$593.10	$649.48	$713.31	$785.54
67	$392.36	$479.18	$547.02	$609.12	$667.42	$733.30	$807.97
68	$409.44	$499.29	$569.63	$634.07	$694.64	$763.21	$840.91
69	$428.04	$521.22	$594.23	$661.16	$724.31	$795.78	$876.78
70	$448.28	$545.12	$621.02	$690.73	$756.62	$831.26	$915.87
71	$470.33	$571.12	$650.19	$722.87	$791.86	$869.92	$958.47
72	$494.37	$599.40	$681.95	$757.92	$830.24	$912.00	$1,004.86
73	$520.19	$631.48	$719.05	$799.71	$876.17	$963.11	$1,062.77
74	$547.96	$665.99	$759.11	$844.92	$925.97	$1,018.68	$1,125.80
75	$577.78	$703.18	$802.37	$893.87	$980.07	$1,079.05	$1,194.28
76	$609.76	$743.29	$849.11	$946.86	$1,038.84	$1,144.73	$1,268.91
77	$644.23	$786.54	$899.63	$1,004.27	$1,102.64	$1,216.17	$1,350.16
78	$674.79	$823.23	$941.25	$1,050.80	$1,154.32	$1,274.37	$1,416.65
79	$707.81	$862.85	$986.33	$1,101.31	$1,210.56	$1,337.75	$1,489.14
80	$743.38	$905.69	$1,035.14	$1,156.09	$1,271.73	$1,406.72	$1,568.08
81	$781.73	$951.97	$1,087.98	$1,215.48	$1,338.21	$1,481.82	$1,654.09
82	$823.07	$1,001.88	$1,145.12	$1,279.85	$1,410.34	$1,563.44	$1,747.63
83	$863.96	$1,049.58	$1,198.12	$1,338.80	$1,479.44	$1,642.41	$1,838.99
84	$907.80	$1,100.74	$1,255.14	$1,402.22	$1,553.57	$1,727.25	$1,937.21
85	$955.31	$1,157.86	$1,320.48	$1,476.03	$1,636.92	$1,821.91	$2,045.93
86	$1,006.16	$1,218.94	$1,390.33	$1,554.88	$1,726.01	$1,923.23	$2,162.47
87	$1,060.57	$1,284.24	$1,464.96	$1,639.17	$1,821.27	$2,031.67	$2,287.42
88	$1,101.44	$1,330.06	$1,514.51	$1,692.83	$1,880.43	$2,098.65	$2,364.74
89	$1,144.35	$1,377.98	$1,566.19	$1,748.68	$1,941.94	$2,168.33	$2,445.25
90	$1,189.34	$1,428.06	$1,620.08	$1,806.82	$2,005.91	$2,240.88	$2,529.14
91	$1,236.57	$1,480.44	$1,676.26	$1,867.33	$2,072.45	$2,316.34	$2,616.51
92	$1,286.16	$1,535.17	$1,734.83	$1,930.29	$2,141.66	$2,394.86	$2,707.50
93	$1,323.44	$1,573.39	$1,773.03	$1,969.25	$2,183.09	$2,441.36	$2,761.13
94	$1,362.03	$1,612.75	$1,812.25	$2,009.14	$2,225.48	$2,488.94	$2,816.02
95	$1,402.01	$1,653.31	$1,852.52	$2,049.98	$2,268.81	$2,537.61	$2,872.20
96	$1,443.39	$1,695.11	$1,893.85	$2,091.84	$2,313.18	$2,587.43	$2,929.68
97	$1,486.22	$1,738.16	$1,936.29	$2,134.68	$2,358.55	$2,638.35	$2,988.52
98	$1,521.70	$1,773.64	$1,971.17	$2,169.81	$2,395.68	$2,680.06	$3,036.74
99	$1,550.91	$1,802.72	$1,999.64	$2,198.46	$2,425.95	$2,714.05	$3,076.00
100	$1,574.81	$1,826.44	$2,022.82	$2,221.74	$2,450.52	$2,741.61	$3,107.88

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$37.86	$41.51	$44.46	$47.18	$49.86	$52.65	$55.92
31	$38.58	$42.35	$45.36	$48.15	$50.92	$53.81	$57.18
32	$39.30	$43.17	$46.30	$49.17	$52.02	$55.00	$58.46
33	$40.05	$44.04	$47.26	$50.19	$53.15	$56.20	$59.76
34	$40.79	$44.90	$48.23	$51.26	$54.27	$57.44	$61.10
35	$41.56	$45.80	$49.21	$52.33	$55.46	$58.70	$62.48
36	$42.87	$47.37	$51.03	$54.34	$57.65	$61.10	$65.08
37	$44.21	$49.01	$52.87	$56.42	$59.93	$63.60	$67.80
38	$45.60	$50.69	$54.81	$58.58	$62.29	$66.18	$70.63
39	$47.02	$52.47	$56.82	$60.82	$64.77	$68.90	$73.60
40	$48.50	$54.27	$58.92	$63.16	$67.33	$71.69	$76.66
41	$50.02	$56.16	$61.06	$65.57	$69.99	$74.62	$79.87
42	$51.60	$58.08	$63.29	$68.05	$72.78	$77.65	$83.21
43	$53.21	$60.10	$65.63	$70.67	$75.66	$80.84	$86.70
44	$54.89	$62.15	$68.03	$73.38	$78.67	$84.12	$90.33
45	$56.61	$64.30	$70.53	$76.19	$81.77	$87.57	$94.11
46	$59.05	$67.31	$73.95	$80.05	$86.01	$92.21	$99.21
47	$61.60	$70.42	$77.55	$84.07	$90.47	$97.09	$104.57
48	$64.26	$73.72	$81.35	$88.34	$95.17	$102.26	$110.26
49	$67.04	$77.15	$85.33	$92.79	$100.10	$107.69	$116.23
50	$69.92	$80.76	$89.49	$97.49	$105.31	$113.41	$122.52
51	$72.93	$84.52	$93.87	$102.42	$110.77	$119.42	$129.16
52	$76.05	$88.46	$98.45	$107.56	$116.51	$125.77	$136.14
53	$79.36	$92.55	$103.27	$113.03	$122.56	$132.44	$143.51
54	$82.75	$96.87	$108.31	$118.73	$128.92	$139.46	$151.30
55	$86.32	$101.41	$113.60	$124.73	$135.59	$146.89	$159.49
56	$91.20	$107.30	$120.35	$132.24	$143.89	$155.97	$169.52
57	$96.31	$113.54	$127.49	$140.24	$152.67	$165.62	$180.12
58	$101.74	$120.15	$135.07	$148.68	$162.00	$175.86	$191.42
59	$107.46	$127.14	$143.09	$157.66	$171.92	$186.75	$203.42
60	$113.52	$134.55	$151.60	$167.17	$182.43	$198.29	$216.17
61	$119.89	$142.37	$160.59	$177.25	$193.57	$210.57	$229.72
62	$126.64	$150.66	$170.13	$187.93	$205.40	$223.58	$244.11
63	$133.58	$159.33	$180.21	$199.29	$218.04	$237.58	$259.67
64	$140.88	$168.48	$190.86	$211.33	$231.44	$252.46	$276.24
65	$148.63	$178.17	$202.14	$224.09	$245.70	$268.24	$293.84
66	$156.78	$188.41	$214.10	$237.61	$260.80	$285.01	$312.58
67	$165.38	$199.25	$226.75	$251.98	$276.84	$302.85	$332.48
68	$180.78	$217.49	$247.33	$274.71	$301.72	$330.05	$362.41
69	$197.63	$237.41	$269.76	$299.48	$328.88	$359.70	$394.98
70	$216.05	$259.16	$294.24	$326.52	$358.44	$391.99	$430.51
71	$236.19	$282.88	$320.95	$355.97	$390.70	$427.23	$469.23
72	$258.22	$308.77	$350.05	$388.08	$425.84	$465.58	$511.45
73	$279.05	$334.77	$380.32	$422.38	$464.14	$508.22	$559.14
74	$301.62	$362.95	$413.22	$459.71	$505.92	$554.74	$611.31
75	$325.98	$393.49	$448.96	$500.32	$551.43	$605.52	$668.31
76	$352.33	$426.60	$487.78	$544.52	$601.03	$660.96	$730.65
77	$380.81	$462.51	$529.94	$592.63	$655.12	$721.47	$798.82
78	$409.61	$497.72	$570.54	$638.38	$706.34	$778.82	$863.64
79	$440.63	$535.56	$614.24	$687.70	$761.56	$840.75	$933.72
80	$473.97	$576.33	$661.27	$740.82	$821.12	$907.60	$1,009.51
81	$509.87	$620.14	$711.92	$798.02	$885.31	$979.75	$1,091.40
82	$548.45	$667.33	$766.43	$859.65	$954.53	$1,057.63	$1,179.99
83	$586.09	$712.39	$817.78	$917.25	$1,019.18	$1,130.69	$1,263.62
84	$626.29	$760.50	$872.60	$978.72	$1,088.18	$1,208.82	$1,353.14
85	$669.24	$811.84	$931.07	$1,044.32	$1,161.88	$1,292.34	$1,449.04
86	$715.11	$866.66	$993.50	$1,114.29	$1,240.53	$1,381.66	$1,551.74
87	$764.19	$925.19	$1,060.09	$1,188.95	$1,324.55	$1,477.12	$1,661.70
88	$800.36	$965.39	$1,103.25	$1,235.41	$1,375.85	$1,535.34	$1,728.90
89	$838.26	$1,007.33	$1,148.16	$1,283.66	$1,429.13	$1,595.87	$1,798.82
90	$877.94	$1,051.11	$1,194.90	$1,333.81	$1,484.46	$1,658.78	$1,871.57
91	$919.51	$1,096.76	$1,243.54	$1,385.91	$1,541.95	$1,724.15	$1,947.27
92	$963.05	$1,144.43	$1,294.17	$1,440.05	$1,601.65	$1,792.11	$2,025.99
93	$995.25	$1,177.03	$1,326.37	$1,472.77	$1,636.84	$1,831.88	$2,071.87
94	$1,028.56	$1,210.57	$1,359.37	$1,506.24	$1,672.81	$1,872.51	$2,118.73
95	$1,062.95	$1,245.07	$1,393.23	$1,540.47	$1,709.57	$1,914.05	$2,166.67
96	$1,098.48	$1,280.58	$1,427.90	$1,575.49	$1,747.14	$1,956.53	$2,215.69
97	$1,135.22	$1,317.08	$1,463.43	$1,611.28	$1,785.52	$1,999.92	$2,265.83
98	$1,165.58	$1,347.11	$1,492.57	$1,640.57	$1,816.91	$2,035.42	$2,306.87
99	$1,190.54	$1,371.66	$1,516.35	$1,664.44	$1,842.45	$2,064.30	$2,340.26
100	$1,210.91	$1,391.68	$1,535.67	$1,683.81	$1,863.18	$2,087.77	$2,367.39

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$71.61	$82.80	$91.29	$99.29	$106.85	$115.39	$125.23
31	$72.68	$84.06	$92.66	$100.80	$108.49	$117.16	$127.16
32	$73.74	$85.31	$94.07	$102.33	$110.15	$118.97	$129.12
33	$74.85	$86.59	$95.49	$103.87	$111.85	$120.78	$131.07
34	$75.94	$87.88	$96.93	$105.45	$113.53	$122.65	$133.07
35	$77.08	$89.21	$98.38	$107.05	$115.29	$124.53	$135.10
36	$79.74	$92.45	$102.11	$111.20	$119.77	$129.45	$140.51
37	$82.50	$95.85	$105.96	$115.48	$124.49	$134.60	$146.13
38	$85.37	$99.35	$109.96	$119.93	$129.33	$139.91	$151.97
39	$88.30	$102.99	$114.11	$124.59	$134.41	$145.50	$158.05
40	$91.37	$106.76	$118.44	$129.42	$139.66	$151.23	$164.34
41	$94.56	$110.68	$122.88	$134.39	$145.12	$157.24	$170.94
42	$97.82	$114.72	$127.51	$139.57	$150.80	$163.45	$177.79
43	$101.21	$118.91	$132.36	$144.99	$156.73	$169.98	$184.92
44	$104.74	$123.25	$137.34	$150.58	$162.87	$176.66	$192.32
45	$108.36	$127.76	$142.55	$156.39	$169.22	$183.71	$200.00
46	$112.96	$133.45	$149.00	$163.66	$177.13	$192.39	$209.57
47	$117.76	$139.35	$155.78	$171.22	$185.44	$201.47	$219.57
48	$122.76	$145.53	$162.90	$179.16	$194.12	$211.00	$230.10
49	$127.99	$151.98	$170.29	$187.44	$203.21	$220.98	$241.05
50	$133.42	$158.75	$178.04	$196.14	$212.72	$231.43	$252.58
51	$139.10	$165.78	$186.12	$205.19	$222.68	$242.41	$264.64
52	$144.99	$173.15	$194.60	$214.66	$233.10	$253.87	$277.31
53	$151.17	$180.80	$203.46	$224.64	$244.01	$265.88	$290.56
54	$157.57	$188.81	$212.69	$235.03	$255.43	$278.46	$304.43
55	$164.29	$197.19	$222.38	$245.90	$267.38	$291.65	$319.02
56	$171.80	$206.34	$232.82	$257.52	$280.11	$305.63	$334.46
57	$179.65	$215.93	$243.73	$269.71	$293.46	$320.28	$350.63
58	$187.88	$225.98	$255.16	$282.48	$307.44	$335.64	$367.60
59	$196.46	$236.51	$267.14	$295.86	$322.08	$351.74	$385.41
60	$205.47	$247.48	$279.68	$309.83	$337.42	$368.60	$404.09
61	$214.88	$258.98	$292.79	$324.49	$353.47	$386.29	$423.64
62	$224.70	$271.03	$306.52	$339.83	$370.32	$404.78	$444.13
63	$234.56	$283.24	$320.59	$355.63	$387.71	$424.10	$465.63
64	$244.79	$295.99	$335.29	$372.16	$405.96	$444.29	$488.16
65	$255.54	$309.33	$350.64	$389.44	$425.07	$465.43	$511.76
66	$266.74	$323.25	$366.69	$407.51	$445.04	$487.56	$536.54
67	$278.43	$337.80	$383.52	$426.46	$465.96	$510.79	$562.46
68	$297.58	$360.58	$409.10	$454.77	$496.82	$544.57	$599.77
69	$318.03	$384.90	$436.42	$484.95	$529.75	$580.60	$639.55
70	$339.93	$410.84	$465.59	$517.18	$564.80	$618.98	$681.96
71	$363.33	$438.52	$496.67	$551.52	$602.23	$659.96	$727.21
72	$388.36	$468.08	$529.83	$588.14	$642.12	$703.58	$775.41
73	$414.45	$500.58	$567.45	$630.65	$689.17	$755.96	$834.20
74	$442.34	$535.36	$607.72	$676.25	$739.69	$812.19	$897.47
75	$472.08	$572.53	$650.88	$725.13	$793.92	$872.64	$965.50
76	$503.84	$612.27	$697.09	$777.52	$852.12	$937.61	$1,038.72
77	$537.74	$654.80	$746.57	$833.73	$914.58	$1,007.39	$1,117.48
78	$569.98	$694.00	$791.33	$884.06	$970.59	$1,070.25	$1,188.88
79	$604.20	$735.48	$838.80	$937.44	$1,030.07	$1,137.07	$1,264.87
80	$640.44	$779.47	$889.09	$994.05	$1,093.19	$1,208.04	$1,345.72
81	$678.85	$826.10	$942.40	$1,054.07	$1,160.18	$1,283.41	$1,431.69
82	$719.58	$875.49	$998.91	$1,117.74	$1,231.24	$1,363.54	$1,523.22
83	$760.40	$923.80	$1,053.16	$1,178.23	$1,298.99	$1,440.33	$1,611.58
84	$803.54	$974.76	$1,110.38	$1,242.02	$1,370.44	$1,521.49	$1,705.04
85	$846.49	$1,026.10	$1,168.85	$1,307.62	$1,444.14	$1,605.01	$1,800.94
86	$892.36	$1,080.92	$1,231.28	$1,377.59	$1,522.79	$1,694.33	$1,903.64
87	$941.44	$1,139.45	$1,297.87	$1,452.25	$1,606.81	$1,789.79	$2,013.60
88	$977.61	$1,179.65	$1,341.03	$1,498.71	$1,658.11	$1,848.01	$2,080.80
89	$1,015.51	$1,221.59	$1,385.94	$1,546.96	$1,711.39	$1,908.54	$2,150.72
90	$1,055.19	$1,265.37	$1,432.68	$1,597.11	$1,766.72	$1,971.45	$2,223.47
91	$1,096.76	$1,311.02	$1,481.32	$1,649.21	$1,824.21	$2,036.82	$2,299.17
92	$1,140.30	$1,358.69	$1,531.95	$1,703.35	$1,883.91	$2,104.78	$2,377.89
93	$1,172.50	$1,391.29	$1,564.15	$1,736.07	$1,919.10	$2,144.55	$2,423.77
94	$1,205.81	$1,424.83	$1,597.15	$1,769.54	$1,955.07	$2,185.18	$2,470.63
95	$1,240.20	$1,459.33	$1,631.01	$1,803.77	$1,991.83	$2,226.72	$2,518.57
96	$1,275.73	$1,494.84	$1,665.68	$1,838.79	$2,029.40	$2,269.20	$2,567.59
97	$1,312.47	$1,531.34	$1,701.21	$1,874.58	$2,067.78	$2,312.59	$2,617.73
98	$1,342.83	$1,561.37	$1,730.35	$1,903.87	$2,099.17	$2,348.09	$2,658.77
99	$1,367.79	$1,585.92	$1,754.13	$1,927.74	$2,124.71	$2,376.97	$2,692.16
100	$1,388.16	$1,605.94	$1,773.45	$1,947.11	$2,145.44	$2,400.44	$2,719.29

Policy Form Series: LTC2-VAL
Value
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$188.24	$222.20	$249.48	$273.02	$296.80	$324.45	$355.21
31	$190.45	$224.81	$252.38	$276.22	$300.24	$328.23	$359.40
32	$192.67	$227.45	$255.35	$279.46	$303.80	$332.09	$363.60
33	$194.95	$230.14	$258.37	$282.72	$307.36	$336.01	$367.84
34	$197.22	$232.82	$261.40	$286.05	$310.96	$339.94	$372.16
35	$199.53	$235.56	$264.45	$289.41	$314.62	$343.93	$376.54
36	$201.92	$238.51	$267.87	$293.18	$318.67	$348.37	$381.33
37	$204.34	$241.52	$271.36	$297.02	$322.85	$352.90	$386.26
38	$206.82	$244.56	$274.91	$300.98	$327.09	$357.55	$391.34
39	$209.34	$247.75	$278.58	$305.01	$331.48	$362.36	$396.52
40	$211.93	$250.94	$282.35	$309.18	$335.94	$367.25	$401.85
41	$214.54	$254.24	$286.16	$313.40	$340.56	$372.28	$407.36
42	$217.26	$257.58	$290.07	$317.71	$345.29	$377.45	$412.99
43	$219.99	$261.04	$294.13	$322.20	$350.15	$382.77	$418.78
44	$222.81	$264.54	$298.23	$326.78	$355.15	$388.21	$424.70
45	$225.67	$268.12	$302.46	$331.47	$360.24	$393.83	$430.84
46	$230.07	$273.52	$308.60	$338.27	$367.60	$401.90	$439.75
47	$234.62	$279.04	$314.95	$345.26	$375.23	$410.26	$448.94
48	$239.31	$284.77	$321.52	$352.53	$383.12	$418.94	$458.53
49	$244.12	$290.66	$328.32	$360.00	$391.30	$427.94	$468.43
50	$249.05	$296.77	$335.33	$367.79	$399.77	$437.25	$478.70
51	$254.18	$303.05	$342.59	$375.83	$408.54	$446.91	$489.35
52	$259.41	$309.55	$350.06	$384.10	$417.60	$456.92	$500.40
53	$264.88	$316.21	$357.84	$392.75	$427.07	$467.28	$511.90
54	$270.43	$323.14	$365.86	$401.68	$436.82	$478.09	$523.85
55	$276.19	$330.31	$374.18	$410.92	$446.94	$489.31	$536.25
56	$282.02	$337.20	$381.93	$419.41	$456.22	$499.44	$547.50
57	$288.09	$344.43	$390.12	$428.38	$465.95	$510.14	$559.34
58	$294.49	$352.05	$398.71	$437.81	$476.22	$521.44	$571.89
59	$301.17	$360.05	$407.75	$447.79	$487.11	$533.40	$585.13
60	$308.22	$368.47	$417.31	$458.26	$498.57	$545.99	$599.13
61	$315.55	$377.29	$427.32	$469.34	$510.67	$559.33	$613.94
62	$323.30	$386.62	$437.92	$481.01	$523.47	$573.41	$629.59
63	$330.60	$395.50	$448.07	$492.37	$536.11	$587.41	$645.15
64	$338.32	$404.86	$458.76	$504.41	$549.51	$602.29	$661.72
65	$346.45	$414.72	$470.14	$517.19	$563.78	$618.08	$679.33
66	$355.02	$425.17	$482.15	$530.71	$578.88	$634.85	$698.07
67	$364.01	$436.22	$494.86	$545.08	$594.92	$652.69	$717.97
68	$380.07	$454.81	$515.60	$567.81	$619.80	$679.89	$747.90
69	$397.56	$475.08	$538.17	$592.58	$646.96	$709.54	$780.47
70	$416.62	$497.21	$562.82	$619.66	$676.52	$741.83	$816.03
71	$437.43	$521.27	$589.69	$649.11	$708.78	$777.07	$854.75
72	$460.13	$547.53	$618.95	$681.22	$743.92	$815.42	$896.97
73	$483.91	$576.57	$652.29	$717.91	$783.83	$860.01	$947.55
74	$509.51	$607.79	$688.32	$757.62	$827.22	$908.49	$1,002.61
75	$536.92	$641.42	$727.22	$800.69	$874.34	$961.25	$1,062.56
76	$566.38	$677.69	$769.23	$847.34	$925.57	$1,018.68	$1,127.85
77	$598.03	$716.75	$814.61	$897.92	$981.29	$1,081.17	$1,199.01
78	$626.06	$749.75	$851.83	$938.99	$1,026.83	$1,132.39	$1,257.52
79	$656.29	$785.42	$892.16	$983.70	$1,076.43	$1,188.29	$1,321.38
80	$688.90	$824.00	$935.86	$1,032.28	$1,130.48	$1,249.24	$1,391.04
81	$724.03	$865.68	$983.25	$1,084.99	$1,189.26	$1,315.56	$1,466.93
82	$761.86	$910.74	$1,034.52	$1,142.25	$1,253.19	$1,387.71	$1,549.58
83	$798.57	$952.56	$1,080.62	$1,196.42	$1,314.99	$1,457.96	$1,630.79
84	$837.82	$997.49	$1,130.31	$1,254.52	$1,381.17	$1,533.30	$1,717.89
85	$880.77	$1,048.83	$1,188.78	$1,320.12	$1,454.87	$1,616.82	$1,813.79
86	$926.64	$1,103.65	$1,251.21	$1,390.09	$1,533.52	$1,706.14	$1,916.49
87	$975.72	$1,162.18	$1,317.80	$1,464.75	$1,617.54	$1,801.60	$2,026.45
88	$1,011.89	$1,202.38	$1,360.96	$1,511.21	$1,668.84	$1,859.82	$2,093.65
89	$1,049.79	$1,244.32	$1,405.87	$1,559.46	$1,722.12	$1,920.35	$2,163.57
90	$1,089.47	$1,288.10	$1,452.61	$1,609.61	$1,777.45	$1,983.26	$2,236.32
91	$1,131.04	$1,333.75	$1,501.25	$1,661.71	$1,834.94	$2,048.63	$2,312.02
92	$1,174.58	$1,381.42	$1,551.88	$1,715.85	$1,894.64	$2,116.59	$2,390.74
93	$1,206.78	$1,414.02	$1,584.08	$1,748.57	$1,929.83	$2,156.36	$2,436.62
94	$1,240.09	$1,447.56	$1,617.08	$1,782.04	$1,965.80	$2,196.99	$2,483.48
95	$1,274.48	$1,482.06	$1,650.94	$1,816.27	$2,002.56	$2,238.53	$2,531.42
96	$1,310.01	$1,517.57	$1,685.61	$1,851.29	$2,040.13	$2,281.01	$2,580.44
97	$1,346.75	$1,554.07	$1,721.14	$1,887.08	$2,078.51	$2,324.40	$2,630.58
98	$1,377.11	$1,584.10	$1,750.28	$1,916.37	$2,109.90	$2,359.90	$2,671.62
99	$1,402.07	$1,608.65	$1,774.06	$1,940.24	$2,135.44	$2,388.78	$2,705.01
100	$1,422.44	$1,628.67	$1,793.38	$1,959.61	$2,156.17	$2,412.25	$2,732.14

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$41.05	$46.30	$50.54	$54.50	$58.57	$62.83	$67.72
31	$41.86	$47.29	$51.64	$55.70	$59.91	$64.28	$69.36
32	$42.69	$48.27	$52.74	$56.94	$61.29	$65.76	$70.99
33	$43.53	$49.27	$53.87	$58.22	$62.68	$67.29	$72.67
34	$44.38	$50.28	$55.04	$59.52	$64.08	$68.89	$74.36
35	$45.26	$51.35	$56.26	$60.84	$65.56	$70.48	$76.12
36	$46.79	$53.26	$58.50	$63.35	$68.36	$73.61	$79.59
37	$48.38	$55.27	$60.80	$65.98	$71.31	$76.84	$83.19
38	$50.05	$57.36	$63.24	$68.74	$74.40	$80.29	$86.99
39	$51.72	$59.50	$65.76	$71.59	$77.60	$83.85	$90.93
40	$53.50	$61.70	$68.35	$74.58	$80.94	$87.57	$95.06
41	$55.28	$64.04	$71.09	$77.69	$84.47	$91.45	$99.37
42	$57.15	$66.43	$73.90	$80.90	$88.08	$95.53	$103.88
43	$59.09	$68.92	$76.87	$84.28	$91.88	$99.80	$108.62
44	$61.08	$71.52	$79.92	$87.82	$95.86	$104.25	$113.53
45	$63.18	$74.20	$83.09	$91.44	$100.00	$108.87	$118.70
46	$66.09	$77.91	$87.46	$96.38	$105.52	$115.03	$125.50
47	$69.12	$81.78	$92.01	$101.58	$111.39	$121.57	$132.74
48	$72.31	$85.87	$96.85	$107.09	$117.58	$128.46	$140.41
49	$75.65	$90.15	$101.89	$112.88	$124.08	$135.74	$148.48
50	$79.12	$94.66	$107.24	$118.93	$130.98	$143.42	$157.04
51	$82.79	$99.40	$112.83	$125.38	$138.24	$151.55	$166.09
52	$86.61	$104.36	$118.73	$132.17	$145.90	$160.16	$175.66
53	$90.60	$109.57	$124.92	$139.31	$154.01	$169.22	$185.76
54	$94.78	$115.06	$131.44	$146.81	$162.54	$178.83	$196.49
55	$99.14	$120.81	$138.37	$154.74	$171.56	$188.95	$207.81
56	$104.93	$128.07	$146.86	$164.40	$182.37	$200.99	$221.22
57	$111.02	$135.77	$155.88	$174.65	$193.88	$213.87	$235.53
58	$117.48	$143.97	$165.45	$185.56	$206.14	$227.51	$250.74
59	$124.32	$152.66	$175.62	$197.12	$219.16	$242.06	$266.92
60	$131.55	$161.86	$186.40	$209.43	$233.00	$257.53	$284.16
61	$139.22	$171.63	$197.88	$222.49	$247.71	$273.98	$302.50
62	$147.31	$181.97	$210.06	$236.36	$263.36	$291.47	$322.05
63	$155.80	$192.96	$223.09	$251.29	$280.30	$310.45	$343.38
64	$164.78	$204.61	$236.90	$267.21	$298.29	$330.70	$366.16
65	$174.27	$216.97	$251.59	$284.06	$317.45	$352.29	$390.44
66	$184.29	$230.08	$267.19	$302.04	$337.86	$375.28	$416.31
67	$194.93	$243.98	$283.77	$321.13	$359.58	$399.75	$443.90
68	$212.82	$265.98	$309.12	$349.67	$391.46	$435.14	$483.28
69	$232.36	$289.96	$336.75	$380.76	$426.15	$473.67	$526.18
70	$253.70	$316.13	$366.81	$414.61	$463.92	$515.64	$572.85
71	$276.97	$344.62	$399.57	$451.46	$505.06	$561.32	$623.66
72	$302.40	$375.71	$435.30	$491.60	$549.81	$611.02	$679.01
73	$327.71	$408.47	$474.24	$536.49	$600.93	$668.77	$744.17
74	$355.19	$444.12	$516.67	$585.49	$656.80	$731.97	$815.61
75	$384.92	$482.84	$562.92	$638.92	$717.84	$801.15	$893.90
76	$417.19	$525.00	$613.29	$697.24	$784.56	$876.85	$979.73
77	$452.13	$570.82	$668.16	$760.94	$857.46	$959.73	$1,073.75
78	$487.49	$615.67	$720.92	$821.45	$926.36	$1,037.91	$1,162.80
79	$525.57	$664.03	$777.88	$886.82	$1,000.81	$1,122.45	$1,259.23
80	$566.64	$716.23	$839.31	$957.39	$1,081.23	$1,213.88	$1,363.68
81	$610.94	$772.54	$905.62	$1,033.56	$1,168.12	$1,312.76	$1,476.77
82	$658.69	$833.25	$977.12	$1,115.78	$1,261.98	$1,419.69	$1,599.23
83	$706.85	$893.52	$1,047.42	$1,196.06	$1,353.24	$1,523.78	$1,718.99
84	$758.48	$958.19	$1,122.77	$1,282.08	$1,451.12	$1,635.44	$1,847.69
85	$813.95	$1,027.53	$1,203.52	$1,374.34	$1,556.08	$1,755.36	$1,986.06
86	$873.44	$1,101.89	$1,290.11	$1,473.18	$1,668.62	$1,884.02	$2,134.76
87	$937.31	$1,181.63	$1,382.93	$1,579.17	$1,789.30	$2,022.11	$2,294.63
88	$986.57	$1,240.06	$1,447.82	$1,650.46	$1,868.29	$2,111.28	$2,397.12
89	$1,038.43	$1,301.35	$1,515.73	$1,725.01	$1,950.75	$2,204.34	$2,504.21
90	$1,093.00	$1,365.69	$1,586.87	$1,802.91	$2,036.89	$2,301.52	$2,616.11
91	$1,150.49	$1,433.21	$1,661.33	$1,884.32	$2,126.80	$2,403.02	$2,732.97
92	$1,210.94	$1,504.07	$1,739.28	$1,969.40	$2,220.71	$2,508.95	$2,855.09
93	$1,257.89	$1,556.24	$1,793.44	$2,025.62	$2,280.47	$2,575.14	$2,930.13
94	$1,306.63	$1,610.21	$1,849.34	$2,083.43	$2,341.92	$2,643.04	$3,007.11
95	$1,357.27	$1,666.08	$1,906.95	$2,142.90	$2,405.01	$2,712.74	$3,086.12
96	$1,409.88	$1,723.90	$1,966.35	$2,204.07	$2,469.79	$2,784.27	$3,167.21
97	$1,464.52	$1,783.68	$2,027.62	$2,267.00	$2,536.30	$2,857.72	$3,250.46
98	$1,509.95	$1,833.16	$2,078.15	$2,318.76	$2,590.95	$2,918.00	$3,318.76
99	$1,547.40	$1,873.87	$2,119.63	$2,361.13	$2,635.62	$2,967.27	$3,374.60
100	$1,578.11	$1,907.15	$2,153.42	$2,395.62	$2,671.99	$3,007.30	$3,420.00

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$85.69	$104.32	$119.32	$133.33	$147.77	$162.78	$179.97
31	$86.95	$105.90	$121.17	$135.39	$150.03	$165.31	$182.77
32	$88.25	$107.53	$123.04	$137.50	$152.38	$167.88	$185.59
33	$89.58	$109.14	$124.88	$139.63	$154.73	$170.50	$188.49
34	$90.89	$110.80	$126.80	$141.77	$157.11	$173.16	$191.38
35	$92.29	$112.48	$128.77	$143.98	$159.56	$175.84	$194.37
36	$95.62	$116.78	$133.89	$149.81	$166.14	$183.23	$202.53
37	$99.07	$121.28	$139.15	$155.85	$173.00	$190.88	$211.05
38	$102.67	$125.94	$144.67	$162.19	$180.16	$198.90	$219.96
39	$106.40	$130.78	$150.38	$168.76	$187.59	$207.21	$229.18
40	$110.22	$135.78	$156.34	$175.62	$195.33	$215.89	$238.82
41	$114.22	$140.99	$162.56	$182.73	$203.41	$224.92	$248.86
42	$118.35	$146.36	$168.97	$190.12	$211.80	$234.33	$259.31
43	$122.64	$151.95	$175.67	$197.87	$220.53	$244.17	$270.24
44	$127.09	$157.79	$182.63	$205.90	$229.67	$254.39	$281.59
45	$131.69	$163.83	$189.85	$214.23	$239.17	$265.04	$293.45
46	$137.51	$171.37	$198.84	$224.55	$250.84	$278.15	$308.01
47	$143.55	$179.26	$208.25	$235.35	$263.10	$291.90	$323.29
48	$149.87	$187.57	$218.10	$246.73	$275.93	$306.31	$339.36
49	$156.49	$196.23	$228.40	$258.59	$289.45	$321.46	$356.23
50	$163.38	$205.25	$239.21	$271.01	$303.56	$337.32	$373.91
51	$170.60	$214.69	$250.51	$284.08	$318.40	$353.98	$392.50
52	$178.15	$224.58	$262.36	$297.77	$333.95	$371.46	$412.00
53	$186.00	$234.94	$274.79	$312.12	$350.28	$389.85	$432.48
54	$194.20	$245.78	$287.76	$327.14	$367.38	$409.09	$453.97
55	$202.74	$257.14	$301.38	$342.90	$385.32	$429.28	$476.50
56	$212.21	$269.29	$315.81	$359.44	$403.99	$450.23	$499.97
57	$222.09	$282.06	$330.92	$376.75	$423.63	$472.24	$524.57
58	$232.47	$295.44	$346.75	$394.91	$444.18	$495.26	$550.35
59	$243.28	$309.42	$363.36	$413.96	$465.77	$519.48	$577.42
60	$254.60	$324.08	$380.70	$433.93	$488.37	$544.83	$605.85
61	$266.46	$339.46	$398.92	$454.84	$512.08	$571.43	$635.63
62	$278.87	$355.55	$418.04	$476.78	$536.95	$599.33	$666.91
63	$291.55	$372.08	$437.86	$499.65	$563.06	$628.75	$700.16
64	$304.73	$389.47	$458.60	$523.67	$590.35	$659.67	$735.05
65	$318.56	$407.66	$480.37	$548.80	$619.04	$692.07	$771.71
66	$333.02	$426.65	$503.14	$575.18	$649.14	$726.07	$810.15
67	$348.10	$446.58	$526.99	$602.79	$680.69	$761.75	$850.52
68	$371.41	$475.81	$561.23	$641.76	$724.59	$810.90	$905.67
69	$396.27	$507.01	$597.67	$683.26	$771.37	$863.24	$964.39
70	$422.81	$540.24	$636.47	$727.42	$821.18	$919.01	$1,026.89
71	$451.11	$575.67	$677.78	$774.47	$874.16	$978.37	$1,093.42
72	$481.31	$613.40	$721.80	$824.54	$930.56	$1,041.51	$1,164.30
73	$514.46	$657.07	$774.40	$885.71	$1,000.79	$1,121.37	$1,254.86
74	$549.94	$703.86	$830.80	$951.43	$1,076.32	$1,207.33	$1,352.49
75	$587.81	$754.00	$891.29	$1,022.03	$1,157.55	$1,299.87	$1,457.74
76	$628.37	$807.71	$956.22	$1,097.84	$1,244.90	$1,399.52	$1,571.12
77	$671.70	$865.22	$1,025.84	$1,179.34	$1,338.86	$1,506.83	$1,693.35
78	$713.33	$918.82	$1,089.47	$1,252.90	$1,423.16	$1,603.12	$1,803.89
79	$757.54	$975.67	$1,157.03	$1,331.04	$1,512.80	$1,705.58	$1,921.61
80	$804.53	$1,036.08	$1,228.75	$1,414.10	$1,608.09	$1,814.57	$2,047.06
81	$854.43	$1,100.20	$1,304.97	$1,502.29	$1,709.35	$1,930.57	$2,180.63
82	$907.42	$1,168.36	$1,385.88	$1,595.98	$1,817.03	$2,053.97	$2,322.97
83	$963.03	$1,238.54	$1,468.20	$1,690.40	$1,924.76	$2,177.36	$2,465.87
84	$1,022.01	$1,313.00	$1,555.38	$1,790.37	$2,038.93	$2,308.19	$2,617.57
85	$1,072.87	$1,374.92	$1,626.68	$1,871.30	$2,130.68	$2,412.76	$2,737.83
86	$1,127.36	$1,441.18	$1,702.94	$1,957.83	$2,228.83	$2,524.78	$2,866.86
87	$1,185.75	$1,512.12	$1,784.55	$2,050.42	$2,333.91	$2,644.74	$3,005.29
88	$1,230.18	$1,562.78	$1,839.79	$2,110.50	$2,400.22	$2,719.59	$3,091.52
89	$1,276.91	$1,615.83	$1,897.46	$2,173.15	$2,469.27	$2,797.53	$3,181.38
90	$1,325.97	$1,671.39	$1,957.68	$2,238.44	$2,541.17	$2,878.69	$3,275.05
91	$1,377.56	$1,729.54	$2,020.56	$2,306.48	$2,616.04	$2,963.25	$3,372.66
92	$1,431.75	$1,790.41	$2,086.23	$2,377.39	$2,694.01	$3,051.27	$3,474.43
93	$1,473.14	$1,833.75	$2,129.94	$2,422.15	$2,741.41	$3,103.89	$3,534.76
94	$1,516.07	$1,878.47	$2,174.88	$2,468.03	$2,789.99	$3,157.75	$3,596.54
95	$1,560.57	$1,924.60	$2,221.09	$2,515.10	$2,839.72	$3,212.88	$3,659.79
96	$1,606.71	$1,972.24	$2,268.60	$2,563.38	$2,890.67	$3,269.31	$3,724.56
97	$1,654.57	$2,021.38	$2,317.46	$2,612.88	$2,942.85	$3,327.12	$3,790.91
98	$1,694.25	$2,061.93	$2,357.63	$2,653.50	$2,985.59	$3,374.43	$3,845.24
99	$1,726.96	$2,095.20	$2,390.52	$2,686.67	$3,020.43	$3,413.04	$3,889.56
100	$1,753.72	$2,122.37	$2,417.28	$2,713.62	$3,048.76	$3,444.35	$3,925.56

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$244.79	$312.30	$366.84	$417.97	$470.27	$524.72	$585.24
31	$247.64	$315.97	$371.17	$422.86	$475.76	$530.83	$592.13
32	$250.57	$319.68	$375.52	$427.84	$481.36	$537.08	$599.07
33	$253.50	$323.41	$379.89	$432.83	$486.99	$543.37	$606.14
34	$256.46	$327.20	$384.35	$437.89	$492.71	$549.74	$613.18
35	$259.45	$331.03	$388.88	$443.04	$498.47	$556.18	$620.38
36	$262.53	$335.23	$393.99	$449.00	$505.37	$563.91	$628.86
37	$265.65	$339.43	$399.13	$455.07	$512.29	$571.75	$637.43
38	$268.82	$343.73	$404.37	$461.22	$519.38	$579.72	$646.15
39	$271.97	$347.99	$409.67	$467.45	$526.51	$587.78	$654.94
40	$275.23	$352.39	$415.02	$473.76	$533.78	$595.94	$663.86
41	$278.47	$356.83	$420.46	$480.15	$541.12	$604.22	$672.93
42	$281.75	$361.29	$425.98	$486.63	$548.56	$612.64	$682.09
43	$285.07	$365.84	$431.57	$493.19	$556.14	$621.18	$691.40
44	$288.45	$370.43	$437.20	$499.86	$563.83	$629.79	$700.80
45	$291.88	$375.11	$442.95	$506.60	$571.59	$638.57	$710.39
46	$297.86	$383.00	$452.51	$517.74	$584.31	$652.91	$726.35
47	$303.89	$391.06	$462.27	$529.10	$597.32	$667.61	$742.79
48	$310.08	$399.30	$472.25	$540.74	$610.62	$682.65	$759.54
49	$316.42	$407.73	$482.43	$552.63	$624.23	$698.00	$776.67
50	$322.85	$416.31	$492.86	$564.72	$638.12	$713.69	$794.19
51	$329.44	$425.10	$503.47	$577.15	$652.32	$729.75	$812.09
52	$336.14	$434.02	$514.33	$589.84	$666.83	$746.14	$830.42
53	$342.98	$443.18	$525.44	$602.82	$681.71	$762.96	$849.18
54	$349.96	$452.50	$536.77	$616.05	$696.89	$780.08	$868.34
55	$357.10	$462.04	$548.38	$629.58	$712.40	$797.64	$887.90
56	$365.23	$472.51	$560.79	$643.84	$728.57	$815.89	$908.56
57	$373.48	$483.19	$573.48	$658.42	$745.19	$834.59	$929.73
58	$381.95	$494.18	$586.47	$673.34	$762.16	$853.67	$951.35
59	$390.63	$505.36	$599.73	$688.60	$779.50	$873.22	$973.44
60	$399.48	$516.83	$613.29	$704.20	$797.24	$893.24	$996.09
61	$408.52	$528.56	$627.19	$720.14	$815.37	$913.68	$1,019.24
62	$417.79	$540.53	$641.39	$736.45	$833.96	$934.61	$1,042.96
63	$428.14	$554.14	$657.75	$755.48	$855.76	$959.29	$1,071.14
64	$438.71	$568.09	$674.55	$775.01	$878.11	$984.69	$1,100.07
65	$449.56	$582.46	$691.79	$795.02	$901.06	$1,010.78	$1,129.82
66	$460.67	$597.11	$709.44	$815.60	$924.63	$1,037.54	$1,160.32
67	$472.04	$612.21	$727.53	$836.67	$948.80	$1,065.00	$1,191.64
68	$493.63	$639.18	$759.18	$872.69	$989.46	$1,110.52	$1,242.90
69	$516.20	$667.41	$792.13	$910.27	$1,031.82	$1,158.00	$1,296.36
70	$539.80	$696.91	$826.56	$949.47	$1,076.00	$1,207.57	$1,352.10
71	$564.45	$727.68	$862.44	$990.34	$1,122.11	$1,259.23	$1,410.27
72	$590.26	$759.80	$899.92	$1,032.99	$1,170.15	$1,313.06	$1,470.90
73	$622.61	$802.66	$951.84	$1,093.72	$1,240.17	$1,392.95	$1,561.83
74	$656.74	$847.96	$1,006.74	$1,158.02	$1,314.36	$1,477.69	$1,658.37
75	$692.72	$895.83	$1,064.82	$1,226.14	$1,392.99	$1,567.55	$1,760.89
76	$730.72	$946.42	$1,126.26	$1,298.19	$1,476.29	$1,662.88	$1,869.72
77	$770.76	$999.82	$1,191.21	$1,374.54	$1,564.62	$1,764.01	$1,985.28
78	$810.46	$1,050.86	$1,251.85	$1,444.65	$1,645.17	$1,856.26	$2,091.64
79	$852.21	$1,104.45	$1,315.53	$1,518.43	$1,729.86	$1,953.35	$2,203.70
80	$896.16	$1,160.80	$1,382.44	$1,595.96	$1,818.94	$2,055.50	$2,321.77
81	$942.32	$1,220.04	$1,452.80	$1,677.42	$1,912.61	$2,162.97	$2,446.12
82	$990.88	$1,282.29	$1,526.71	$1,763.02	$2,011.08	$2,276.12	$2,577.20
83	$1,045.32	$1,350.90	$1,607.01	$1,855.05	$2,116.09	$2,396.48	$2,717.01
84	$1,102.74	$1,423.19	$1,691.54	$1,951.84	$2,226.56	$2,523.23	$2,864.35
85	$1,153.60	$1,485.11	$1,762.84	$2,032.77	$2,318.31	$2,627.80	$2,984.61
86	$1,208.09	$1,551.37	$1,839.10	$2,119.30	$2,416.46	$2,739.82	$3,113.64
87	$1,266.48	$1,622.31	$1,920.71	$2,211.89	$2,521.54	$2,859.78	$3,252.07
88	$1,310.91	$1,672.97	$1,975.95	$2,271.97	$2,587.85	$2,934.63	$3,338.30
89	$1,357.64	$1,726.02	$2,033.62	$2,334.62	$2,656.90	$3,012.57	$3,428.16
90	$1,406.70	$1,781.58	$2,093.84	$2,399.91	$2,728.80	$3,093.73	$3,521.83
91	$1,458.29	$1,839.73	$2,156.72	$2,467.95	$2,803.67	$3,178.29	$3,619.44
92	$1,512.48	$1,900.60	$2,222.39	$2,538.86	$2,881.64	$3,266.31	$3,721.21
93	$1,553.87	$1,943.94	$2,266.10	$2,583.62	$2,929.04	$3,318.93	$3,781.54
94	$1,596.80	$1,988.66	$2,311.04	$2,629.50	$2,977.62	$3,372.79	$3,843.32
95	$1,641.30	$2,034.79	$2,357.25	$2,676.57	$3,027.35	$3,427.92	$3,906.57
96	$1,687.44	$2,082.43	$2,404.76	$2,724.85	$3,078.30	$3,484.35	$3,971.34
97	$1,735.30	$2,131.57	$2,453.62	$2,774.35	$3,130.48	$3,542.16	$4,037.69
98	$1,774.98	$2,172.12	$2,493.79	$2,814.97	$3,173.22	$3,589.47	$4,092.02
99	$1,807.69	$2,205.39	$2,526.68	$2,848.14	$3,208.06	$3,628.08	$4,136.34
100	$1,834.45	$2,232.56	$2,553.44	$2,875.09	$3,236.39	$3,659.39	$4,172.34

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$40.18	$44.80	$48.47	$51.94	$55.43	$59.09	$63.21
31	$40.96	$45.68	$49.49	$53.07	$56.68	$60.43	$64.67
32	$41.78	$46.66	$50.55	$54.23	$57.96	$61.81	$66.18
33	$42.58	$47.61	$51.60	$55.40	$59.26	$63.21	$67.71
34	$43.40	$48.58	$52.73	$56.61	$60.58	$64.66	$69.30
35	$44.24	$49.59	$53.85	$57.86	$61.92	$66.14	$70.89
36	$45.71	$51.40	$55.93	$60.19	$64.53	$68.99	$74.01
37	$47.23	$53.26	$58.12	$62.63	$67.27	$71.99	$77.32
38	$48.82	$55.25	$60.39	$65.18	$70.08	$75.10	$80.74
39	$50.43	$57.26	$62.71	$67.81	$73.01	$78.39	$84.31
40	$52.12	$59.35	$65.17	$70.59	$76.10	$81.76	$88.02
41	$53.83	$61.53	$67.67	$73.45	$79.28	$85.30	$91.92
42	$55.63	$63.77	$70.30	$76.41	$82.62	$88.96	$95.97
43	$57.48	$66.12	$73.04	$79.52	$86.07	$92.83	$100.22
44	$59.38	$68.54	$75.87	$82.74	$89.69	$96.85	$104.67
45	$61.38	$71.05	$78.83	$86.10	$93.48	$101.03	$109.27
46	$64.15	$74.56	$82.86	$90.68	$98.56	$106.65	$115.45
47	$67.05	$78.21	$87.10	$95.47	$103.94	$112.57	$121.99
48	$70.09	$82.03	$91.57	$100.52	$109.59	$118.82	$128.89
49	$73.28	$86.06	$96.28	$105.84	$115.54	$125.42	$136.16
50	$76.59	$90.27	$101.21	$111.45	$121.82	$132.41	$143.86
51	$80.09	$94.69	$106.38	$117.34	$128.44	$139.77	$151.98
52	$83.73	$99.37	$111.85	$123.58	$135.44	$147.52	$160.57
53	$87.52	$104.21	$117.57	$130.08	$142.79	$155.72	$169.63
54	$91.46	$109.31	$123.60	$136.98	$150.58	$164.37	$179.24
55	$95.63	$114.67	$129.95	$144.26	$158.76	$173.50	$189.37
56	$101.16	$121.54	$137.85	$153.15	$168.65	$184.47	$201.49
57	$107.01	$128.79	$146.24	$162.61	$179.20	$196.12	$214.38
58	$113.16	$136.48	$155.16	$172.65	$190.43	$208.52	$228.11
59	$119.70	$144.63	$164.59	$183.32	$202.33	$221.74	$242.68
60	$126.60	$153.25	$174.62	$194.66	$214.98	$235.77	$258.22
61	$133.95	$162.42	$185.24	$206.67	$228.41	$250.68	$274.75
62	$141.67	$172.13	$196.53	$219.46	$242.72	$266.55	$292.32
63	$149.70	$182.39	$208.54	$233.16	$258.11	$283.70	$311.47
64	$158.24	$193.28	$221.32	$247.66	$274.50	$301.98	$331.89
65	$167.25	$204.80	$234.85	$263.10	$291.92	$321.46	$353.62
66	$176.75	$217.00	$249.23	$279.54	$310.41	$342.15	$376.81
67	$186.84	$229.93	$264.46	$296.97	$330.12	$364.19	$401.50
68	$204.04	$250.77	$288.19	$323.49	$359.51	$396.59	$437.28
69	$222.85	$273.44	$314.04	$352.35	$391.51	$431.84	$476.24
70	$243.39	$298.20	$342.23	$383.83	$426.33	$470.27	$518.65
71	$265.78	$325.23	$372.94	$418.07	$464.30	$512.10	$564.86
72	$290.29	$354.65	$406.42	$455.42	$505.65	$557.67	$615.21
73	$314.37	$385.32	$442.43	$496.60	$552.20	$609.87	$673.77
74	$340.48	$418.65	$481.65	$541.50	$603.05	$666.96	$737.89
75	$368.76	$454.88	$524.33	$590.47	$658.55	$729.37	$808.08
76	$399.37	$494.22	$570.86	$643.86	$719.19	$797.65	$885.03
77	$432.55	$536.96	$621.42	$702.11	$785.41	$872.29	$969.25
78	$466.13	$578.80	$670.06	$757.48	$847.96	$942.86	$1,049.17
79	$502.29	$623.89	$722.54	$817.22	$915.55	$1,019.12	$1,135.71
80	$541.23	$672.49	$779.08	$881.65	$988.53	$1,101.52	$1,229.34
81	$583.22	$724.87	$840.07	$951.16	$1,067.31	$1,190.65	$1,330.74
82	$628.45	$781.35	$905.80	$1,026.15	$1,152.34	$1,286.95	$1,440.48
83	$673.74	$836.96	$969.80	$1,098.60	$1,234.21	$1,379.87	$1,546.99
84	$722.31	$896.50	$1,038.31	$1,176.13	$1,321.92	$1,479.50	$1,661.35
85	$774.43	$960.28	$1,111.70	$1,259.13	$1,415.78	$1,586.35	$1,784.18
86	$830.28	$1,028.63	$1,190.24	$1,348.03	$1,516.37	$1,700.89	$1,916.07
87	$890.17	$1,101.83	$1,274.33	$1,443.16	$1,624.08	$1,823.72	$2,057.71
88	$935.87	$1,154.54	$1,331.83	$1,505.69	$1,693.15	$1,901.85	$2,147.77
89	$983.91	$1,209.76	$1,391.95	$1,570.93	$1,765.11	$1,983.26	$2,241.78
90	$1,034.41	$1,267.61	$1,454.78	$1,639.01	$1,840.14	$2,068.23	$2,339.88
91	$1,087.54	$1,328.24	$1,520.43	$1,710.03	$1,918.39	$2,156.81	$2,442.29
92	$1,143.39	$1,391.77	$1,589.06	$1,784.10	$1,999.92	$2,249.17	$2,549.16
93	$1,186.23	$1,437.49	$1,635.38	$1,831.69	$2,050.69	$2,305.91	$2,614.28
94	$1,230.63	$1,484.74	$1,683.05	$1,880.54	$2,102.75	$2,364.01	$2,681.07
95	$1,276.75	$1,533.54	$1,732.10	$1,930.69	$2,156.10	$2,423.63	$2,749.59
96	$1,324.60	$1,583.96	$1,782.62	$1,982.17	$2,210.83	$2,484.76	$2,819.80
97	$1,374.21	$1,636.01	$1,834.56	$2,035.04	$2,266.94	$2,547.38	$2,891.84
98	$1,415.44	$1,679.02	$1,877.37	$2,078.47	$2,312.96	$2,598.77	$2,950.96
99	$1,449.39	$1,714.34	$1,912.40	$2,113.95	$2,350.53	$2,640.73	$2,999.20
100	$1,477.24	$1,743.18	$1,940.95	$2,142.80	$2,381.10	$2,674.80	$3,038.40

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$82.74	$98.86	$111.89	$124.11	$136.54	$149.39	$163.81
31	$83.95	$100.33	$113.61	$126.04	$138.67	$151.73	$166.33
32	$85.21	$101.87	$115.33	$127.93	$140.80	$154.07	$168.92
33	$86.46	$103.41	$117.09	$129.91	$142.99	$156.47	$171.52
34	$87.75	$104.99	$118.88	$131.91	$145.22	$158.90	$174.17
35	$89.12	$106.62	$120.72	$133.97	$147.48	$161.37	$176.86
36	$92.26	$110.61	$125.43	$139.32	$153.48	$168.02	$184.20
37	$95.56	$114.82	$130.36	$144.93	$159.77	$175.01	$191.87
38	$99.00	$119.18	$135.50	$150.75	$166.29	$182.25	$199.87
39	$102.58	$123.70	$140.79	$156.79	$173.09	$189.80	$208.17
40	$106.25	$128.42	$146.32	$163.10	$180.15	$197.65	$216.79
41	$110.08	$133.26	$152.03	$169.66	$187.51	$205.82	$225.80
42	$114.01	$138.34	$158.04	$176.45	$195.18	$214.34	$235.19
43	$118.11	$143.59	$164.24	$183.53	$203.14	$223.19	$244.98
44	$122.37	$149.05	$170.65	$190.90	$211.46	$232.44	$255.13
45	$126.75	$154.68	$177.35	$198.60	$220.11	$242.07	$265.72
46	$132.32	$161.77	$185.67	$208.08	$230.75	$253.89	$278.82
47	$138.10	$169.20	$194.37	$218.04	$241.97	$266.34	$292.56
48	$144.14	$176.94	$203.50	$228.44	$253.66	$279.36	$306.98
49	$150.45	$185.02	$213.09	$239.33	$265.95	$293.03	$322.14
50	$157.05	$193.49	$223.06	$250.79	$278.86	$307.41	$337.99
51	$163.95	$202.37	$233.54	$262.76	$292.33	$322.45	$354.65
52	$171.12	$211.62	$244.49	$275.31	$306.49	$338.21	$372.14
53	$178.60	$221.29	$255.95	$288.49	$321.35	$354.77	$390.42
54	$186.40	$231.44	$267.96	$302.24	$336.93	$372.16	$409.64
55	$194.58	$241.98	$280.55	$316.69	$353.26	$390.36	$429.88
56	$203.61	$253.47	$293.93	$331.88	$370.31	$409.35	$450.90
57	$213.09	$265.43	$307.92	$347.81	$388.23	$429.25	$473.03
58	$222.98	$277.93	$322.59	$364.56	$407.01	$450.16	$496.22
59	$233.34	$291.08	$337.94	$382.04	$426.68	$472.05	$520.53
60	$244.18	$304.82	$354.07	$400.37	$447.31	$495.06	$546.07
61	$255.52	$319.19	$370.95	$419.62	$468.92	$519.09	$572.81
62	$267.38	$334.29	$388.62	$439.78	$491.61	$544.34	$600.92
63	$279.41	$349.73	$406.92	$460.75	$515.33	$570.90	$630.67
64	$291.99	$365.95	$426.10	$482.70	$540.19	$598.77	$661.87
65	$305.19	$382.90	$446.16	$505.70	$566.24	$628.01	$694.62
66	$318.92	$400.63	$467.15	$529.84	$593.58	$658.64	$729.02
67	$333.27	$419.20	$489.15	$555.10	$622.23	$690.74	$765.09
68	$355.69	$446.82	$521.07	$591.21	$662.62	$735.59	$814.96
69	$379.61	$476.29	$555.10	$629.60	$705.59	$783.32	$868.05
70	$405.14	$507.66	$591.34	$670.55	$751.32	$834.14	$924.60
71	$432.38	$541.15	$629.98	$714.13	$800.09	$888.27	$984.83
72	$461.48	$576.81	$671.14	$760.57	$851.99	$945.93	$1,048.99
73	$493.12	$617.73	$719.76	$816.66	$915.89	$1,017.95	$1,130.09
74	$526.95	$661.53	$771.92	$876.95	$984.60	$1,095.49	$1,217.51
75	$563.04	$708.44	$827.84	$941.65	$1,058.42	$1,178.88	$1,311.63
76	$601.67	$758.70	$887.85	$1,011.15	$1,137.83	$1,268.66	$1,413.07
77	$642.96	$812.55	$952.19	$1,085.73	$1,223.17	$1,365.25	$1,522.38
78	$682.56	$862.42	$1,010.73	$1,152.92	$1,299.60	$1,451.97	$1,621.22
79	$724.64	$915.41	$1,072.93	$1,224.22	$1,380.83	$1,544.19	$1,726.55
80	$769.29	$971.63	$1,138.92	$1,299.92	$1,467.10	$1,642.24	$1,838.68
81	$816.70	$1,031.33	$1,208.95	$1,380.34	$1,558.76	$1,746.55	$1,958.13
82	$867.00	$1,094.70	$1,283.32	$1,465.70	$1,656.19	$1,857.46	$2,085.30
83	$919.38	$1,159.37	$1,358.06	$1,550.61	$1,752.47	$1,967.28	$2,211.90
84	$974.96	$1,227.85	$1,437.19	$1,640.40	$1,854.35	$2,083.55	$2,346.20
85	$1,022.47	$1,284.97	$1,502.53	$1,714.21	$1,937.70	$2,178.21	$2,454.92
86	$1,073.32	$1,346.05	$1,572.38	$1,793.06	$2,026.79	$2,279.53	$2,571.46
87	$1,127.73	$1,411.35	$1,647.01	$1,877.35	$2,122.05	$2,387.97	$2,696.41
88	$1,168.60	$1,457.17	$1,696.56	$1,931.01	$2,181.21	$2,454.95	$2,773.73
89	$1,211.51	$1,505.09	$1,748.24	$1,986.86	$2,242.72	$2,524.63	$2,854.24
90	$1,256.50	$1,555.17	$1,802.13	$2,045.00	$2,306.69	$2,597.18	$2,938.13
91	$1,303.73	$1,607.55	$1,858.31	$2,105.51	$2,373.23	$2,672.64	$3,025.50
92	$1,353.32	$1,662.28	$1,916.88	$2,168.47	$2,442.44	$2,751.16	$3,116.49
93	$1,390.60	$1,700.50	$1,955.08	$2,207.43	$2,483.87	$2,797.66	$3,170.12
94	$1,429.19	$1,739.86	$1,994.30	$2,247.32	$2,526.26	$2,845.24	$3,225.01
95	$1,469.17	$1,780.42	$2,034.57	$2,288.16	$2,569.59	$2,893.91	$3,281.19
96	$1,510.55	$1,822.22	$2,075.90	$2,330.02	$2,613.96	$2,943.73	$3,338.67
97	$1,553.38	$1,865.27	$2,118.34	$2,372.86	$2,659.33	$2,994.65	$3,397.51
98	$1,588.86	$1,900.75	$2,153.22	$2,407.99	$2,696.46	$3,036.36	$3,445.73
99	$1,618.07	$1,929.83	$2,181.69	$2,436.64	$2,726.73	$3,070.35	$3,484.99
100	$1,641.97	$1,953.55	$2,204.87	$2,459.92	$2,751.30	$3,097.91	$3,516.87

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$234.47	$292.56	$339.91	$384.37	$429.52	$475.85	$526.16
31	$237.20	$295.98	$343.91	$388.88	$434.58	$481.40	$532.29
32	$240.00	$299.46	$347.91	$393.46	$439.70	$487.05	$538.58
33	$242.83	$302.96	$351.99	$398.06	$444.82	$492.76	$544.84
34	$245.64	$306.51	$356.13	$402.76	$450.05	$498.52	$551.24
35	$248.54	$310.13	$360.31	$407.45	$455.34	$504.37	$557.71
36	$251.53	$314.05	$365.07	$413.01	$461.61	$511.40	$565.29
37	$254.52	$318.04	$369.91	$418.58	$468.01	$518.49	$572.96
38	$257.55	$322.08	$374.80	$424.29	$474.49	$525.69	$580.81
39	$260.60	$326.17	$379.75	$430.03	$481.03	$533.01	$588.70
40	$263.73	$330.35	$384.78	$435.88	$487.65	$540.39	$596.69
41	$266.86	$334.52	$389.84	$441.84	$494.40	$547.89	$604.82
42	$270.03	$338.78	$394.99	$447.80	$501.22	$555.49	$613.03
43	$273.22	$343.07	$400.18	$453.88	$508.14	$563.22	$621.41
44	$276.49	$347.44	$405.51	$460.02	$515.18	$571.04	$629.84
45	$279.77	$351.82	$410.88	$466.30	$522.30	$579.00	$638.38
46	$285.49	$359.29	$419.72	$476.55	$533.91	$591.93	$652.75
47	$291.29	$366.88	$428.79	$487.01	$545.80	$605.21	$667.40
48	$297.24	$374.62	$438.04	$497.69	$557.91	$618.76	$682.41
49	$303.30	$382.49	$447.53	$508.63	$570.33	$632.61	$697.75
50	$309.51	$390.58	$457.16	$519.78	$583.00	$646.77	$713.44
51	$315.82	$398.80	$467.06	$531.22	$595.95	$661.24	$729.46
52	$322.24	$407.26	$477.16	$542.89	$609.23	$676.06	$745.86
53	$328.79	$415.83	$487.46	$554.81	$622.76	$691.19	$762.61
54	$335.43	$424.62	$497.95	$566.98	$636.62	$706.69	$779.75
55	$342.24	$433.55	$508.73	$579.44	$650.78	$722.50	$797.29
56	$350.05	$443.40	$520.24	$592.57	$665.56	$739.03	$815.82
57	$358.03	$453.47	$532.03	$605.99	$680.73	$755.93	$834.72
58	$366.15	$463.74	$544.11	$619.75	$696.19	$773.22	$854.15
59	$374.45	$474.27	$556.38	$633.78	$712.02	$790.94	$873.98
60	$382.92	$485.02	$568.98	$648.13	$728.18	$809.06	$894.28
61	$391.61	$496.01	$581.89	$662.82	$744.77	$827.54	$915.06
62	$400.44	$507.31	$595.05	$677.88	$761.71	$846.49	$936.33
63	$410.33	$519.98	$610.19	$695.28	$781.52	$868.77	$961.49
64	$420.43	$533.05	$625.67	$713.13	$801.86	$891.67	$987.35
65	$430.79	$546.41	$641.54	$731.44	$822.71	$915.16	$1,013.92
66	$441.38	$560.09	$657.83	$750.22	$844.11	$939.26	$1,041.21
67	$452.19	$574.17	$674.55	$769.48	$866.08	$963.97	$1,069.21
68	$473.07	$599.69	$704.11	$802.93	$903.48	$1,005.56	$1,115.58
69	$494.89	$626.40	$734.95	$837.80	$942.50	$1,048.95	$1,163.97
70	$517.68	$654.29	$767.16	$874.21	$983.20	$1,094.18	$1,214.45
71	$541.43	$683.46	$800.80	$912.17	$1,025.69	$1,141.38	$1,267.15
72	$566.30	$713.89	$835.89	$951.82	$1,070.01	$1,190.61	$1,322.12
73	$597.29	$754.08	$883.93	$1,007.53	$1,133.71	$1,262.61	$1,403.41
74	$629.95	$796.53	$934.75	$1,066.50	$1,201.18	$1,339.00	$1,489.78
75	$664.39	$841.39	$988.48	$1,128.94	$1,272.67	$1,419.94	$1,581.37
76	$700.60	$888.79	$1,045.32	$1,195.02	$1,348.43	$1,505.81	$1,678.66
77	$738.78	$938.83	$1,105.41	$1,264.95	$1,428.70	$1,596.86	$1,781.94
78	$776.70	$986.35	$1,161.15	$1,328.95	$1,501.66	$1,679.88	$1,876.97
79	$816.56	$1,036.23	$1,219.72	$1,396.17	$1,578.33	$1,767.15	$1,977.11
80	$858.38	$1,088.69	$1,281.20	$1,466.81	$1,658.91	$1,858.97	$2,082.60
81	$902.26	$1,143.80	$1,345.86	$1,540.95	$1,743.62	$1,955.58	$2,193.71
82	$948.30	$1,201.65	$1,413.70	$1,618.93	$1,832.63	$2,057.21	$2,310.75
83	$999.75	$1,264.74	$1,486.51	$1,701.48	$1,926.26	$2,164.14	$2,434.41
84	$1,054.02	$1,331.18	$1,563.02	$1,788.22	$2,024.65	$2,276.62	$2,564.73
85	$1,101.53	$1,388.30	$1,628.36	$1,862.03	$2,108.00	$2,371.28	$2,673.45
86	$1,152.38	$1,449.38	$1,698.21	$1,940.88	$2,197.09	$2,472.60	$2,789.99
87	$1,206.79	$1,514.68	$1,772.84	$2,025.17	$2,292.35	$2,581.04	$2,914.94
88	$1,247.66	$1,560.50	$1,822.39	$2,078.83	$2,351.51	$2,648.02	$2,992.26
89	$1,290.57	$1,608.42	$1,874.07	$2,134.68	$2,413.02	$2,717.70	$3,072.77
90	$1,335.56	$1,658.50	$1,927.96	$2,192.82	$2,476.99	$2,790.25	$3,156.66
91	$1,382.79	$1,710.88	$1,984.14	$2,253.33	$2,543.53	$2,865.71	$3,244.03
92	$1,432.38	$1,765.61	$2,042.71	$2,316.29	$2,612.74	$2,944.23	$3,335.02
93	$1,469.66	$1,803.83	$2,080.91	$2,355.25	$2,654.17	$2,990.73	$3,388.65
94	$1,508.25	$1,843.19	$2,120.13	$2,395.14	$2,696.56	$3,038.31	$3,443.54
95	$1,548.23	$1,883.75	$2,160.40	$2,435.98	$2,739.89	$3,086.98	$3,499.72
96	$1,589.61	$1,925.55	$2,201.73	$2,477.84	$2,784.26	$3,136.80	$3,557.20
97	$1,632.44	$1,968.60	$2,244.17	$2,520.68	$2,829.63	$3,187.72	$3,616.04
98	$1,667.92	$2,004.08	$2,279.05	$2,555.81	$2,866.76	$3,229.43	$3,664.26
99	$1,697.13	$2,033.16	$2,307.52	$2,584.46	$2,897.03	$3,263.42	$3,703.52
100	$1,721.03	$2,056.88	$2,330.70	$2,607.74	$2,921.60	$3,290.98	$3,735.40

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$39.01	$43.05	$46.23	$49.18	$52.10	$55.16	$58.71
31	$39.77	$43.93	$47.18	$50.23	$53.22	$56.38	$60.03
32	$40.52	$44.81	$48.17	$51.32	$54.40	$57.64	$61.42
33	$41.31	$45.73	$49.17	$52.39	$55.60	$58.95	$62.78
34	$42.09	$46.65	$50.22	$53.52	$56.81	$60.27	$64.21
35	$42.87	$47.59	$51.26	$54.66	$58.05	$61.58	$65.70
36	$44.27	$49.27	$53.19	$56.83	$60.41	$64.16	$68.51
37	$45.70	$51.05	$55.17	$59.05	$62.89	$66.85	$71.44
38	$47.20	$52.84	$57.27	$61.35	$65.40	$69.63	$74.48
39	$48.70	$54.75	$59.42	$63.79	$68.07	$72.58	$77.66
40	$50.29	$56.66	$61.68	$66.29	$70.85	$75.60	$80.99
41	$51.89	$58.71	$63.99	$68.89	$73.71	$78.77	$84.48
42	$53.59	$60.79	$66.38	$71.60	$76.72	$82.03	$88.07
43	$55.32	$62.95	$68.89	$74.41	$79.83	$85.50	$91.84
44	$57.09	$65.19	$71.50	$77.33	$83.11	$89.04	$95.80
45	$58.95	$67.52	$74.19	$80.36	$86.47	$92.78	$99.88
46	$61.56	$70.75	$77.89	$84.53	$91.05	$97.81	$105.41
47	$64.28	$74.11	$81.78	$88.90	$95.86	$103.10	$111.22
48	$67.14	$77.67	$85.87	$93.50	$100.93	$108.69	$117.38
49	$70.12	$81.39	$90.17	$98.33	$106.29	$114.57	$123.83
50	$73.20	$85.28	$94.66	$103.43	$111.92	$120.78	$130.67
51	$76.45	$89.36	$99.41	$108.74	$117.86	$127.31	$137.86
52	$79.82	$93.63	$104.39	$114.34	$124.10	$134.18	$145.48
53	$83.38	$98.10	$109.60	$120.27	$130.67	$141.44	$153.50
54	$87.02	$102.81	$115.09	$126.46	$137.58	$149.12	$161.98
55	$90.89	$107.73	$120.84	$133.01	$144.87	$157.22	$170.93
56	$96.11	$114.08	$128.12	$141.10	$153.81	$167.03	$181.77
57	$101.56	$120.80	$135.80	$149.74	$163.32	$177.46	$193.23
58	$107.35	$127.92	$143.96	$158.86	$173.41	$188.54	$205.45
59	$113.47	$135.48	$152.63	$168.55	$184.13	$200.35	$218.47
60	$119.96	$143.46	$161.81	$178.82	$195.49	$212.84	$232.28
61	$126.79	$151.92	$171.52	$189.73	$207.56	$226.16	$246.98
62	$134.02	$160.89	$181.82	$201.33	$220.37	$240.27	$262.62
63	$141.50	$170.31	$192.77	$213.67	$234.14	$255.52	$279.56
64	$149.39	$180.30	$204.38	$226.76	$248.75	$271.74	$297.64
65	$157.78	$190.85	$216.64	$240.67	$264.28	$288.96	$316.83
66	$166.58	$202.05	$229.70	$255.45	$280.77	$307.27	$337.29
67	$175.93	$213.87	$243.51	$271.13	$298.29	$326.77	$359.05
68	$192.19	$233.35	$265.48	$295.45	$325.00	$356.01	$391.24
69	$210.00	$254.59	$289.42	$321.99	$354.12	$387.84	$426.27
70	$229.46	$277.78	$315.57	$350.90	$385.79	$422.51	$464.48
71	$250.69	$303.06	$344.04	$382.41	$420.34	$460.34	$506.10
72	$273.94	$330.63	$375.07	$416.71	$457.97	$501.50	$551.43
73	$296.32	$358.88	$407.91	$453.97	$499.62	$547.86	$603.35
74	$320.60	$389.52	$443.63	$494.55	$545.05	$598.50	$660.15
75	$346.85	$422.79	$482.46	$538.72	$594.62	$653.88	$722.29
76	$375.27	$458.90	$524.72	$586.87	$648.68	$714.35	$790.30
77	$405.99	$498.09	$570.63	$639.31	$707.68	$780.39	$864.73
78	$437.16	$536.47	$614.85	$689.17	$763.54	$843.01	$935.53
79	$470.70	$577.77	$662.45	$742.98	$823.84	$910.67	$1,012.14
80	$506.78	$622.30	$713.74	$800.97	$888.92	$983.77	$1,095.05
81	$545.70	$670.21	$769.01	$863.47	$959.09	$1,062.71	$1,184.71
82	$587.54	$721.82	$828.54	$930.84	$1,034.83	$1,148.01	$1,281.75
83	$629.04	$772.03	$885.68	$995.03	$1,106.86	$1,229.47	$1,374.98
84	$673.43	$825.71	$946.76	$1,063.60	$1,183.94	$1,316.76	$1,474.99
85	$720.99	$883.15	$1,012.08	$1,136.95	$1,266.35	$1,410.18	$1,582.28
86	$771.86	$944.55	$1,081.92	$1,215.33	$1,354.49	$1,510.29	$1,697.39
87	$826.42	$1,010.27	$1,156.54	$1,299.10	$1,448.80	$1,617.46	$1,820.85
88	$867.42	$1,056.41	$1,206.18	$1,352.71	$1,508.05	$1,684.70	$1,898.43
89	$910.45	$1,104.67	$1,257.99	$1,408.55	$1,569.72	$1,754.75	$1,979.30
90	$955.64	$1,155.16	$1,312.00	$1,466.68	$1,633.91	$1,827.69	$2,063.63
91	$1,003.11	$1,207.93	$1,368.31	$1,527.20	$1,700.75	$1,903.66	$2,151.56
92	$1,052.91	$1,263.12	$1,427.07	$1,590.22	$1,770.30	$1,982.79	$2,243.21
93	$1,090.67	$1,301.68	$1,465.48	$1,629.55	$1,812.70	$2,030.68	$2,298.45
94	$1,129.79	$1,341.43	$1,504.92	$1,669.83	$1,856.11	$2,079.70	$2,355.02
95	$1,170.32	$1,382.39	$1,545.44	$1,711.11	$1,900.57	$2,129.91	$2,412.99
96	$1,212.32	$1,424.62	$1,587.04	$1,753.43	$1,946.08	$2,181.35	$2,472.38
97	$1,255.84	$1,468.13	$1,629.75	$1,796.75	$1,992.67	$2,234.03	$2,533.25
98	$1,291.95	$1,503.98	$1,664.86	$1,832.29	$2,030.86	$2,277.20	$2,583.14
99	$1,321.65	$1,533.36	$1,693.53	$1,861.32	$2,061.98	$2,312.36	$2,623.83
100	$1,345.97	$1,557.34	$1,716.86	$1,884.85	$2,087.29	$2,340.96	$2,656.90

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$78.70	$92.64	$103.85	$114.26	$124.52	$135.31	$147.66
31	$79.88	$94.05	$105.43	$115.99	$126.45	$137.39	$149.93
32	$81.04	$95.47	$107.07	$117.81	$128.41	$139.52	$152.24
33	$82.27	$96.92	$108.67	$119.59	$130.38	$141.68	$154.57
34	$83.47	$98.36	$110.34	$121.42	$132.38	$143.88	$156.97
35	$84.75	$99.88	$112.02	$123.26	$134.44	$146.10	$159.36
36	$87.71	$103.59	$116.35	$128.17	$139.82	$152.04	$165.90
37	$90.81	$107.48	$120.85	$133.21	$145.48	$158.26	$172.68
38	$94.03	$111.51	$125.52	$138.51	$151.32	$164.70	$179.78
39	$97.36	$115.72	$130.39	$144.02	$157.42	$171.44	$187.14
40	$100.79	$120.06	$135.44	$149.73	$163.77	$178.37	$194.77
41	$104.40	$124.58	$140.68	$155.66	$170.31	$185.65	$202.77
42	$108.07	$129.21	$146.11	$161.82	$177.21	$193.20	$211.08
43	$111.90	$134.08	$151.79	$168.23	$184.37	$201.11	$219.76
44	$115.89	$139.07	$157.68	$174.91	$191.81	$209.26	$228.77
45	$119.98	$144.29	$163.78	$181.86	$199.50	$217.81	$238.12
46	$125.18	$150.84	$171.35	$190.45	$209.04	$228.34	$249.75
47	$130.60	$157.65	$179.31	$199.46	$219.07	$239.36	$261.89
48	$136.23	$164.81	$187.67	$208.89	$229.53	$250.95	$274.67
49	$142.14	$172.24	$196.37	$218.77	$240.55	$263.05	$288.03
50	$148.27	$180.09	$205.48	$229.11	$252.05	$275.78	$302.06
51	$154.71	$188.22	$214.99	$239.91	$264.13	$289.13	$316.77
52	$161.40	$196.79	$225.01	$251.23	$276.77	$303.12	$332.22
53	$168.38	$205.65	$235.47	$263.14	$290.04	$317.76	$348.39
54	$175.64	$214.97	$246.38	$275.59	$303.92	$333.12	$365.35
55	$183.27	$224.73	$257.85	$288.62	$318.46	$349.23	$383.20
56	$191.74	$235.25	$270.05	$302.36	$333.77	$366.16	$401.90
57	$200.58	$246.30	$282.85	$316.82	$349.84	$383.86	$421.50
58	$209.84	$257.87	$296.25	$331.96	$366.65	$402.46	$442.07
59	$219.53	$270.00	$310.30	$347.83	$384.30	$421.93	$463.64
60	$229.68	$282.64	$324.99	$364.43	$402.76	$442.35	$486.32
61	$240.28	$295.92	$340.39	$381.84	$422.12	$463.79	$510.03
62	$251.37	$309.82	$356.51	$400.06	$442.43	$486.19	$534.91
63	$262.59	$324.03	$373.17	$418.98	$463.58	$509.75	$561.19
64	$274.24	$338.88	$390.58	$438.80	$485.76	$534.43	$588.72
65	$286.52	$354.44	$408.79	$459.53	$509.01	$560.25	$617.63
66	$299.29	$370.68	$427.83	$481.24	$533.35	$587.31	$647.96
67	$312.63	$387.67	$447.83	$504.00	$558.85	$615.76	$679.75
68	$333.79	$413.41	$477.24	$536.98	$595.35	$655.97	$724.29
69	$356.36	$440.89	$508.63	$572.12	$634.28	$698.80	$771.75
70	$380.50	$470.18	$542.12	$609.61	$675.66	$744.42	$822.34
71	$406.27	$501.39	$577.80	$649.50	$719.83	$793.08	$876.24
72	$433.81	$534.69	$615.77	$692.01	$766.85	$844.85	$933.63
73	$463.23	$572.28	$660.08	$742.73	$823.91	$908.63	$1,005.33
74	$494.69	$612.59	$707.53	$797.12	$885.20	$977.22	$1,082.51
75	$528.26	$655.71	$758.42	$855.53	$951.08	$1,051.03	$1,165.56
76	$564.16	$701.86	$812.98	$918.21	$1,021.83	$1,130.38	$1,255.04
77	$602.49	$751.28	$871.45	$985.47	$1,097.88	$1,215.74	$1,351.38
78	$639.22	$796.97	$924.46	$1,045.82	$1,165.90	$1,292.41	$1,438.59
79	$678.26	$845.40	$980.78	$1,109.87	$1,238.15	$1,373.96	$1,531.48
80	$719.62	$896.78	$1,040.48	$1,177.88	$1,314.94	$1,460.62	$1,630.36
81	$763.54	$951.32	$1,103.83	$1,250.06	$1,396.45	$1,552.75	$1,735.56
82	$810.13	$1,009.12	$1,171.03	$1,326.66	$1,483.01	$1,650.73	$1,847.63
83	$858.04	$1,067.31	$1,237.46	$1,401.47	$1,567.34	$1,746.54	$1,957.94
84	$908.80	$1,128.83	$1,307.69	$1,480.56	$1,656.47	$1,847.95	$2,074.80
85	$951.75	$1,180.17	$1,366.16	$1,546.16	$1,730.17	$1,931.47	$2,170.70
86	$997.62	$1,234.99	$1,428.59	$1,616.13	$1,808.82	$2,020.79	$2,273.40
87	$1,046.70	$1,293.52	$1,495.18	$1,690.79	$1,892.84	$2,116.25	$2,383.36
88	$1,082.87	$1,333.72	$1,538.34	$1,737.25	$1,944.14	$2,174.47	$2,450.56
89	$1,120.77	$1,375.66	$1,583.25	$1,785.50	$1,997.42	$2,235.00	$2,520.48
90	$1,160.45	$1,419.44	$1,629.99	$1,835.65	$2,052.75	$2,297.91	$2,593.23
91	$1,202.02	$1,465.09	$1,678.63	$1,887.75	$2,110.24	$2,363.28	$2,668.93
92	$1,245.56	$1,512.76	$1,729.26	$1,941.89	$2,169.94	$2,431.24	$2,747.65
93	$1,277.76	$1,545.36	$1,761.46	$1,974.61	$2,205.13	$2,471.01	$2,793.53
94	$1,311.07	$1,578.90	$1,794.46	$2,008.08	$2,241.10	$2,511.64	$2,840.39
95	$1,345.46	$1,613.40	$1,828.32	$2,042.31	$2,277.86	$2,553.18	$2,888.33
96	$1,380.99	$1,648.91	$1,862.99	$2,077.33	$2,315.43	$2,595.66	$2,937.35
97	$1,417.73	$1,685.41	$1,898.52	$2,113.12	$2,353.81	$2,639.05	$2,987.49
98	$1,448.09	$1,715.44	$1,927.66	$2,142.41	$2,385.20	$2,674.55	$3,028.53
99	$1,473.05	$1,739.99	$1,951.44	$2,166.28	$2,410.74	$2,703.43	$3,061.92
100	$1,493.42	$1,760.01	$1,970.76	$2,185.65	$2,431.47	$2,726.90	$3,089.05

Policy Form Series: LTC2-VAL
Value with Indemnity
$10 Annual Rates After Increases of 30.87%
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	$219.78	$269.99	$310.67	$348.45	$385.53	$424.09	$466.99
31	$222.36	$273.17	$314.31	$352.52	$390.02	$429.07	$472.48
32	$224.96	$276.37	$318.00	$356.65	$394.62	$434.10	$478.03
33	$227.63	$279.62	$321.75	$360.82	$399.26	$439.20	$483.59
34	$230.28	$282.90	$325.51	$365.06	$403.90	$444.33	$489.26
35	$232.98	$286.21	$329.32	$369.33	$408.66	$449.56	$495.04
36	$235.80	$289.88	$333.71	$374.38	$414.28	$455.76	$501.73
37	$238.67	$293.59	$338.13	$379.48	$420.02	$462.03	$508.52
38	$241.54	$297.33	$342.65	$384.65	$425.79	$468.41	$515.44
39	$244.45	$301.17	$347.18	$389.91	$431.67	$474.92	$522.42
40	$247.42	$305.04	$351.83	$395.27	$437.61	$481.46	$529.51
41	$250.40	$308.93	$356.48	$400.61	$443.65	$488.10	$536.72
42	$253.46	$312.90	$361.20	$406.06	$449.79	$494.84	$544.02
43	$256.52	$316.90	$366.04	$411.62	$456.00	$501.68	$551.38
44	$259.61	$320.96	$370.90	$417.22	$462.31	$508.58	$558.87
45	$262.67	$325.07	$375.84	$422.92	$468.67	$515.60	$566.43
46	$268.06	$331.95	$383.93	$432.21	$479.02	$527.09	$579.10
47	$273.51	$338.91	$392.23	$441.66	$489.65	$538.80	$592.05
48	$279.09	$346.08	$400.68	$451.36	$500.48	$550.79	$605.33
49	$284.78	$353.37	$409.32	$461.24	$511.57	$563.05	$618.83
50	$290.54	$360.84	$418.13	$471.39	$522.89	$575.59	$632.67
51	$296.44	$368.46	$427.17	$481.72	$534.45	$588.41	$646.83
52	$302.40	$376.24	$436.37	$492.22	$546.27	$601.49	$661.29
53	$308.55	$384.17	$445.81	$503.06	$558.38	$614.82	$676.09
54	$314.70	$392.28	$455.39	$514.11	$570.73	$628.55	$691.19
55	$321.03	$400.52	$465.24	$525.37	$583.33	$642.55	$706.68
56	$328.43	$409.65	$475.76	$537.25	$596.62	$657.23	$723.06
57	$335.91	$418.91	$486.57	$549.45	$610.21	$672.25	$739.81
58	$343.58	$428.45	$497.58	$561.91	$624.05	$687.62	$756.97
59	$351.36	$438.17	$508.85	$574.68	$638.28	$703.35	$774.53
60	$359.35	$448.12	$520.40	$587.69	$652.77	$719.42	$792.48
61	$367.39	$458.26	$532.16	$601.02	$667.60	$735.87	$810.86
62	$375.66	$468.70	$544.24	$614.63	$682.78	$752.66	$829.66
63	$384.90	$480.36	$557.97	$630.32	$700.42	$772.38	$851.89
64	$394.33	$492.31	$572.01	$646.39	$718.53	$792.64	$874.68
65	$403.99	$504.56	$586.47	$662.86	$737.09	$813.38	$898.07
66	$413.83	$517.11	$601.24	$679.78	$756.13	$834.66	$922.09
67	$423.84	$530.00	$616.39	$697.10	$775.69	$856.56	$946.76
68	$443.70	$553.85	$643.70	$727.71	$809.57	$893.89	$988.26
69	$464.41	$578.79	$672.22	$759.67	$844.95	$932.88	$1,031.58
70	$486.02	$604.86	$702.01	$793.09	$881.84	$973.57	$1,076.83
71	$508.53	$632.12	$733.15	$827.90	$920.40	$1,016.05	$1,124.03
72	$532.06	$660.58	$765.60	$864.25	$960.63	$1,060.36	$1,173.34
73	$561.01	$697.59	$809.36	$914.53	$1,017.42	$1,124.03	$1,245.06
74	$591.50	$736.64	$855.60	$967.74	$1,077.56	$1,191.47	$1,321.13
75	$623.53	$777.87	$904.50	$1,024.09	$1,141.24	$1,263.00	$1,401.91
76	$657.22	$821.45	$956.22	$1,083.65	$1,208.69	$1,338.80	$1,487.60
77	$692.58	$867.43	$1,010.84	$1,146.73	$1,280.17	$1,419.14	$1,578.55
78	$727.97	$910.89	$1,061.33	$1,204.12	$1,345.01	$1,492.44	$1,662.29
79	$765.04	$956.45	$1,114.25	$1,264.44	$1,413.11	$1,569.54	$1,750.52
80	$803.90	$1,004.34	$1,169.84	$1,327.75	$1,484.71	$1,650.62	$1,843.46
81	$844.56	$1,054.63	$1,228.24	$1,394.21	$1,559.87	$1,735.86	$1,941.27
82	$887.09	$1,107.42	$1,289.53	$1,464.03	$1,638.94	$1,825.52	$2,044.31
83	$934.36	$1,164.06	$1,354.03	$1,536.56	$1,720.65	$1,918.61	$2,151.86
84	$984.04	$1,223.58	$1,421.78	$1,612.72	$1,806.48	$2,016.50	$2,265.04
85	$1,026.99	$1,274.92	$1,480.25	$1,678.32	$1,880.18	$2,100.02	$2,360.94
86	$1,072.86	$1,329.74	$1,542.68	$1,748.29	$1,958.83	$2,189.34	$2,463.64
87	$1,121.94	$1,388.27	$1,609.27	$1,822.95	$2,042.85	$2,284.80	$2,573.60
88	$1,158.11	$1,428.47	$1,652.43	$1,869.41	$2,094.15	$2,343.02	$2,640.80
89	$1,196.01	$1,470.41	$1,697.34	$1,917.66	$2,147.43	$2,403.55	$2,710.72
90	$1,235.69	$1,514.19	$1,744.08	$1,967.81	$2,202.76	$2,466.46	$2,783.47
91	$1,277.26	$1,559.84	$1,792.72	$2,019.91	$2,260.25	$2,531.83	$2,859.17
92	$1,320.80	$1,607.51	$1,843.35	$2,074.05	$2,319.95	$2,599.79	$2,937.89
93	$1,353.00	$1,640.11	$1,875.55	$2,106.77	$2,355.14	$2,639.56	$2,983.77
94	$1,386.31	$1,673.65	$1,908.55	$2,140.24	$2,391.11	$2,680.19	$3,030.63
95	$1,420.70	$1,708.15	$1,942.41	$2,174.47	$2,427.87	$2,721.73	$3,078.57
96	$1,456.23	$1,743.66	$1,977.08	$2,209.49	$2,465.44	$2,764.21	$3,127.59
97	$1,492.97	$1,780.16	$2,012.61	$2,245.28	$2,503.82	$2,807.60	$3,177.73
98	$1,523.33	$1,810.19	$2,041.75	$2,274.57	$2,535.21	$2,843.10	$3,218.77
99	$1,548.29	$1,834.74	$2,065.53	$2,298.44	$2,560.75	$2,871.98	$3,252.16
100	$1,568.66	$1,854.76	$2,084.85	$2,317.81	$2,581.48	$2,895.45	$3,279.29

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached revised Filing Letter
Attachment(s):	PA_VIP2 NEW rate basis_ Filing Ltr_extend use infl_decrease_2022-10-14.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached revised Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits.
Attachment(s):	Pennsylvania_VIP2_New_Rate Stability.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:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

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

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

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

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

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

Satisfied - Item:	Attachment 7 VIP2_New
Comments:	Please see the attached Attachment 7 VIP2_New
Attachment(s):	Attachment 7 VIP2_New.xlsx Attachment 7 VIP2_New.pdf
Item Status:	
Status Date:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Satisfied - Item:	VIP2New Policyholders List
Comments:	Please see the updated VIP2New Policyholders List
Attachment(s):	PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.xlsx PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PA VIP2New 7-28-2022 Objection Exhibits
Comments:	Please see the PA VIP2New 7-28-2022 Objection Exhibits
Attachment(s):	PA VIP2New 7-28-2022 Objection Exhibits.xlsx PA VIP2New 7-28-2022 Objection Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-07-29 (META-133266971) - Response
Comments:	Please see the Objection 2022-07-29 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2022-07-29 (META-133266971) - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Pennsylvania_VIP2_New_Exhibits
Comments:	Please see the attached Pennsylvania_VIP2_New_Exhibits
Attachment(s):	Pennsylvania_VIP2_New_Exhibits.xlsx Pennsylvania_VIP2_New_Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachment 7 - VIP2-New
Comments:	Please see the attached Attachment 7 - VIP2-New
Attachment(s):	Attachment 7 - VIP2-New.xlsx Attachment 7 - VIP2-New.pdf
Item Status:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)*

Status Date:	

Satisfied - Item:	OBJ 1 (C) Revised
Comments:	Please see the attached OBJ 1 (C) Revised
Attachment(s):	OBJ 1 (C) Revised.xlsx OBJ 1 (C) Revised.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-10-18 (META-133266971) - Response
Comments:	Please see the attached Objection 2022-10-18 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2022-10-18 (META-133266971) - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2023-01-11 (META-133266971) - Response
Comments:	Please see the attached Objection 2023-01-11 (META-133266971) - Response
Attachment(s):	PA CT22-243 VIP2-NEW (Rate) Objection 2023-01-11 (META-133266971) - Response.pdf
Item Status:	
Status Date:	

State: Pennsylvania
Filing Company: Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-243 VIP2-NEW (RATE)

Attachment Attachment 7 VIP2_New.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA VIP2New 7-28-2022 Objection Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Attachment Pennsylvania_VIP2_New_Exhibits.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 7 - VIP2-New.xlsx is not a PDF document and cannot be reproduced here.

Attachment OBJ 1 (C) Revised.xlsx is not a PDF document and cannot be reproduced here.

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

Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

October 14, 2022

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

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

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 30.87% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The policy forms are tax-qualified individual long-term care insurance policies.

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

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department, in connection with policy application dates on or after 4/2/09.

Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2011.

While we may offer inflation decrease offers with this filing, please note we also plan to use the rate factors that were previously authorized by your Department on 10/30/2019, and inflation mitigation riders that were previously authorized by your Department on 5/21/2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

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

Note that previously, a premium rate increase request of 5.97% was submitted on September 20, 2019, and your Department authorized 5.97% on October 30, 2019.

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

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

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

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

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

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

- The following options available to the policyholder:

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

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

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

        - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

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

        - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

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

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

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

The contact person for this filing is:

Keith Bal
501 Route 22 West
Bridgewater, NJ 08807
Telephone: (551) 556-5126
kbal@metlife.com

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

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

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

Mark D. Newton, FSA, MAAA

September 26, 2022

Pennsylvania Department of Insurance

Re: LTC2-FAC-PA, LTC2-VAL-PA, LTC2-IDEAL-PA, LTC2-PREM-PA, LTC2-FAC-ML-PA, LTC2-VAL-ML-PA, LTC2-IDEAL-ML-PA, LTC2-PREM-ML-PA
(Policy Application Dates After April 2, 2009)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This filing supersedes the filing submitted to your Department on May 25, 2022, which requested a modestly lower increase in error. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") • ***Nationwide*** experience • Without/with proposed rate increase of 28.08% • Weighted average statutory rate 3.99% LLR without rate increase – 84.8% LLR with rate increase – 76.3%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Nationwide*** experience
Exhibit I-B	Lifetime Loss Ratio ("LLR") • ***Pennsylvania*** experience • Without/with proposed rate increase of 28.08% • Weighted average statutory rate 3.99% LLR without rate increase – 82.3% LLR with rate increase – 74.5%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Pennsylvania*** experience

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 9-A – Nationwide Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 9-A – Pennsylvania Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 16 – Lifetime Loss Ratio at Initial Rates Since Inception Attachment 19 – Nationwide and Pennsylvania Reserve Experience

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

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

Assumption Setting and Review

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

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

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the Prospective Present Value Method ("PPV") as described in the document titled "Approaches to Reviewing Premium Rate Increases" published by the NAIC LTC Pricing Subgroup in October 2018. This method aims at preventing companies from the recoupment of past losses by considering only future projections.

Our prior method of determining the JRI was based on the "If-Knew" method, which calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. The change was made as a result of the Company observing the PPV method being adopted by an increasing number of states in recent years. However, please note that neither method allows for any recoupment of past losses and MetLife cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

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

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

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

Sincerely,

Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

September 26, 2022

Policy Forms

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

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

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

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

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

1. Purpose of Filing

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

September 26, 2022

2. Description of Benefits

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

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

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

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

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

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

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

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

expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

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

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

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

LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

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

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

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

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider

(LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through March 31, 2020.

b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2020 and are shown in the following table:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP2 Series

September 26, 2022

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17	0.9%
18+	0.9%

In the year of rate increase implementation, it is assumed that an additional 2.00% of policies lapse and there is 0.50% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

c. Mortality is assumed to be multiples of the 2012 IAM Table with G2 mortality improvement. The multiples are as follows:

Attained Age	Males	Females
0-24	60%	55%
25-29	60%	55%
30-34	60%	55%
35-39	60%	55%
40-44	60%	55%
45-49	60%	55%
50-54	60%	55%
55-59	60%	55%
60-64	60%	55%
65-69	60%	55%
70-74	70%	65%
75-79	85%	80%
80-84	100%	95%
85-89	110%	95%
90+	120%	110%

d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2020 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, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B.

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 3.99%. Incurred but not reported reserve

balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2020 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 3.99%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2021 through 2100 are developed by multiplying each prior period's earned premium (starting with December 31, 2020 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 3.99%.

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

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

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

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	35.56%	03/22/2017	09/01/2017 phased-in over 2 years
2	5.97%	10/30/2019	05/01/2020

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

17. Requested Rate Increase

The company is requesting an increase of 30.87% for the policy forms listed above. Corresponding rate tables reflecting the 30.87% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 2, 2009.

18. Analysis Performed

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

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

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

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

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

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions 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 experience assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

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

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

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19. Loss Ratio Requirement Compliance Demonstration

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

20. Average Annual Premium

The average September 30, 2021 annualized premium for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 30.87% are:

Before increase:	$3,411
After current requested increase:	$4,464

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of September 30, 2021 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	8%
45-49	8%
50-54	13%
55-59	20%
60-64	21%
65-69	14%
70-74	10%
75+	7%
Total	100%

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By Benefit Period

Benefit Period	**%**
1 Year	0%
1.5 Year	0%
2 Year	13%
3 Year	41%
4 Year	17%
5 Year	22%
7 Year	7%
Lifetime	0%
Total	100%

By Inflation Type

Inflation Type	**%**
Compound 3%	0%
Compound 5%	15%
Simple 5%	40%
FPO	17%
None	28%
Total	100%

By Home Care Percentage

Home Care Percentage	**%**
None (FC only)	1%
50%	5%
75%	3%
100%	92%
Total	100%

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By Gender

Gender	**%**
Female	61%
Male	39%
Total	100%

By Premium Payment Option

Payment Option	**%**
Standard	99%
Ten Year	0%
Total	100%

23. Number of Policyholders

As of September 30, 2021, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		**Issued On or After Rate Stability Regulation Effective Date**	
	Number of Insured	**2021 Annualized Premium**	**Number of Insured**	**2021 Annualized Premium**
Pennsylvania		-	255	$869,836
Nationwide	1,382	$4,858,692	4,424	$12,818,324

24. Actuarial Certification

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

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

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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. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying best estimate assumptions plus the moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate 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 similar lifetime loss ratios.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.

Mark D Newton

Mark D. Newton, FSA, MAAA
AVP & Actuary, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%							3.99%	1.2403
	2016	18,382,433	4,888,964	26.6%	6,671	21,924,173	5,830,920	26.6%							3.99%	1.1927
	2017	18,136,480	3,258,745	18.0%	6,545	20,800,259	3,737,370	18.0%							3.99%	1.1469
	2018	19,849,570	6,290,496	31.7%	6,433	21,890,836	6,937,390	31.7%							3.99%	1.1028
	2019	21,261,604	5,578,882	26.2%	6,271	22,547,727	5,916,351	26.2%							3.99%	1.0605
	2020	20,792,146	8,739,609	42.0%	6,128	21,203,208	8,912,391	42.0%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	8,679,257	42.9%	5,966	19,838,012	8,510,994	42.9%	1.4340	N/A	0.0264	N/A	0.974	0.938	3.99%	0.9806
	2022	19,411,583	9,616,218	49.5%	5,805	18,304,346	9,067,709	49.5%	1.4365	N/A	0.0270	N/A	0.973	0.958	3.99%	0.9430
	2023	18,577,547	10,586,860	57.0%	5,644	16,845,237	9,599,662	57.0%	1.4365	N/A	0.0278	N/A	0.972	0.957	3.99%	0.9068
	2024	17,734,811	11,592,363	65.4%	5,480	15,463,608	10,107,791	65.4%	1.4365	N/A	0.0291	N/A	0.971	0.955	3.99%	0.8719
	2025	16,885,586	12,623,002	74.8%	5,311	14,157,804	10,583,819	74.8%	1.4365	N/A	0.0308	N/A	0.969	0.952	3.99%	0.8385
	2026	16,009,903	13,675,917	85.4%	5,137	12,908,149	11,026,348	85.4%	1.4365	N/A	0.0326	N/A	0.967	0.948	3.99%	0.8063
	2027	15,138,374	14,740,481	97.4%	4,959	11,736,808	11,428,321	97.4%	1.4365	N/A	0.0347	N/A	0.965	0.946	3.99%	0.7753
	2028	14,268,105	15,820,928	110.9%	4,776	10,637,328	11,795,007	110.9%	1.4365	N/A	0.0368	N/A	0.963	0.943	3.99%	0.7455
	2029	13,424,667	16,908,595	126.0%	4,590	9,624,215	12,121,861	126.0%	1.4365	N/A	0.0389	N/A	0.961	0.941	3.99%	0.7169
	2030	12,599,284	17,994,073	142.8%	4,401	8,685,666	12,404,714	142.8%	1.4365	N/A	0.0412	N/A	0.959	0.939	3.99%	0.6894
	2031	11,794,503	19,071,850	161.7%	4,209	7,818,662	12,642,868	161.7%	1.4365	N/A	0.0436	N/A	0.956	0.936	3.99%	0.6629
	2032	10,998,666	20,130,142	183.0%	4,016	7,011,134	12,832,023	183.0%	1.4365	N/A	0.0460	N/A	0.954	0.933	3.99%	0.6375
	2033	10,229,955	21,153,467	206.8%	3,820	6,270,722	12,966,577	206.8%	1.4365	N/A	0.0488	N/A	0.951	0.930	3.99%	0.6130
	2034	9,483,313	22,121,279	233.3%	3,623	5,589,840	13,039,157	233.3%	1.4365	N/A	0.0514	N/A	0.949	0.927	3.99%	0.5894
	2035	8,759,135	23,008,700	262.7%	3,426	4,964,735	13,041,480	262.7%	1.4365	N/A	0.0544	N/A	0.946	0.924	3.99%	0.5668
	2036	8,059,064	23,799,541	295.3%	3,230	4,392,532	12,971,759	295.3%	1.4365	N/A	0.0572	N/A	0.943	0.920	3.99%	0.5450
	2037	7,385,365	24,467,577	331.3%	3,035	3,870,773	12,823,801	331.3%	1.4365	N/A	0.0604	N/A	0.940	0.916	3.99%	0.5241
	2038	6,737,581	24,987,792	370.9%	2,842	3,395,669	12,593,579	370.9%	1.4365	N/A	0.0636	N/A	0.936	0.912	3.99%	0.5040
	2039	6,116,037	25,341,435	414.3%	2,652	2,964,059	12,281,403	414.3%	1.4365	N/A	0.0670	N/A	0.933	0.908	3.99%	0.4846
	2040	5,526,840	25,509,151	461.6%	2,465	2,575,664	11,887,987	461.6%	1.4365	N/A	0.0705	N/A	0.930	0.904	3.99%	0.4660
	2041	4,970,207	25,484,425	512.7%	2,283	2,227,318	11,420,435	512.7%	1.4365	N/A	0.0739	N/A	0.926	0.899	3.99%	0.4481
	2042	4,442,983	25,255,711	568.4%	2,106	1,914,599	10,883,358	568.4%	1.4365	N/A	0.0774	N/A	0.923	0.894	3.99%	0.4309
	2043	3,955,159	24,826,533	627.7%	1,936	1,638,939	10,287,619	627.7%	1.4365	N/A	0.0810	N/A	0.919	0.890	3.99%	0.4144
	2044	3,503,104	24,202,860	690.9%	1,772	1,395,877	9,644,084	690.9%	1.4365	N/A	0.0847	N/A	0.915	0.886	3.99%	0.3985
	2045	3,086,969	23,396,869	757.9%	1,615	1,182,829	8,964,944	757.9%	1.4365	N/A	0.0883	N/A	0.912	0.881	3.99%	0.3832
	2046	2,706,750	22,431,110	828.7%	1,467	997,317	8,264,871	828.7%	1.4365	N/A	0.0918	N/A	0.908	0.877	3.99%	0.3685
	2047	2,361,885	21,332,870	903.2%	1,327	836,835	7,558,404	903.2%	1.4365	N/A	0.0951	N/A	0.905	0.873	3.99%	0.3543
	2048	2,051,032	20,125,152	981.2%	1,197	698,794	6,856,705	981.2%	1.4365	N/A	0.0985	N/A	0.902	0.868	3.99%	0.3407
	2049	1,773,382	18,843,935	1062.6%	1,075	580,997	6,173,670	1062.6%	1.4365	N/A	0.1015	N/A	0.898	0.865	3.99%	0.3276
	2050	1,526,937	17,522,129	1147.5%	963	481,048	5,520,192	1147.5%	1.4365	N/A	0.1046	N/A	0.895	0.861	3.99%	0.3150
	2051	1,309,557	16,189,019	1236.2%	859	396,723	4,904,372	1236.2%	1.4365	N/A	0.1073	N/A	0.893	0.858	3.99%	0.3029
	2052	1,119,057	14,867,599	1328.6%	765	325,995	4,331,110	1328.6%	1.4365	N/A	0.1099	N/A	0.890	0.855	3.99%	0.2913
	2053	952,783	13,581,591	1425.5%	679	266,900	3,804,560	1425.5%	1.4365	N/A	0.1120	N/A	0.888	0.851	3.99%	0.2801
	2054	808,655	12,344,280	1526.5%	602	217,827	3,325,180	1526.5%	1.4365	N/A	0.1142	N/A	0.886	0.849	3.99%	0.2694
	2055	684,252	11,165,592	1631.8%	532	177,240	2,892,189	1631.8%	1.4365	N/A	0.1160	N/A	0.884	0.846	3.99%	0.2590
	2056	577,748	10,065,540	1742.2%	470	143,906	2,507,133	1742.2%	1.4365	N/A	0.1171	N/A	0.883	0.844	3.99%	0.2491
	2057	486,862	9,046,344	1858.1%	414	116,612	2,166,751	1858.1%	1.4365	N/A	0.1187	N/A	0.881	0.843	3.99%	0.2395
	2058	409,334	8,104,640	1980.0%	364	94,278	1,866,659	1980.0%	1.4365	N/A	0.1200	N/A	0.880	0.841	3.99%	0.2303
	2059	343,507	7,240,570	2107.8%	320	76,079	1,603,613	2107.8%	1.4365	N/A	0.1209	N/A	0.879	0.839	3.99%	0.2215
	2060	287,844	6,455,597	2242.7%	281	61,303	1,374,861	2242.7%	1.4365	N/A	0.1216	N/A	0.878	0.838	3.99%	0.2130
	2061	240,891	5,743,845	2384.4%	247	49,333	1,176,307	2384.4%	1.4365	N/A	0.1228	N/A	0.877	0.837	3.99%	0.2048
	2062	201,237	5,102,126	2535.4%	216	39,630	1,004,765	2535.4%	1.4365	N/A	0.1238	N/A	0.876	0.835	3.99%	0.1969
	2063	167,732	4,522,432	2696.2%	189	31,763	856,408	2696.2%	1.4365	N/A	0.1244	N/A	0.876	0.834	3.99%	0.1894
	2064	139,525	4,000,288	2867.1%	165	25,407	728,443	2867.1%	1.4365	N/A	0.1268	N/A	0.873	0.832	3.99%	0.1821
	2065	115,718	3,527,775	3048.6%	144	20,263	617,733	3048.6%	1.4365	N/A	0.1275	N/A	0.873	0.829	3.99%	0.1751
	2066	95,663	3,098,682	3239.2%	126	16,108	521,762	3239.2%	1.4365	N/A	0.1283	N/A	0.872	0.827	3.99%	0.1684
	2067	78,871	2,711,277	3437.6%	109	12,771	439,000	3437.6%	1.4365	N/A	0.1302	N/A	0.870	0.824	3.99%	0.1619
	2068	64,882	2,361,732	3640.0%	95	10,102	367,720	3640.0%	1.4365	N/A	0.1339	N/A	0.866	0.823	3.99%	0.1557
	2069	53,264	2,050,451	3849.6%	82	7,975	306,995	3849.6%	1.4365	N/A	0.1350	N/A	0.865	0.821	3.99%	0.1497
	2070+	189,274	9,293,961	4910.3%	71	27,250	1,338,068	4910.3%	1.4365	N/A	0.1387	N/A	0.861	N/A	3.99%	0.1440
	Past	213,692,703	36,050,442	16.9%	80,908	266,215,205	41,007,868	15.4%								
	Future	288,075,592	736,723,559	255.7%	107,860	201,126,978	355,434,772	176.7%								
	Lifetime	501,768,295	772,774,002	154.0%	188,768	467,342,182	396,442,640	84.8%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%							3.99%	1.2403
	2016	18,382,433	4,888,964	26.6%	6,671	21,924,173	5,830,920	26.6%							3.99%	1.1927
	2017	18,136,480	3,258,745	18.0%	6,545	20,800,259	3,737,370	18.0%							3.99%	1.1469
	2018	19,849,570	6,290,496	31.7%	6,433	21,890,836	6,937,390	31.7%							3.99%	1.1028
	2019	21,261,604	5,578,882	26.2%	6,271	22,547,727	5,916,351	26.2%							3.99%	1.0605
	2020	20,792,146	8,739,609	42.0%	6,128	21,203,208	8,912,391	42.0%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	8,679,257	42.9%	5,966	19,838,012	8,510,994	42.9%	1.4340	1.0000	0.0264	1.0000	0.974	0.938	3.99%	0.9806
	2022	19,411,583	9,616,218	49.5%	5,805	18,304,346	9,067,709	49.5%	1.4365	1.0000	0.0270	1.0000	0.973	0.958	3.99%	0.9430
	2023	19,723,692	10,529,014	53.4%	5,619	17,884,507	9,547,209	53.4%	1.5335	0.9989	0.0321	0.9956	0.968	0.957	3.99%	0.9068
	2024	22,366,616	11,319,689	50.6%	5,376	19,502,242	9,870,036	50.6%	1.8553	0.9953	0.0432	0.9811	0.957	0.955	3.99%	0.8719
	2025	21,547,922	12,308,689	57.1%	5,204	18,066,963	10,320,282	57.1%	1.8800	0.9950	0.0319	0.9800	0.968	0.952	3.99%	0.8385
	2026	20,430,452	13,335,386	65.3%	5,035	16,472,262	10,751,792	65.3%	1.8800	0.9950	0.0326	0.9800	0.967	0.948	3.99%	0.8063
	2027	19,318,281	14,373,443	74.4%	4,860	14,977,497	11,143,756	74.4%	1.8800	0.9950	0.0347	0.9800	0.965	0.946	3.99%	0.7753
	2028	18,207,719	15,426,987	84.7%	4,681	13,574,437	11,501,312	84.7%	1.8800	0.9950	0.0368	0.9800	0.963	0.943	3.99%	0.7455
	2029	17,131,397	16,487,571	96.2%	4,499	12,281,589	11,820,027	96.2%	1.8800	0.9950	0.0389	0.9800	0.961	0.941	3.99%	0.7169
	2030	16,078,115	17,546,020	109.1%	4,313	11,083,895	12,095,836	109.1%	1.8800	0.9950	0.0412	0.9800	0.959	0.939	3.99%	0.6894
	2031	15,051,123	18,596,961	123.6%	4,125	9,977,499	12,328,060	123.6%	1.8800	0.9950	0.0436	0.9800	0.956	0.936	3.99%	0.6629
	2032	14,035,544	19,628,902	139.9%	3,935	8,947,002	12,512,506	139.9%	1.8800	0.9950	0.0460	0.9800	0.954	0.933	3.99%	0.6375
	2033	13,054,583	20,626,746	158.0%	3,743	8,002,152	12,643,709	158.0%	1.8800	0.9950	0.0488	0.9800	0.951	0.930	3.99%	0.6130
	2034	12,101,782	21,570,459	178.2%	3,551	7,133,269	12,714,482	178.2%	1.8800	0.9950	0.0514	0.9800	0.949	0.927	3.99%	0.5894
	2035	11,177,650	22,435,784	200.7%	3,358	6,335,564	12,716,747	200.7%	1.8800	0.9950	0.0544	0.9800	0.946	0.924	3.99%	0.5668
	2036	10,284,279	23,206,932	225.7%	3,166	5,605,368	12,648,762	225.7%	1.8800	0.9950	0.0572	0.9800	0.943	0.920	3.99%	0.5450
	2037	9,424,563	23,858,334	253.2%	2,975	4,939,546	12,504,488	253.2%	1.8800	0.9950	0.0604	0.9800	0.940	0.916	3.99%	0.5241
	2038	8,597,917	24,365,596	283.4%	2,786	4,333,258	12,279,999	283.4%	1.8800	0.9950	0.0636	0.9800	0.936	0.912	3.99%	0.5040
	2039	7,804,756	24,710,433	316.6%	2,599	3,782,476	11,975,597	316.6%	1.8800	0.9950	0.0670	0.9800	0.933	0.908	3.99%	0.4846
	2040	7,052,874	24,873,973	352.7%	2,416	3,286,839	11,591,976	352.7%	1.8800	0.9950	0.0705	0.9800	0.930	0.904	3.99%	0.4660
	2041	6,342,547	24,849,863	391.8%	2,237	2,842,311	11,136,066	391.8%	1.8800	0.9950	0.0739	0.9800	0.926	0.899	3.99%	0.4481
	2042	5,669,750	24,626,844	434.4%	2,064	2,443,246	10,612,362	434.4%	1.8800	0.9950	0.0774	0.9800	0.923	0.894	3.99%	0.4309
	2043	5,047,231	24,208,352	479.6%	1,897	2,091,472	10,031,458	479.6%	1.8800	0.9950	0.0810	0.9800	0.919	0.890	3.99%	0.4144
	2044	4,470,357	23,600,209	527.9%	1,736	1,781,298	9,403,947	527.9%	1.8800	0.9950	0.0847	0.9800	0.915	0.886	3.99%	0.3985
	2045	3,939,322	22,814,287	579.1%	1,583	1,509,424	8,741,716	579.1%	1.8800	0.9950	0.0883	0.9800	0.912	0.881	3.99%	0.3832
	2046	3,454,119	21,872,575	633.2%	1,438	1,272,690	8,059,076	633.2%	1.8800	0.9950	0.0918	0.9800	0.908	0.877	3.99%	0.3685
	2047	3,014,034	20,801,681	690.2%	1,301	1,067,896	7,370,200	690.2%	1.8800	0.9950	0.0951	0.9800	0.905	0.873	3.99%	0.3543
	2048	2,617,350	19,624,036	749.8%	1,173	891,740	6,685,973	749.8%	1.8800	0.9950	0.0985	0.9800	0.902	0.868	3.99%	0.3407
	2049	2,263,036	18,374,721	811.9%	1,054	741,418	6,019,946	811.9%	1.8800	0.9950	0.1015	0.9800	0.898	0.865	3.99%	0.3276
	2050	1,948,545	17,085,828	876.9%	943	613,872	5,382,739	876.9%	1.8800	0.9950	0.1046	0.9800	0.895	0.861	3.99%	0.3150
	2051	1,671,144	15,785,913	944.6%	842	506,264	4,782,253	944.6%	1.8800	0.9950	0.1073	0.9800	0.893	0.858	3.99%	0.3029
	2052	1,428,043	14,497,396	1015.2%	750	416,006	4,223,265	1015.2%	1.8800	0.9950	0.1099	0.9800	0.890	0.855	3.99%	0.2913
	2053	1,215,860	13,243,410	1089.2%	666	340,594	3,709,827	1089.2%	1.8800	0.9950	0.1120	0.9800	0.888	0.851	3.99%	0.2801
	2054	1,031,935	12,036,907	1166.4%	590	277,972	3,242,383	1166.4%	1.8800	0.9950	0.1142	0.9800	0.886	0.849	3.99%	0.2694
	2055	873,183	10,887,569	1246.9%	521	226,178	2,820,173	1246.9%	1.8800	0.9950	0.1160	0.9800	0.884	0.846	3.99%	0.2590
	2056	737,273	9,814,908	1331.2%	460	183,640	2,444,706	1331.2%	1.8800	0.9950	0.1171	0.9800	0.883	0.844	3.99%	0.2491
	2057	621,291	8,821,090	1419.8%	406	148,810	2,112,799	1419.8%	1.8800	0.9950	0.1187	0.9800	0.881	0.843	3.99%	0.2395
	2058	522,357	7,902,834	1512.9%	357	120,309	1,820,180	1512.9%	1.8800	0.9950	0.1200	0.9800	0.880	0.841	3.99%	0.2303
	2059	438,354	7,060,280	1610.6%	314	97,085	1,563,683	1610.6%	1.8800	0.9950	0.1209	0.9800	0.879	0.839	3.99%	0.2215
	2060	367,321	6,294,852	1713.7%	276	78,229	1,340,627	1713.7%	1.8800	0.9950	0.1216	0.9800	0.878	0.838	3.99%	0.2130
	2061	307,404	5,600,823	1822.0%	242	62,955	1,147,017	1822.0%	1.8800	0.9950	0.1228	0.9800	0.877	0.837	3.99%	0.2048
	2062	256,802	4,975,083	1937.3%	212	50,572	979,746	1937.3%	1.8800	0.9950	0.1238	0.9800	0.876	0.835	3.99%	0.1969
	2063	214,045	4,409,823	2060.2%	186	40,534	835,084	2060.2%	1.8800	0.9950	0.1244	0.9800	0.876	0.834	3.99%	0.1894
	2064	178,049	3,900,681	2190.8%	162	32,422	710,305	2190.8%	1.8800	0.9950	0.1268	0.9800	0.873	0.832	3.99%	0.1821
	2065	147,669	3,439,933	2329.5%	141	25,858	602,351	2329.5%	1.8800	0.9950	0.1275	0.9800	0.873	0.829	3.99%	0.1751
	2066	122,077	3,021,524	2475.1%	123	20,556	508,770	2475.1%	1.8800	0.9950	0.1283	0.9800	0.872	0.827	3.99%	0.1684
	2067	100,649	2,643,766	2626.7%	107	16,297	428,069	2626.7%	1.8800	0.9950	0.1302	0.9800	0.870	0.824	3.99%	0.1619
	2068	82,797	2,302,925	2781.4%	93	12,891	358,564	2781.4%	1.8800	0.9950	0.1339	0.9800	0.866	0.823	3.99%	0.1557
	2069	67,971	1,999,395	2941.5%	80	10,177	299,351	2941.5%	1.8800	0.9950	0.1350	0.9800	0.865	0.821	3.99%	0.1497
	2070+	241,534	9,062,542	3752.1%	69	34,774	1,304,750	3752.1%	1.8800	0.9950	0.1387	0.9800	0.861	N/A	3.99%	0.1440
	Past	213,692,703	36,050,442	16.9%	80,908	266,215,205	41,007,868	15.4%								
	Future	352,423,109	719,056,442	204.0%	106,033	242,286,211	347,222,665	143.3%								
	Lifetime	566,115,812	755,106,884	133.4%	186,941	508,501,416	388,230,533	76.3%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

1 Accumulated value of initial earned premium	251,045,073	x	58%	=	145,606,143
2a Accumulated value of earned premium	266,215,205				
2b Accumulated value of prior premium rate schedule increases (2a-1)	15,170,131		85%	=	12,894,612
3 Present value of future projected initial earned premium	140,033,886		58%	=	81,219,654
4a Present value of future projected premium	242,286,211				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	102,252,326		85%	=	86,914,477
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**326,634,885**
6a Accumulated value of incurred claims without the inclusion of active life reserves					41,007,868
6b Present value of future projected incurred claims without the inclusion of active life reserves					347,222,665
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**388,230,533**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	126,162	15.8%	273	915,743	144,692	15.8%							3.99%	1.1469
	2018	825,727	274,823	33.3%	272	910,642	303,085	33.3%							3.99%	1.1028
	2019	869,556	268,656	30.9%	262	922,156	284,907	30.9%							3.99%	1.0605
	2020	857,740	338,027	39.4%	261	874,698	344,710	39.4%							3.99%	1.0198
Projected Future Experience	2021	845,373	439,137	51.9%	254	828,984	430,623	51.9%	1.4340	N/A	0.0281	N/A	0.972	0.950	3.99%	0.9806
	2022	811,168	483,785	59.6%	246	764,899	456,190	59.6%	1.4365	N/A	0.0291	N/A	0.971	0.958	3.99%	0.9430
	2023	775,533	528,880	68.2%	239	703,217	479,563	68.2%	1.4365	N/A	0.0298	N/A	0.970	0.956	3.99%	0.9068
	2024	739,413	573,345	77.5%	231	644,720	499,920	77.5%	1.4365	N/A	0.0315	N/A	0.968	0.953	3.99%	0.8719
	2025	702,288	616,368	87.8%	224	588,836	516,797	87.8%	1.4365	N/A	0.0338	N/A	0.966	0.950	3.99%	0.8385
	2026	663,989	656,827	98.9%	216	535,348	529,574	98.9%	1.4365	N/A	0.0360	N/A	0.964	0.945	3.99%	0.8063
	2027	625,491	694,646	111.1%	207	484,944	538,560	111.1%	1.4365	N/A	0.0383	N/A	0.962	0.942	3.99%	0.7753
	2028	587,431	730,877	124.4%	199	437,949	544,892	124.4%	1.4365	N/A	0.0403	N/A	0.960	0.939	3.99%	0.7455
	2029	550,129	765,464	139.1%	190	394,391	548,765	139.1%	1.4365	N/A	0.0431	N/A	0.957	0.937	3.99%	0.7169
	2030	513,864	798,862	155.5%	182	354,246	550,718	155.5%	1.4365	N/A	0.0451	N/A	0.955	0.934	3.99%	0.6894
	2031	478,866	832,291	173.8%	173	317,443	551,732	173.8%	1.4365	N/A	0.0471	N/A	0.953	0.932	3.99%	0.6629
	2032	445,072	866,357	194.7%	165	283,713	552,262	194.7%	1.4365	N/A	0.0497	N/A	0.950	0.929	3.99%	0.6375
	2033	412,533	901,097	218.4%	156	252,873	552,351	218.4%	1.4365	N/A	0.0523	N/A	0.948	0.927	3.99%	0.6130
	2034	381,303	936,153	245.5%	147	224,755	551,806	245.5%	1.4365	N/A	0.0550	N/A	0.945	0.924	3.99%	0.5894
	2035	351,312	970,732	276.3%	139	199,126	550,217	276.3%	1.4365	N/A	0.0572	N/A	0.943	0.921	3.99%	0.5668
	2036	322,550	1,003,441	311.1%	131	175,804	546,918	311.1%	1.4365	N/A	0.0604	N/A	0.940	0.918	3.99%	0.5450
	2037	294,993	1,032,883	350.1%	122	154,610	541,348	350.1%	1.4365	N/A	0.0635	N/A	0.937	0.915	3.99%	0.5241
	2038	268,559	1,057,589	393.8%	114	135,351	533,013	393.8%	1.4365	N/A	0.0668	N/A	0.933	0.910	3.99%	0.5040
	2039	243,356	1,076,542	442.4%	106	117,940	521,732	442.4%	1.4365	N/A	0.0698	N/A	0.930	0.906	3.99%	0.4846
	2040	219,413	1,088,558	496.1%	98	102,253	507,299	496.1%	1.4365	N/A	0.0732	N/A	0.927	0.902	3.99%	0.4660
	2041	196,761	1,093,017	555.5%	91	88,175	489,818	555.5%	1.4365	N/A	0.0769	N/A	0.923	0.897	3.99%	0.4481
	2042	175,300	1,087,276	620.2%	83	75,541	468,536	620.2%	1.4365	N/A	0.0816	N/A	0.918	0.891	3.99%	0.4309
	2043	155,122	1,069,735	689.6%	76	64,279	443,277	689.6%	1.4365	N/A	0.0848	N/A	0.915	0.885	3.99%	0.4144
	2044	136,324	1,041,068	763.7%	70	54,321	414,833	763.7%	1.4365	N/A	0.0895	N/A	0.911	0.879	3.99%	0.3985
	2045	118,931	1,000,496	841.2%	63	45,571	383,359	841.2%	1.4365	N/A	0.0939	N/A	0.906	0.872	3.99%	0.3832
	2046	103,003	948,574	920.9%	57	37,952	349,508	920.9%	1.4365	N/A	0.0981	N/A	0.902	0.866	3.99%	0.3685
	2047	88,600	888,023	1002.3%	51	31,392	314,634	1002.3%	1.4365	N/A	0.1007	N/A	0.899	0.860	3.99%	0.3543
	2048	75,697	821,163	1084.8%	46	25,790	279,773	1084.8%	1.4365	N/A	0.1043	N/A	0.896	0.854	3.99%	0.3407
	2049	64,284	750,845	1168.0%	41	21,061	245,993	1168.0%	1.4365	N/A	0.1084	N/A	0.892	0.849	3.99%	0.3276
	2050	54,292	680,445	1253.3%	36	17,104	214,368	1253.3%	1.4365	N/A	0.1111	N/A	0.889	0.845	3.99%	0.3150
	2051	45,633	612,366	1341.9%	32	13,824	185,513	1341.9%	1.4365	N/A	0.1139	N/A	0.886	0.841	3.99%	0.3029
	2052	38,188	547,730	1434.3%	28	11,125	159,560	1434.3%	1.4365	N/A	0.1170	N/A	0.883	0.837	3.99%	0.2913
	2053	31,787	486,090	1529.2%	25	8,904	136,167	1529.2%	1.4365	N/A	0.1184	N/A	0.882	0.832	3.99%	0.2801
	2054	26,324	427,955	1625.7%	22	7,091	115,278	1625.7%	1.4365	N/A	0.1196	N/A	0.880	0.828	3.99%	0.2694
	2055	21,720	373,594	1720.0%	19	5,626	96,771	1720.0%	1.4365	N/A	0.1235	N/A	0.876	0.825	3.99%	0.2590
	2056	17,882	323,323	1808.1%	17	4,454	80,534	1808.1%	1.4365	N/A	0.1244	N/A	0.876	0.823	3.99%	0.2491
	2057	14,743	278,071	1886.2%	15	3,531	66,603	1886.2%	1.4365	N/A	0.1237	N/A	0.876	0.824	3.99%	0.2395
	2058	12,163	237,723	1954.5%	13	2,801	54,752	1954.5%	1.4365	N/A	0.1249	N/A	0.875	0.825	3.99%	0.2303
	2059	10,056	202,328	2012.0%	11	2,227	44,811	2012.0%	1.4365	N/A	0.1250	N/A	0.875	0.827	3.99%	0.2215
	2060	8,350	172,153	2061.6%	10	1,778	36,664	2061.6%	1.4365	N/A	0.1252	N/A	0.875	0.830	3.99%	0.2130
	2061	6,962	146,325	2101.8%	9	1,426	29,967	2101.8%	1.4365	N/A	0.1210	N/A	0.879	0.834	3.99%	0.2048
	2062	5,823	124,562	2139.3%	8	1,147	24,530	2139.3%	1.4365	N/A	0.1261	N/A	0.874	0.836	3.99%	0.1969
	2063	4,887	105,885	2166.7%	7	925	20,051	2166.7%	1.4365	N/A	0.1194	N/A	0.881	0.839	3.99%	0.1894
	2064	4,117	90,069	2187.8%	6	750	16,401	2187.8%	1.4365	N/A	0.1207	N/A	0.879	0.842	3.99%	0.1821
	2065	3,485	76,565	2196.7%	5	610	13,407	2196.7%	1.4365	N/A	0.1186	N/A	0.881	0.847	3.99%	0.1751
	2066	2,979	65,348	2193.3%	5	502	11,003	2193.3%	1.4365	N/A	0.1154	N/A	0.885	0.855	3.99%	0.1684
	2067	2,560	56,136	2193.0%	4	414	9,089	2193.0%	1.4365	N/A	0.1152	N/A	0.885	0.859	3.99%	0.1619
	2068	2,213	48,694	2200.8%	4	344	7,582	2200.8%	1.4365	N/A	0.1130	N/A	0.887	0.864	3.99%	0.1557
	2069	1,916	42,663	2226.2%	3	287	6,388	2226.2%	1.4365	N/A	0.1136	N/A	0.886	0.866	3.99%	0.1497
	2070+	8,963	287,521	3207.7%	3	1,290	41,395	3207.7%	1.4365	N/A	0.1156	N/A	0.884	N/A	3.99%	0.1440
	Past	9,692,204	1,375,706	14.2%	3,426	12,182,201	1,542,900	12.7%								
	Future	11,671,704	30,139,577	258.2%	4,399	8,231,647	15,264,843	185.4%								
	Lifetime	21,363,907	31,515,284	147.5%	7,825	20,413,848	16,807,743	82.3%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	126,162	15.8%	273	915,743	144,692	15.8%							3.99%	1.1469
	2018	825,727	274,823	33.3%	272	910,642	303,085	33.3%							3.99%	1.1028
	2019	869,556	268,656	30.9%	262	922,156	284,907	30.9%							3.99%	1.0605
	2020	857,740	338,027	39.4%	261	874,698	344,710	39.4%							3.99%	1.0198
Projected Future Experience	2021	845,373	439,137	51.9%	254	828,984	430,623	51.9%	1.4340	1.0000	0.0281	1.0000	0.972	0.950	3.99%	0.9806
	2022	811,168	483,785	59.6%	246	764,899	456,190	59.6%	1.4365	1.0000	0.0291	1.0000	0.971	0.958	3.99%	0.9430
	2023	823,380	525,990	63.9%	238	746,602	476,943	63.9%	1.5335	0.9989	0.0341	0.9956	0.966	0.956	3.99%	0.9068
	2024	932,526	559,859	60.0%	227	813,102	488,161	60.0%	1.8553	0.9953	0.0456	0.9811	0.954	0.953	3.99%	0.8719
	2025	896,199	601,020	67.1%	219	751,422	503,928	67.1%	1.8800	0.9950	0.0349	0.9800	0.965	0.950	3.99%	0.8385
	2026	847,326	640,472	75.6%	211	683,165	516,387	75.6%	1.8800	0.9950	0.0360	0.9800	0.964	0.945	3.99%	0.8063
	2027	798,198	677,349	84.9%	203	618,844	525,150	84.9%	1.8800	0.9950	0.0383	0.9800	0.962	0.942	3.99%	0.7753
	2028	749,628	712,678	95.1%	195	558,872	531,324	95.1%	1.8800	0.9950	0.0403	0.9800	0.960	0.939	3.99%	0.7455
	2029	702,028	746,404	106.3%	187	503,287	535,101	106.3%	1.8800	0.9950	0.0431	0.9800	0.957	0.937	3.99%	0.7169
	2030	655,749	778,970	118.8%	178	452,059	537,005	118.8%	1.8800	0.9950	0.0451	0.9800	0.955	0.934	3.99%	0.6894
	2031	611,087	811,567	132.8%	170	405,094	537,994	132.8%	1.8800	0.9950	0.0471	0.9800	0.953	0.932	3.99%	0.6629
	2032	567,963	844,784	148.7%	161	362,050	538,510	148.7%	1.8800	0.9950	0.0497	0.9800	0.950	0.929	3.99%	0.6375
	2033	526,438	878,659	166.9%	153	322,694	538,597	166.9%	1.8800	0.9950	0.0523	0.9800	0.948	0.927	3.99%	0.6130
	2034	486,586	912,843	187.6%	144	286,813	538,066	187.6%	1.8800	0.9950	0.0550	0.9800	0.945	0.924	3.99%	0.5894
	2035	448,314	946,560	211.1%	136	254,107	536,517	211.1%	1.8800	0.9950	0.0572	0.9800	0.943	0.921	3.99%	0.5668
	2036	411,611	978,455	237.7%	128	224,345	533,299	237.7%	1.8800	0.9950	0.0604	0.9800	0.940	0.918	3.99%	0.5450
	2037	376,445	1,007,164	267.5%	120	197,300	527,869	267.5%	1.8800	0.9950	0.0635	0.9800	0.937	0.915	3.99%	0.5241
	2038	342,712	1,031,255	300.9%	112	172,723	519,741	300.9%	1.8800	0.9950	0.0668	0.9800	0.933	0.910	3.99%	0.5040
	2039	310,550	1,049,736	338.0%	104	150,504	508,741	338.0%	1.8800	0.9950	0.0698	0.9800	0.930	0.906	3.99%	0.4846
	2040	279,996	1,061,453	379.1%	96	130,486	494,667	379.1%	1.8800	0.9950	0.0732	0.9800	0.927	0.902	3.99%	0.4660
	2041	251,089	1,065,801	424.5%	89	112,521	477,621	424.5%	1.8800	0.9950	0.0769	0.9800	0.923	0.897	3.99%	0.4481
	2042	223,703	1,060,203	473.9%	82	96,399	456,870	473.9%	1.8800	0.9950	0.0816	0.9800	0.918	0.891	3.99%	0.4309
	2043	197,953	1,043,099	526.9%	75	82,028	432,239	526.9%	1.8800	0.9950	0.0848	0.9800	0.915	0.885	3.99%	0.4144
	2044	173,965	1,015,145	583.5%	68	69,320	404,504	583.5%	1.8800	0.9950	0.0895	0.9800	0.911	0.879	3.99%	0.3985
	2045	151,770	975,584	642.8%	62	58,153	373,813	642.8%	1.8800	0.9950	0.0939	0.9800	0.906	0.872	3.99%	0.3832
	2046	131,444	924,955	703.7%	56	48,431	340,805	703.7%	1.8800	0.9950	0.0981	0.9800	0.902	0.866	3.99%	0.3685
	2047	113,064	865,911	765.9%	50	40,060	306,799	765.9%	1.8800	0.9950	0.1007	0.9800	0.899	0.860	3.99%	0.3543
	2048	96,598	800,716	828.9%	45	32,911	272,807	828.9%	1.8800	0.9950	0.1043	0.9800	0.896	0.854	3.99%	0.3407
	2049	82,034	732,149	892.5%	40	26,876	239,867	892.5%	1.8800	0.9950	0.1084	0.9800	0.892	0.849	3.99%	0.3276
	2050	69,282	663,502	957.7%	36	21,827	209,031	957.7%	1.8800	0.9950	0.1111	0.9800	0.889	0.845	3.99%	0.3150
	2051	58,233	597,118	1025.4%	31	17,641	180,893	1025.4%	1.8800	0.9950	0.1139	0.9800	0.886	0.841	3.99%	0.3029
	2052	48,732	534,092	1096.0%	28	14,196	155,587	1096.0%	1.8800	0.9950	0.1170	0.9800	0.883	0.837	3.99%	0.2913
	2053	40,564	473,986	1168.5%	25	11,363	132,776	1168.5%	1.8800	0.9950	0.1184	0.9800	0.882	0.832	3.99%	0.2801
	2054	33,593	417,299	1242.2%	22	9,049	112,408	1242.2%	1.8800	0.9950	0.1196	0.9800	0.880	0.828	3.99%	0.2694
	2055	27,717	364,291	1314.3%	19	7,180	94,361	1314.3%	1.8800	0.9950	0.1235	0.9800	0.876	0.825	3.99%	0.2590
	2056	22,820	315,273	1381.6%	17	5,684	78,528	1381.6%	1.8800	0.9950	0.1244	0.9800	0.876	0.823	3.99%	0.2491
	2057	18,813	271,147	1441.3%	15	4,506	64,944	1441.3%	1.8800	0.9950	0.1237	0.9800	0.876	0.824	3.99%	0.2395
	2058	15,521	231,803	1493.4%	13	3,575	53,389	1493.4%	1.8800	0.9950	0.1249	0.9800	0.875	0.825	3.99%	0.2303
	2059	12,833	197,290	1537.4%	11	2,842	43,695	1537.4%	1.8800	0.9950	0.1250	0.9800	0.875	0.827	3.99%	0.2215
	2060	10,656	167,866	1575.3%	10	2,269	35,751	1575.3%	1.8800	0.9950	0.1252	0.9800	0.875	0.830	3.99%	0.2130
	2061	8,884	142,682	1606.0%	9	1,819	29,220	1606.0%	1.8800	0.9950	0.1210	0.9800	0.879	0.834	3.99%	0.2048
	2062	7,430	121,461	1634.7%	7	1,463	23,919	1634.7%	1.8800	0.9950	0.1261	0.9800	0.874	0.836	3.99%	0.1969
	2063	6,236	103,249	1655.6%	7	1,181	19,552	1655.6%	1.8800	0.9950	0.1194	0.9800	0.881	0.839	3.99%	0.1894
	2064	5,254	87,826	1671.7%	6	957	15,993	1671.7%	1.8800	0.9950	0.1207	0.9800	0.879	0.842	3.99%	0.1821
	2065	4,448	74,658	1678.6%	5	779	13,073	1678.6%	1.8800	0.9950	0.1186	0.9800	0.881	0.847	3.99%	0.1751
	2066	3,802	63,721	1675.9%	5	640	10,729	1675.9%	1.8800	0.9950	0.1154	0.9800	0.885	0.855	3.99%	0.1684
	2067	3,267	54,739	1675.7%	4	529	8,863	1675.7%	1.8800	0.9950	0.1152	0.9800	0.885	0.859	3.99%	0.1619
	2068	2,824	47,482	1681.7%	4	440	7,393	1681.7%	1.8800	0.9950	0.1130	0.9800	0.887	0.864	3.99%	0.1557
	2069	2,445	41,601	1701.1%	3	366	6,228	1701.1%	1.8800	0.9950	0.1136	0.9800	0.886	0.866	3.99%	0.1497
	2070+	11,438	280,362	2451.1%	3	1,647	40,364	2451.1%	1.8800	0.9950	0.1156	0.9800	0.884	N/A	3.99%	0.1440
	Past	9,692,204	1,375,706	14.2%	3,426	12,182,201	1,542,900	12.7%								
	Future	14,259,687	29,423,152	206.3%	4,325	9,904,005	14,916,840	150.6%								
	Lifetime	23,951,890	30,798,858	128.6%	7,751	22,086,206	16,459,740	74.5%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-B
Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

1 Accumulated value of initial earned premium	11,555,959	x	58%	=	6,702,456
2a Accumulated value of earned premium	12,182,201				
2b Accumulated value of prior premium rate schedule increases (2a-1)	626,242		85%	=	532,306
3 Present value of future projected initial earned premium	5,731,273		58%	=	3,324,139
4a Present value of future projected premium	9,904,005				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	4,172,732		85%	=	3,546,822
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**14,105,723**
6a Accumulated value of incurred claims without the inclusion of active life reserves					1,542,900
6b Present value of future projected incurred claims without the inclusion of active life reserves					14,916,840
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**16,459,740**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P
Assumptions Summary

Original Pricing Assumptions

Interest Rate: 4.00%

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

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

Voluntary Lapse Rates:

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

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

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

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

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

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

Utilization:

Home Care	Facility Care
60%	85%

2021 Rate Action Assumptions

Maximum valuation interest rate for contract reserves, which average to 3.99%

2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement
with attained age/gender multiples of:

Males	
Attained Age	Proposed Assumption
< 65	60%
65-69	60%
70-74	70%
75-79	85%
80-84	100%
85-89	110%
90+	120%

Females	
Attained Age	Proposed Assumption
< 65	55%
65-69	55%
70-74	65%
75-79	80%
80-84	95%
85-89	95%
90+	110%

Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17+	0.9%

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

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

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

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.23%	1.19%	1.59%	1.20%
82	1.48%	1.38%	1.92%	1.40%
83	1.78%	1.60%	2.28%	1.62%
84	2.10%	1.84%	2.69%	1.85%
85	2.47%	2.09%	3.13%	2.09%

Change
Incidence curves were reshaped to better reflect the emerged experience over the years.

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

Home Care	Facility Care
61%	79%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Actual / Projected Experience			Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2020		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 3.99% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	1998	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	1999	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2000	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2001	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2002	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2003	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2004	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2005	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2006	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2007	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2008	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2009	2,255,829	62,104	2.8%	2,255,829	138,138	6.1%	0.45	2.8%	6.1%	0.45
	2010	13,177,558	358,557	2.7%	10,667,289	775,443	7.3%	0.37	2.7%	7.1%	0.39
	2011	21,213,573	934,498	4.4%	19,204,031	1,791,343	9.3%	0.47	3.7%	8.4%	0.44
	2012	20,541,081	778,310	3.8%	20,445,937	2,625,685	12.8%	0.30	3.7%	10.1%	0.37
	2013	19,829,256	1,260,533	6.4%	19,702,416	3,233,967	16.4%	0.39	4.4%	11.7%	0.37
	2014	19,476,823	1,338,709	6.9%	18,971,619	3,764,452	19.8%	0.35	4.8%	13.3%	0.36
	2015	18,776,349	2,561,035	13.6%	18,226,609	4,322,906	23.7%	0.58	6.1%	14.8%	0.41
	2016	18,382,433	4,888,964	26.6%	17,469,608	4,871,033	27.9%	0.95	8.6%	16.4%	0.52
	2017	18,136,480	3,258,745	18.0%	16,689,998	5,553,518	33.3%	0.54	9.6%	18.1%	0.53
	2018	19,849,570	6,290,496	31.7%	15,864,623	6,283,036	39.6%	0.80	11.8%	20.0%	0.59
	2019	21,261,604	5,578,882	26.2%	14,986,945	6,909,138	46.1%	0.57	13.1%	21.8%	0.60
	2020	20,792,146	8,739,609	42.0%	14,071,256	7,478,576	53.1%	0.79	15.4%	23.7%	0.65
Projected Experience	2021	20,230,210	8,679,257	42.9%	13,144,988	7,956,042	60.5%	0.71	17.3%	25.6%	0.68
	2022	19,411,583	9,616,218	49.5%	12,229,268	8,454,702	69.1%	0.72	19.2%	27.5%	0.70
	2023	18,577,547	10,586,860	57.0%	11,329,865	8,907,411	78.6%	0.72	21.2%	29.5%	0.72
	2024	17,734,811	11,592,363	65.4%	10,453,710	9,290,924	88.9%	0.74	23.3%	31.4%	0.74
	2025	16,885,586	12,623,002	74.8%	9,611,342	9,625,822	100.2%	0.75	25.3%	33.3%	0.76
	2026	16,009,903	13,675,917	85.4%	8,804,704	9,861,164	112.0%	0.76	27.5%	35.2%	0.78
	2027	15,138,374	14,740,481	97.4%	8,034,637	10,002,824	124.5%	0.78	29.7%	37.0%	0.80
	2028	14,268,105	15,820,928	110.9%	7,304,397	10,007,862	137.0%	0.81	31.9%	38.8%	0.82
	2029	13,424,667	16,908,595	126.0%	6,618,949	10,015,465	151.3%	0.83	34.2%	40.5%	0.84
	2030	12,599,284	17,994,073	142.8%	5,981,971	9,964,101	166.6%	0.86	36.5%	42.1%	0.87
	2031	11,794,503	19,071,850	161.7%	5,391,230	9,830,481	182.3%	0.89	38.9%	43.7%	0.89
	2032	10,998,666	20,130,142	183.0%	4,844,953	9,554,870	197.2%	0.93	41.3%	45.2%	0.91
	2033	10,229,955	21,153,467	206.8%	4,344,418	9,114,605	209.8%	0.99	43.7%	46.5%	0.94
	2034	9,483,313	22,121,279	233.3%	3,890,214	8,819,347	226.7%	1.03	46.2%	47.8%	0.97
	2035	8,759,135	23,008,700	262.7%	3,480,166	8,536,808	245.3%	1.07	48.7%	48.9%	0.99
	2036	8,059,064	23,799,541	295.3%	3,110,352	8,204,151	263.8%	1.12	51.1%	50.0%	1.02
	2037	7,385,365	24,467,577	331.3%	2,778,242	7,748,448	278.9%	1.19	53.6%	51.0%	1.05
	2038	6,737,581	24,987,792	370.9%	2,482,997	7,172,181	288.9%	1.28	56.0%	51.9%	1.08
	2039	6,116,037	25,341,435	414.3%	2,222,561	6,820,408	306.9%	1.35	58.3%	52.7%	1.11
	2040	5,526,840	25,509,151	461.6%	1,992,487	6,530,344	327.7%	1.41	60.6%	53.5%	1.13
	2041	4,970,207	25,484,425	512.7%	1,788,197	6,223,983	348.1%	1.47	62.8%	54.2%	1.16
	2042	4,442,983	25,255,711	568.4%	1,607,297	5,852,021	364.1%	1.56	64.9%	54.8%	1.18
	2043	3,955,159	24,826,533	627.7%	1,448,334	5,400,005	372.8%	1.68	66.9%	55.4%	1.21
	2044	3,503,104	24,202,860	690.9%	1,308,693	5,100,427	389.7%	1.77	68.8%	55.9%	1.23
	2045	3,086,969	23,396,869	757.9%	1,185,020	4,890,754	412.7%	1.84	70.6%	56.4%	1.25
	2046	2,706,750	22,431,110	828.7%	1,075,137	4,694,552	436.6%	1.90	72.2%	56.8%	1.27
	2047	2,361,885	21,332,870	903.2%	977,753	4,481,878	458.4%	1.97	73.7%	57.2%	1.29
	2048	2,051,032	20,125,152	981.2%	891,446	4,279,330	480.0%	2.04	75.1%	57.6%	1.30
	2049	1,773,382	18,843,935	1062.6%	814,543	4,167,279	511.6%	2.08	76.3%	58.0%	1.32
	2050	1,526,937	17,522,129	1147.5%	745,254	4,065,087	545.5%	2.10	77.4%	58.3%	1.33
	2051	1,309,557	16,189,019	1236.2%	682,109	4,023,205	589.8%	2.10	78.4%	58.6%	1.34
	2052	1,119,057	14,867,599	1328.6%	624,256	4,019,247	643.8%	2.06	79.3%	58.9%	1.35
	2053	952,783	13,581,591	1425.5%	570,882	4,019,932	704.2%	2.02	80.1%	59.2%	1.35
	2054	808,655	12,344,280	1526.5%	521,514	3,985,776	764.3%	2.00	80.8%	59.5%	1.36
	2055	684,252	11,165,592	1631.8%	475,765	3,909,482	821.7%	1.99	81.3%	59.8%	1.36
	2056	577,748	10,065,540	1742.2%	433,201	3,850,676	888.9%	1.96	81.9%	60.1%	1.36
	2057	486,862	9,046,344	1858.1%	393,527	3,810,516	968.3%	1.92	82.3%	60.3%	1.36
	2058	409,334	8,104,640	1980.0%	356,475	3,790,463	1063.3%	1.86	82.7%	60.5%	1.37
	2059	343,507	7,240,570	2107.8%	321,872	3,781,288	1174.8%	1.79	83.0%	60.8%	1.37
	2060	287,844	6,455,597	2242.7%	289,494	3,718,289	1284.4%	1.75	83.3%	61.0%	1.37
	2061	240,891	5,743,845	2384.4%	259,096	3,698,256	1427.4%	1.67	83.5%	61.2%	1.36
	2062	201,237	5,102,126	2535.4%	230,608	3,682,699	1597.0%	1.59	83.7%	61.4%	1.36
	2063	167,732	4,522,432	2696.2%	203,853	3,646,288	1788.7%	1.51	83.9%	61.6%	1.36
	2064	139,525	4,000,288	2867.1%	178,867	3,520,294	1968.1%	1.46	84.1%	61.8%	1.36
	2065	115,718	3,527,775	3048.6%	155,771	3,321,339	2132.2%	1.43	84.2%	61.9%	1.36
	2066	95,663	3,098,682	3239.2%	134,656	3,127,453	2322.5%	1.39	84.3%	62.1%	1.36
	2067	78,871	2,711,277	3437.6%	115,453	2,915,415	2525.2%	1.36	84.4%	62.2%	1.36
	2068	64,882	2,361,732	3640.0%	98,011	2,710,151	2765.2%	1.32	84.5%	62.3%	1.36
	2069	53,264	2,050,451	3849.6%	82,265	2,476,583	3010.5%	1.28	84.5%	62.5%	1.35
	2070	189,274	9,293,961	4910.3%	68,178	2,182,951	3201.8%	1.53	84.8%	62.5%	1.36
	Past	213,692,703	36,050,442	16.9%	188,556,159	47,747,235	25.3%	0.67	15.4%	23.7%	0.65
	Future	288,075,592	736,723,559	255.7%	146,088,982	295,763,581	202.5%	1.26	176.7%	149.8%	1.18
	Lifetime	501,768,295	772,774,002	154.0%	334,645,141	343,510,816	102.6%	1.50	84.8%	63.0%	1.35

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
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2020 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	12,041,543	62,344	0.5%	11,581,896	709,228	6.1%	0.08
2	23,162,737	1,297,200	5.6%	22,273,074	1,917,026	8.6%	0.65
3	21,808,515	664,982	3.0%	21,176,351	2,837,748	13.4%	0.23
4	20,984,643	1,213,453	5.8%	20,325,744	3,538,520	17.4%	0.33
5	20,465,716	1,340,534	6.6%	19,484,397	4,011,469	20.6%	0.32
6	19,872,458	1,916,092	9.6%	18,640,941	4,689,929	25.2%	0.38
7	19,288,638	5,541,606	28.7%	17,798,848	5,192,540	29.2%	0.98
8	18,949,746	2,779,496	14.7%	16,950,618	5,862,181	34.6%	0.42
9	18,882,266	5,198,532	27.5%	16,061,317	6,770,268	42.2%	0.65
10	18,752,619	6,624,446	35.3%	15,122,195	7,328,122	48.5%	0.73
11	18,827,056	7,814,575	41.5%	14,145,089	8,015,167	56.7%	0.73
12	19,428,962	8,973,765	46.2%	13,160,940	8,415,553	63.9%	0.72
13	19,449,942	9,474,717	48.7%	12,198,776	8,931,271	73.2%	0.67
14	18,625,818	10,440,640	56.1%	11,260,829	9,430,930	83.7%	0.67
15	17,798,043	11,444,223	64.3%	10,347,617	9,737,780	94.1%	0.68
16	16,943,111	12,476,105	73.6%	9,477,959	10,143,489	107.0%	0.69
17	16,092,388	13,531,816	84.1%	8,650,244	10,286,116	118.9%	0.71
18	15,229,190	14,603,817	95.9%	7,863,411	10,504,306	133.6%	0.72
19	14,373,953	15,691,716	109.2%	7,120,982	10,386,264	145.9%	0.75
20	13,533,174	16,792,598	124.1%	6,425,655	10,368,100	161.4%	0.77
21	12,705,687	17,897,320	140.9%	5,784,654	10,333,392	178.6%	0.79
22	11,892,685	18,997,077	159.7%	5,193,404	10,089,967	194.3%	0.82
23	11,092,121	20,078,594	181.0%	4,647,878	9,952,494	214.1%	0.85
24	10,318,794	21,129,126	204.8%	4,149,873	9,259,689	223.1%	0.92
25	9,566,594	22,127,169	231.3%	3,700,059	8,968,722	242.4%	0.95
26	8,836,745	23,051,769	260.9%	3,296,388	8,703,182	264.0%	0.99
27	8,129,839	23,878,577	293.7%	2,933,779	8,265,999	281.8%	1.04
28	7,448,819	24,581,142	330.0%	2,608,609	7,965,397	305.4%	1.08
29	6,792,161	25,135,429	370.1%	2,320,423	7,114,368	306.6%	1.21
30	6,165,433	25,516,753	413.9%	2,067,682	6,799,588	328.9%	1.26
31	5,569,428	25,708,097	461.6%	1,845,826	6,517,701	353.1%	1.31
32	5,001,302	25,696,521	513.8%	1,649,176	6,146,690	372.7%	1.38
33	4,471,422	25,477,437	569.8%	1,475,233	5,873,046	398.1%	1.43
34	3,977,491	25,051,798	629.8%	1,322,997	5,269,010	398.3%	1.58
35	3,520,106	24,427,820	694.0%	1,190,270	4,963,008	417.0%	1.66
36	3,099,055	23,618,350	762.1%	1,073,017	4,767,438	444.3%	1.72
37	2,714,263	22,641,130	834.2%	968,975	4,533,272	467.8%	1.78
38	2,365,612	21,527,196	910.0%	877,107	4,364,356	497.6%	1.83
39	2,051,844	20,306,732	989.7%	796,085	4,051,517	508.9%	1.94
40	1,771,767	19,008,974	1072.9%	724,223	3,999,742	552.3%	1.94
41	1,523,552	17,671,747	1159.9%	659,956	3,833,985	580.9%	2.00
42	1,304,942	16,325,568	1251.1%	601,426	3,786,115	629.5%	1.99
43	1,113,363	14,990,345	1346.4%	548,215	3,765,942	686.9%	1.96
44	946,630	13,688,309	1446.0%	499,295	3,760,077	753.1%	1.92
45	802,315	12,438,651	1550.3%	454,231	3,730,304	821.2%	1.89
46	678,062	11,253,393	1659.6%	412,772	3,631,991	879.9%	1.89
47	571,599	10,138,245	1773.7%	374,354	3,540,555	945.8%	1.88
48	480,807	9,102,489	1893.2%	338,759	3,521,720	1039.6%	1.82
49	403,586	8,142,920	2017.6%	305,704	3,429,024	1121.7%	1.80
50	338,103	7,258,604	2146.9%	274,956	3,494,449	1270.9%	1.69
51	282,782	6,449,366	2280.7%	246,486	3,346,507	1357.7%	1.68
52	236,248	5,715,889	2419.4%	219,759	3,347,622	1523.3%	1.59
53	197,086	5,053,227	2564.0%	194,993	3,307,230	1696.1%	1.51
54	164,120	4,458,748	2716.8%	171,785	3,287,774	1913.9%	1.42
55	136,381	3,927,473	2879.8%	150,212	3,190,130	2123.8%	1.36
56	113,047	3,450,942	3052.7%	130,347	2,965,454	2275.0%	1.34
57	93,480	3,022,319	3233.1%	112,284	2,794,611	2488.9%	1.30
58	77,104	2,638,380	3421.8%	95,999	2,605,541	2714.1%	1.26
59	63,467	2,295,276	3616.5%	81,239	2,378,875	2928.3%	1.24
60	52,170	1,991,204	3816.8%	68,003	2,251,025	3310.2%	1.15
Lifetime	501,580,529	763,752,763	152.3%	334,633,314	342,983,516	102.5%	1.49
Lifetime*	297,904,087	250,973,554	84.2%	220,882,288	140,472,535	64.0%	1.32

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 3.99%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

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

Lapse			
Policy Duration	Actual	Expected *	A/E%
1-10	60,752	49,456	122.84%
11	1,464	1,427	102.56%
12	1,159	1,117	103.79%
13	875	846	103.48%
14	659	649	101.57%
15	504	499	101.04%
16	317	319	99.47%
17+	372	380	98.00%

Mortality						
	Female			Male		
Attained Age	Actual	Expected *	A/E%	Actual	Expected *	A/E%
< 65	607	565	107.51%	539	559	96.47%
65-69	841	895	93.96%	861	860	100.16%
70-74	1,405	1,423	98.76%	1,496	1,476	101.36%
75-79	1,821	1,854	98.23%	2,081	2,065	100.79%
80-84	2,300	2,357	97.56%	2,477	2,469	100.31%
85-89	2,240	2,193	102.14%	2,187	2,170	100.80%
90+	1,592	1,567	101.60%	1,305	1,292	100.99%

* The expecteds are based on current best estimate assumptions.

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

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
under 50	2	10	20%	5	12	41%	6	6	99%	6	8	71%
50 to 54	4	18	22%	15	24	64%	2	10	21%	13	15	86%
55 to 59	20	48	42%	52	68	76%	12	25	48%	42	43	97%
60 to 64	65	102	64%	130	159	82%	32	55	59%	100	106	94%
65 to 69	163	165	99%	282	250	113%	109	94	116%	200	182	110%
70 to 74	384	356	108%	369	343	108%	234	213	110%	325	300	109%
75 to 79	605	591	102%	456	480	95%	356	345	103%	344	381	90%
80 to 84	723	703	103%	446	476	94%	336	351	96%	285	309	92%
85 to 89	556	549	101%	300	311	96%	183	209	88%	146	154	95%
over 89	211	215	98%	107	106	101%	76	60	126%	36	42	87%
Total	**2,733**	**2,758**	**99%**	**2,162**	**2,228**	**97%**	**1,346**	**1,366**	**99%**	**1,497**	**1,541**	**97%**

[1] Based on actual experience from last 10 years through 12/31/2019
[2] The expected claims are based on current best estimate assumptions with adjustments for incurred but not reported claims.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination

Claim Duration (Months)	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1	1,133	791	85	128	143%	66%	132%
2	987	1,563	196	313	63%	63%	63%
3	1,059	1,433	286	305	74%	94%	77%
4	1,213	1,652	397	352	73%	113%	80%
5	1,220	1,422	352	292	86%	121%	92%
6	1,056	1,207	265	238	88%	111%	91%
7	966	1,025	230	197	94%	117%	98%
8	859	896	168	163	96%	103%	97%
9	834	797	149	136	105%	110%	105%
10	746	725	135	115	103%	117%	105%
11	695	672	121	99	103%	122%	106%
12	662	632	100	87	105%	115%	106%
13	612	603	104	77	102%	135%	105%
14+	19,456	17,280	1,517	1,578	113%	96%	111%
Total	**31,498**	**30,698**	**4,105**	**4,080**	**103%**	**101%**	**102%**

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

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,268,900	12.1%	6,849	23,288,197	2,814,104	12.1%							3.99%	1.2403
	2016	18,382,433	3,997,244	21.7%	6,671	21,924,173	4,767,392	21.7%							3.99%	1.1927
	2017	18,136,480	2,002,777	11.0%	6,545	20,800,259	2,296,932	11.0%							3.99%	1.1469
	2018	19,849,570	3,282,145	16.5%	6,433	21,890,836	3,619,671	16.5%							3.99%	1.1028
	2019	21,261,604	1,778,765	8.4%	6,271	22,547,727	1,886,364	8.4%							3.99%	1.0605
	2020	20,792,146	465,851	2.2%	6,128	21,203,208	475,061	2.2%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	986,948	4.9%	5,966	19,838,012	967,814	4.9%	1.4340	N/A	0.0264	N/A	0.974	0.938	3.99%	0.9806
	2022	19,411,583	3,284,710	16.9%	5,805	18,304,346	3,097,350	16.9%	1.4365	N/A	0.0270	N/A	0.973	0.958	3.99%	0.9430
	2023	18,577,547	5,530,973	29.8%	5,644	16,845,237	5,015,224	29.8%	1.4365	N/A	0.0278	N/A	0.972	0.957	3.99%	0.9068
	2024	17,734,811	7,551,672	42.6%	5,480	15,463,608	6,584,570	42.6%	1.4365	N/A	0.0291	N/A	0.971	0.955	3.99%	0.8719
	2025	16,885,586	9,249,774	54.8%	5,311	14,157,804	7,755,519	54.8%	1.4365	N/A	0.0308	N/A	0.969	0.952	3.99%	0.8385
	2026	16,009,903	10,621,827	66.3%	5,137	12,908,149	8,563,957	66.3%	1.4365	N/A	0.0326	N/A	0.967	0.948	3.99%	0.8063
	2027	15,138,374	11,850,247	78.3%	4,959	11,736,808	9,187,517	78.3%	1.4365	N/A	0.0347	N/A	0.965	0.946	3.99%	0.7753
	2028	14,268,105	12,984,840	91.0%	4,776	10,637,328	9,680,613	91.0%	1.4365	N/A	0.0368	N/A	0.963	0.943	3.99%	0.7455
	2029	13,424,667	14,079,270	104.9%	4,590	9,624,215	10,093,503	104.9%	1.4365	N/A	0.0389	N/A	0.961	0.941	3.99%	0.7169
	2030	12,599,284	15,157,536	120.3%	4,401	8,685,666	10,449,268	120.3%	1.4365	N/A	0.0412	N/A	0.959	0.939	3.99%	0.6894
	2031	11,794,503	16,219,883	137.5%	4,209	7,818,662	10,752,278	137.5%	1.4365	N/A	0.0436	N/A	0.956	0.936	3.99%	0.6629
	2032	10,998,666	17,269,276	157.0%	4,016	7,011,134	11,008,354	157.0%	1.4365	N/A	0.0460	N/A	0.954	0.933	3.99%	0.6375
	2033	10,229,955	18,311,794	179.0%	3,820	6,270,722	11,224,698	179.0%	1.4365	N/A	0.0488	N/A	0.951	0.930	3.99%	0.6130
	2034	9,483,313	19,340,505	203.9%	3,623	5,589,840	11,400,059	203.9%	1.4365	N/A	0.0514	N/A	0.949	0.927	3.99%	0.5894
	2035	8,759,135	20,336,129	232.2%	3,426	4,964,735	11,526,649	232.2%	1.4365	N/A	0.0544	N/A	0.946	0.924	3.99%	0.5668
	2036	8,059,064	21,287,248	264.1%	3,230	4,392,532	11,602,453	264.1%	1.4365	N/A	0.0572	N/A	0.943	0.920	3.99%	0.5450
	2037	7,385,365	22,172,275	300.2%	3,035	3,870,773	11,620,801	300.2%	1.4365	N/A	0.0604	N/A	0.940	0.916	3.99%	0.5241
	2038	6,737,581	22,973,269	341.0%	2,842	3,395,669	11,578,281	341.0%	1.4365	N/A	0.0636	N/A	0.936	0.912	3.99%	0.5040
	2039	6,116,037	23,671,760	387.0%	2,652	2,964,059	11,472,217	387.0%	1.4365	N/A	0.0670	N/A	0.933	0.908	3.99%	0.4846
	2040	5,526,840	24,244,767	438.7%	2,465	2,575,664	11,298,748	438.7%	1.4365	N/A	0.0705	N/A	0.930	0.904	3.99%	0.4660
	2041	4,970,207	24,676,459	496.5%	2,283	2,227,318	11,058,358	496.5%	1.4365	N/A	0.0739	N/A	0.926	0.899	3.99%	0.4481
	2042	4,442,983	24,945,496	561.5%	2,106	1,914,599	10,749,678	561.5%	1.4365	N/A	0.0774	N/A	0.923	0.894	3.99%	0.4309
	2043	3,955,159	25,034,910	633.0%	1,936	1,638,939	10,373,967	633.0%	1.4365	N/A	0.0810	N/A	0.919	0.890	3.99%	0.4144
	2044	3,503,104	24,940,804	712.0%	1,772	1,395,877	9,938,132	712.0%	1.4365	N/A	0.0847	N/A	0.915	0.886	3.99%	0.3985
	2045	3,086,969	24,659,750	798.8%	1,615	1,182,829	9,448,840	798.8%	1.4365	N/A	0.0883	N/A	0.912	0.881	3.99%	0.3832
	2046	2,706,750	24,194,044	893.8%	1,467	997,317	8,914,434	893.8%	1.4365	N/A	0.0918	N/A	0.908	0.877	3.99%	0.3685
	2047	2,361,885	23,555,229	997.3%	1,327	836,835	8,345,803	997.3%	1.4365	N/A	0.0951	N/A	0.905	0.873	3.99%	0.3543
	2048	2,051,032	22,755,531	1109.5%	1,197	698,794	7,752,884	1109.5%	1.4365	N/A	0.0985	N/A	0.902	0.868	3.99%	0.3407
	2049	1,773,382	21,813,662	1230.1%	1,075	580,997	7,146,615	1230.1%	1.4365	N/A	0.1015	N/A	0.898	0.865	3.99%	0.3276
	2050	1,526,937	20,755,766	1359.3%	963	481,048	6,538,921	1359.3%	1.4365	N/A	0.1046	N/A	0.895	0.861	3.99%	0.3150
	2051	1,309,557	19,608,770	1497.4%	859	396,723	5,940,366	1497.4%	1.4365	N/A	0.1073	N/A	0.893	0.858	3.99%	0.3029
	2052	1,119,057	18,396,182	1643.9%	765	325,995	5,359,028	1643.9%	1.4365	N/A	0.1099	N/A	0.890	0.855	3.99%	0.2913
	2053	952,783	17,142,684	1799.2%	679	266,900	4,802,116	1799.2%	1.4365	N/A	0.1120	N/A	0.888	0.851	3.99%	0.2801
	2054	808,655	15,874,240	1963.0%	602	217,827	4,276,045	1963.0%	1.4365	N/A	0.1142	N/A	0.886	0.849	3.99%	0.2694
	2055	684,252	14,611,079	2135.3%	532	177,240	3,784,662	2135.3%	1.4365	N/A	0.1160	N/A	0.884	0.846	3.99%	0.2590
	2056	577,748	13,376,541	2315.3%	470	143,906	3,331,840	2315.3%	1.4365	N/A	0.1171	N/A	0.883	0.844	3.99%	0.2491
	2057	486,862	12,185,127	2502.8%	414	116,612	2,918,542	2502.8%	1.4365	N/A	0.1187	N/A	0.881	0.843	3.99%	0.2395
	2058	409,334	11,052,220	2700.0%	364	94,278	2,545,546	2700.0%	1.4365	N/A	0.1200	N/A	0.880	0.841	3.99%	0.2303
	2059	343,507	9,984,808	2906.7%	320	76,079	2,211,396	2906.7%	1.4365	N/A	0.1209	N/A	0.879	0.839	3.99%	0.2215
	2060	287,844	8,989,780	3123.1%	281	61,303	1,914,571	3123.1%	1.4365	N/A	0.1216	N/A	0.878	0.838	3.99%	0.2130
	2061	240,891	8,069,501	3349.9%	247	49,333	1,652,588	3349.9%	1.4365	N/A	0.1228	N/A	0.877	0.837	3.99%	0.2048
	2062	201,237	7,226,681	3591.1%	216	39,630	1,423,155	3591.1%	1.4365	N/A	0.1238	N/A	0.876	0.835	3.99%	0.1969
	2063	167,732	6,453,631	3847.6%	189	31,763	1,222,118	3847.6%	1.4365	N/A	0.1244	N/A	0.876	0.834	3.99%	0.1894
	2064	139,525	5,749,605	4120.8%	165	25,407	1,046,990	4120.8%	1.4365	N/A	0.1268	N/A	0.873	0.832	3.99%	0.1821
	2065	115,718	5,112,483	4418.1%	144	20,263	895,224	4418.1%	1.4365	N/A	0.1275	N/A	0.873	0.829	3.99%	0.1751
	2066	95,663	4,536,945	4742.6%	126	16,108	763,939	4742.6%	1.4365	N/A	0.1283	N/A	0.872	0.827	3.99%	0.1684
	2067	78,871	4,015,616	5091.3%	109	12,771	650,194	5091.3%	1.4365	N/A	0.1302	N/A	0.870	0.824	3.99%	0.1619
	2068	64,882	3,548,577	5469.3%	95	10,102	552,511	5469.3%	1.4365	N/A	0.1339	N/A	0.866	0.823	3.99%	0.1557
	2069	53,264	3,126,198	5869.2%	82	7,975	468,057	5869.2%	1.4365	N/A	0.1350	N/A	0.865	0.821	3.99%	0.1497
	2070+	189,274	15,258,155	8061.4%	71	27,250	2,196,744	8061.4%	1.4365	N/A	0.1387	N/A	0.861	N/A	3.99%	0.1440
	Past	213,692,703	18,528,394	8.7%	80,908	266,215,205	22,356,532	8.4%								
	Future	288,075,592	738,775,175	256.5%	107,860	201,126,978	323,103,139	160.6%								
	Lifetime	501,768,295	757,303,569	150.9%	188,768	467,342,182	345,459,671	73.9%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,268,900	12.1%	6,849	23,288,197	2,814,104	12.1%							3.99%	1.2403
	2016	18,382,433	3,997,244	21.7%	6,671	21,924,173	4,767,392	21.7%							3.99%	1.1927
	2017	18,136,480	2,002,777	11.0%	6,545	20,800,259	2,296,932	11.0%							3.99%	1.1469
	2018	19,849,570	3,282,145	16.5%	6,433	21,890,836	3,619,671	16.5%							3.99%	1.1028
	2019	21,261,604	1,778,765	8.4%	6,271	22,547,727	1,886,364	8.4%							3.99%	1.0605
	2020	20,792,146	465,851	2.2%	6,128	21,203,208	475,061	2.2%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	986,948	4.9%	5,966	19,838,012	967,814	4.9%	1.4340	1.0000	0.0264	1.0000	0.974	0.938	3.99%	0.9806
	2022	19,411,583	3,284,710	16.9%	5,805	18,304,346	3,097,350	16.9%	1.4365	1.0000	0.0270	1.0000	0.973	0.958	3.99%	0.9430
	2023	19,723,692	5,500,752	27.9%	5,619	17,884,507	4,987,821	27.9%	1.5335	0.9989	0.0321	0.9956	0.968	0.957	3.99%	0.9068
	2024	22,366,616	7,374,042	33.0%	5,376	19,502,242	6,429,688	33.0%	1.8553	0.9953	0.0432	0.9811	0.957	0.955	3.99%	0.8719
	2025	21,547,922	9,019,455	41.9%	5,204	18,066,963	7,562,407	41.9%	1.8800	0.9950	0.0319	0.9800	0.968	0.952	3.99%	0.8385
	2026	20,430,452	10,357,344	50.7%	5,035	16,472,262	8,350,715	50.7%	1.8800	0.9950	0.0326	0.9800	0.967	0.948	3.99%	0.8063
	2027	19,318,281	11,555,176	59.8%	4,860	14,977,497	8,958,748	59.8%	1.8800	0.9950	0.0347	0.9800	0.965	0.946	3.99%	0.7753
	2028	18,207,719	12,661,517	69.5%	4,681	13,574,437	9,439,566	69.5%	1.8800	0.9950	0.0368	0.9800	0.963	0.943	3.99%	0.7455
	2029	17,131,397	13,728,696	80.1%	4,499	12,281,589	9,842,175	80.1%	1.8800	0.9950	0.0389	0.9800	0.961	0.941	3.99%	0.7169
	2030	16,078,115	14,780,113	91.9%	4,313	11,083,895	10,189,082	91.9%	1.8800	0.9950	0.0412	0.9800	0.959	0.939	3.99%	0.6894
	2031	15,051,123	15,816,008	105.1%	4,125	9,977,499	10,484,546	105.1%	1.8800	0.9950	0.0436	0.9800	0.956	0.936	3.99%	0.6629
	2032	14,035,544	16,839,271	120.0%	3,935	8,947,002	10,734,246	120.0%	1.8800	0.9950	0.0460	0.9800	0.954	0.933	3.99%	0.6375
	2033	13,054,583	17,855,830	136.8%	3,743	8,002,152	10,945,203	136.8%	1.8800	0.9950	0.0488	0.9800	0.951	0.930	3.99%	0.6130
	2034	12,101,782	18,858,927	155.8%	3,551	7,133,269	11,116,198	155.8%	1.8800	0.9950	0.0514	0.9800	0.949	0.927	3.99%	0.5894
	2035	11,177,650	19,829,760	177.4%	3,358	6,335,564	11,239,636	177.4%	1.8800	0.9950	0.0544	0.9800	0.946	0.924	3.99%	0.5668
	2036	10,284,279	20,757,196	201.8%	3,166	5,605,368	11,313,552	201.8%	1.8800	0.9950	0.0572	0.9800	0.943	0.920	3.99%	0.5450
	2037	9,424,563	21,620,185	229.4%	2,975	4,939,546	11,331,443	229.4%	1.8800	0.9950	0.0604	0.9800	0.940	0.916	3.99%	0.5241
	2038	8,597,917	22,401,235	260.5%	2,786	4,333,258	11,289,982	260.5%	1.8800	0.9950	0.0636	0.9800	0.936	0.912	3.99%	0.5040
	2039	7,804,756	23,082,333	295.7%	2,599	3,782,476	11,186,559	295.7%	1.8800	0.9950	0.0670	0.9800	0.933	0.908	3.99%	0.4846
	2040	7,052,874	23,641,072	335.2%	2,416	3,286,839	11,017,409	335.2%	1.8800	0.9950	0.0705	0.9800	0.930	0.904	3.99%	0.4660
	2041	6,342,547	24,062,015	379.4%	2,237	2,842,311	10,783,005	379.4%	1.8800	0.9950	0.0739	0.9800	0.926	0.899	3.99%	0.4481
	2042	5,669,750	24,324,353	429.0%	2,064	2,443,246	10,482,011	429.0%	1.8800	0.9950	0.0774	0.9800	0.923	0.894	3.99%	0.4309
	2043	5,047,231	24,411,541	483.7%	1,897	2,091,472	10,115,655	483.7%	1.8800	0.9950	0.0810	0.9800	0.919	0.890	3.99%	0.4144
	2044	4,470,357	24,319,778	544.0%	1,736	1,781,298	9,690,673	544.0%	1.8800	0.9950	0.0847	0.9800	0.915	0.886	3.99%	0.3985
	2045	3,939,322	24,045,722	610.4%	1,583	1,509,424	9,213,564	610.4%	1.8800	0.9950	0.0883	0.9800	0.912	0.881	3.99%	0.3832
	2046	3,454,119	23,591,612	683.0%	1,438	1,272,690	8,692,465	683.0%	1.8800	0.9950	0.0918	0.9800	0.908	0.877	3.99%	0.3685
	2047	3,014,034	22,968,704	762.1%	1,301	1,067,896	8,137,993	762.1%	1.8800	0.9950	0.0951	0.9800	0.905	0.873	3.99%	0.3543
	2048	2,617,350	22,188,918	847.8%	1,173	891,740	7,559,838	847.8%	1.8800	0.9950	0.0985	0.9800	0.902	0.868	3.99%	0.3407
	2049	2,263,036	21,270,502	939.9%	1,054	741,418	6,968,665	939.9%	1.8800	0.9950	0.1015	0.9800	0.898	0.865	3.99%	0.3276
	2050	1,948,545	20,238,947	1038.7%	943	613,872	6,376,102	1038.7%	1.8800	0.9950	0.1046	0.9800	0.895	0.861	3.99%	0.3150
	2051	1,671,144	19,120,512	1144.2%	842	506,264	5,792,451	1144.2%	1.8800	0.9950	0.1073	0.9800	0.893	0.858	3.99%	0.3029
	2052	1,428,043	17,938,117	1256.1%	750	416,006	5,225,588	1256.1%	1.8800	0.9950	0.1099	0.9800	0.890	0.855	3.99%	0.2913
	2053	1,215,860	16,715,831	1374.8%	666	340,594	4,682,544	1374.8%	1.8800	0.9950	0.1120	0.9800	0.888	0.851	3.99%	0.2801
	2054	1,031,935	15,478,971	1500.0%	590	277,972	4,169,572	1500.0%	1.8800	0.9950	0.1142	0.9800	0.886	0.849	3.99%	0.2694
	2055	873,183	14,247,263	1631.6%	521	226,178	3,690,424	1631.6%	1.8800	0.9950	0.1160	0.9800	0.884	0.846	3.99%	0.2590
	2056	737,273	13,043,465	1769.2%	460	183,640	3,248,878	1769.2%	1.8800	0.9950	0.1171	0.9800	0.883	0.844	3.99%	0.2491
	2057	621,291	11,881,717	1912.4%	406	148,810	2,845,870	1912.4%	1.8800	0.9950	0.1187	0.9800	0.881	0.843	3.99%	0.2395
	2058	522,357	10,777,019	2063.2%	357	120,309	2,482,161	2063.2%	1.8800	0.9950	0.1200	0.9800	0.880	0.841	3.99%	0.2303
	2059	438,354	9,736,186	2221.1%	314	97,085	2,156,332	2221.1%	1.8800	0.9950	0.1209	0.9800	0.879	0.839	3.99%	0.2215
	2060	367,321	8,765,934	2386.4%	276	78,229	1,866,898	2386.4%	1.8800	0.9950	0.1216	0.9800	0.878	0.838	3.99%	0.2130
	2061	307,404	7,868,571	2559.7%	242	62,955	1,611,438	2559.7%	1.8800	0.9950	0.1228	0.9800	0.877	0.837	3.99%	0.2048
	2062	256,802	7,046,736	2744.0%	212	50,572	1,387,719	2744.0%	1.8800	0.9950	0.1238	0.9800	0.876	0.835	3.99%	0.1969
	2063	214,045	6,292,936	2940.0%	186	40,534	1,191,687	2940.0%	1.8800	0.9950	0.1244	0.9800	0.876	0.834	3.99%	0.1894
	2064	178,049	5,606,440	3148.8%	162	32,422	1,020,920	3148.8%	1.8800	0.9950	0.1268	0.9800	0.873	0.832	3.99%	0.1821
	2065	147,669	4,985,182	3375.9%	141	25,858	872,933	3375.9%	1.8800	0.9950	0.1275	0.9800	0.873	0.829	3.99%	0.1751
	2066	122,077	4,423,975	3623.9%	123	20,556	744,917	3623.9%	1.8800	0.9950	0.1283	0.9800	0.872	0.827	3.99%	0.1684
	2067	100,649	3,915,627	3890.4%	107	16,297	634,004	3890.4%	1.8800	0.9950	0.1302	0.9800	0.870	0.824	3.99%	0.1619
	2068	82,797	3,460,218	4179.2%	93	12,891	538,753	4179.2%	1.8800	0.9950	0.1339	0.9800	0.866	0.823	3.99%	0.1557
	2069	67,971	3,048,356	4484.8%	80	10,177	456,402	4484.8%	1.8800	0.9950	0.1350	0.9800	0.865	0.821	3.99%	0.1497
	2070+	241,534	14,878,227	6159.9%	69	34,774	2,142,045	6159.9%	1.8800	0.9950	0.1387	0.9800	0.861	N/A	3.99%	0.1440
	Past	213,692,703	18,528,394	8.7%	80,908	266,215,205	22,356,532	8.4%								
	Future	352,423,109	720,603,944	204.5%	106,033	242,286,211	315,265,644	130.1%								
	Lifetime	566,115,812	739,132,338	130.6%	186,941	508,501,416	337,622,176	66.4%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	66,367	8.3%	273	915,743	76,115	8.3%							3.99%	1.1469
	2018	825,727	135,632	16.4%	272	910,642	149,580	16.4%							3.99%	1.1028
	2019	869,556	83,415	9.6%	262	922,156	88,460	9.6%							3.99%	1.0605
	2020	857,740	34,998	4.1%	261	874,698	35,690	4.1%							3.99%	1.0198
Projected Future Experience	2021	845,373	43,155	5.1%	254	828,984	42,319	5.1%	1.4340	N/A	0.0281	N/A	0.972	0.950	3.99%	0.9806
	2022	811,168	159,491	19.7%	246	764,899	150,394	19.7%	1.4365	N/A	0.0291	N/A	0.971	0.958	3.99%	0.9430
	2023	775,533	273,609	35.3%	239	703,217	248,096	35.3%	1.4365	N/A	0.0298	N/A	0.970	0.956	3.99%	0.9068
	2024	739,413	374,519	50.7%	231	644,720	326,556	50.7%	1.4365	N/A	0.0315	N/A	0.968	0.953	3.99%	0.8719
	2025	702,288	457,055	65.1%	224	588,836	383,220	65.1%	1.4365	N/A	0.0338	N/A	0.966	0.950	3.99%	0.8385
	2026	663,989	521,791	78.6%	216	535,348	420,700	78.6%	1.4365	N/A	0.0360	N/A	0.964	0.945	3.99%	0.8063
	2027	625,491	576,380	92.1%	207	484,944	446,868	92.1%	1.4365	N/A	0.0383	N/A	0.962	0.942	3.99%	0.7753
	2028	587,431	622,891	106.0%	199	437,949	464,385	106.0%	1.4365	N/A	0.0403	N/A	0.960	0.939	3.99%	0.7455
	2029	550,129	664,523	120.8%	190	394,391	476,400	120.8%	1.4365	N/A	0.0431	N/A	0.957	0.937	3.99%	0.7169
	2030	513,864	703,041	136.8%	182	354,246	484,661	136.8%	1.4365	N/A	0.0451	N/A	0.955	0.934	3.99%	0.6894
	2031	478,866	739,177	154.4%	173	317,443	490,006	154.4%	1.4365	N/A	0.0471	N/A	0.953	0.932	3.99%	0.6629
	2032	445,072	774,053	173.9%	165	283,713	493,423	173.9%	1.4365	N/A	0.0497	N/A	0.950	0.929	3.99%	0.6375
	2033	412,533	808,551	196.0%	156	252,873	495,622	196.0%	1.4365	N/A	0.0523	N/A	0.948	0.927	3.99%	0.6130
	2034	381,303	843,131	221.1%	147	224,755	496,975	221.1%	1.4365	N/A	0.0550	N/A	0.945	0.924	3.99%	0.5894
	2035	351,312	877,829	249.9%	139	199,126	497,559	249.9%	1.4365	N/A	0.0572	N/A	0.943	0.921	3.99%	0.5668
	2036	322,550	912,474	282.9%	131	175,804	497,337	282.9%	1.4365	N/A	0.0604	N/A	0.940	0.918	3.99%	0.5450
	2037	294,993	946,325	320.8%	122	154,610	495,982	320.8%	1.4365	N/A	0.0635	N/A	0.937	0.915	3.99%	0.5241
	2038	268,559	978,600	364.4%	114	135,351	493,204	364.4%	1.4365	N/A	0.0668	N/A	0.933	0.910	3.99%	0.5040
	2039	243,356	1,008,286	414.3%	106	117,940	488,653	414.3%	1.4365	N/A	0.0698	N/A	0.930	0.906	3.99%	0.4846
	2040	219,413	1,034,135	471.3%	98	102,253	481,936	471.3%	1.4365	N/A	0.0732	N/A	0.927	0.902	3.99%	0.4660
	2041	196,761	1,055,276	536.3%	91	88,175	472,905	536.3%	1.4365	N/A	0.0769	N/A	0.923	0.897	3.99%	0.4481
	2042	175,300	1,070,744	610.8%	83	75,541	461,412	610.8%	1.4365	N/A	0.0816	N/A	0.918	0.891	3.99%	0.4309
	2043	155,122	1,078,747	695.4%	76	64,279	447,011	695.4%	1.4365	N/A	0.0848	N/A	0.915	0.885	3.99%	0.4144
	2044	136,324	1,078,108	790.8%	70	54,321	429,593	790.8%	1.4365	N/A	0.0895	N/A	0.911	0.879	3.99%	0.3985
	2045	118,931	1,067,566	897.6%	63	45,571	409,058	897.6%	1.4365	N/A	0.0939	N/A	0.906	0.872	3.99%	0.3832
	2046	103,003	1,046,236	1015.7%	57	37,952	385,492	1015.7%	1.4365	N/A	0.0981	N/A	0.902	0.866	3.99%	0.3685
	2047	88,600	1,014,596	1145.1%	51	31,392	359,479	1145.1%	1.4365	N/A	0.1007	N/A	0.899	0.860	3.99%	0.3543
	2048	75,697	972,193	1284.3%	46	25,790	331,229	1284.3%	1.4365	N/A	0.1043	N/A	0.896	0.854	3.99%	0.3407
	2049	64,284	920,982	1432.7%	41	21,061	301,733	1432.7%	1.4365	N/A	0.1084	N/A	0.892	0.849	3.99%	0.3276
	2050	54,292	862,677	1589.0%	36	17,104	271,779	1589.0%	1.4365	N/A	0.1111	N/A	0.889	0.845	3.99%	0.3150
	2051	45,633	799,448	1751.9%	32	13,824	242,188	1751.9%	1.4365	N/A	0.1139	N/A	0.886	0.841	3.99%	0.3029
	2052	38,188	733,517	1920.8%	28	11,125	213,682	1920.8%	1.4365	N/A	0.1170	N/A	0.883	0.837	3.99%	0.2913
	2053	31,787	666,861	2097.9%	25	8,904	186,805	2097.9%	1.4365	N/A	0.1184	N/A	0.882	0.832	3.99%	0.2801
	2054	26,324	600,471	2281.1%	22	7,091	161,749	2281.1%	1.4365	N/A	0.1196	N/A	0.880	0.828	3.99%	0.2694
	2055	21,720	535,535	2465.6%	19	5,626	138,718	2465.6%	1.4365	N/A	0.1235	N/A	0.876	0.825	3.99%	0.2590
	2056	17,882	473,158	2646.0%	17	4,454	117,855	2646.0%	1.4365	N/A	0.1244	N/A	0.876	0.823	3.99%	0.2491
	2057	14,743	413,885	2807.4%	15	3,531	99,132	2807.4%	1.4365	N/A	0.1237	N/A	0.876	0.824	3.99%	0.2395
	2058	12,163	359,056	2952.0%	13	2,801	82,698	2952.0%	1.4365	N/A	0.1249	N/A	0.875	0.825	3.99%	0.2303
	2059	10,056	309,008	3072.8%	11	2,227	68,438	3072.8%	1.4365	N/A	0.1250	N/A	0.875	0.827	3.99%	0.2215
	2060	8,350	264,667	3169.5%	10	1,778	56,367	3169.5%	1.4365	N/A	0.1252	N/A	0.875	0.830	3.99%	0.2130
	2061	6,962	224,931	3230.8%	9	1,426	46,065	3230.8%	1.4365	N/A	0.1210	N/A	0.879	0.834	3.99%	0.2048
	2062	5,823	190,074	3264.4%	8	1,147	37,431	3264.4%	1.4365	N/A	0.1261	N/A	0.874	0.836	3.99%	0.1969
	2063	4,887	161,412	3302.9%	7	925	30,566	3302.9%	1.4365	N/A	0.1194	N/A	0.881	0.839	3.99%	0.1894
	2064	4,117	136,578	3317.5%	6	750	24,871	3317.5%	1.4365	N/A	0.1207	N/A	0.879	0.842	3.99%	0.1821
	2065	3,485	115,004	3299.6%	5	610	20,138	3299.6%	1.4365	N/A	0.1186	N/A	0.881	0.847	3.99%	0.1751
	2066	2,979	97,739	3280.5%	5	502	16,458	3280.5%	1.4365	N/A	0.1154	N/A	0.885	0.855	3.99%	0.1684
	2067	2,560	83,576	3265.0%	4	414	13,532	3265.0%	1.4365	N/A	0.1152	N/A	0.885	0.859	3.99%	0.1619
	2068	2,213	71,623	3237.1%	4	344	11,152	3237.1%	1.4365	N/A	0.1130	N/A	0.887	0.864	3.99%	0.1557
	2069	1,916	62,079	3239.4%	3	287	9,295	3239.4%	1.4365	N/A	0.1136	N/A	0.886	0.866	3.99%	0.1497
	2070+	8,963	386,529	4312.3%	3	1,290	55,649	4312.3%	1.4365	N/A	0.1156	N/A	0.884	N/A	3.99%	0.1440
	Past	9,692,204	688,449	7.1%	3,426	12,182,201	815,351	6.7%								
	Future	11,671,704	30,171,292	258.5%	4,399	8,231,647	13,876,774	168.6%								
	Lifetime	21,363,907	30,859,741	144.4%	7,825	20,413,848	14,692,125	72.0%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	66,367	8.3%	273	915,743	76,115	8.3%							3.99%	1.1469
	2018	825,727	135,632	16.4%	272	910,642	149,580	16.4%							3.99%	1.1028
	2019	869,556	83,415	9.6%	262	922,156	88,460	9.6%							3.99%	1.0605
	2020	857,740	34,998	4.1%	261	874,698	35,690	4.1%							3.99%	1.0198
Projected Future Experience	2021	845,373	43,155	5.1%	254	828,984	42,319	5.1%	1.4340	1.0000	0.0281	1.0000	0.972	0.950	3.99%	0.9806
	2022	811,168	159,491	19.7%	246	764,899	150,394	19.7%	1.4365	1.0000	0.0291	1.0000	0.971	0.958	3.99%	0.9430
	2023	823,380	272,114	33.0%	238	746,602	246,740	33.0%	1.5335	0.9989	0.0341	0.9956	0.966	0.956	3.99%	0.9068
	2024	932,526	365,710	39.2%	227	813,102	318,875	39.2%	1.8553	0.9953	0.0456	0.9811	0.954	0.953	3.99%	0.8719
	2025	896,199	445,674	49.7%	219	751,422	373,678	49.7%	1.8800	0.9950	0.0349	0.9800	0.965	0.950	3.99%	0.8385
	2026	847,326	508,799	60.0%	211	683,165	410,224	60.0%	1.8800	0.9950	0.0360	0.9800	0.964	0.945	3.99%	0.8063
	2027	798,198	562,028	70.4%	203	618,844	435,741	70.4%	1.8800	0.9950	0.0383	0.9800	0.962	0.942	3.99%	0.7753
	2028	749,628	607,381	81.0%	195	558,872	452,822	81.0%	1.8800	0.9950	0.0403	0.9800	0.960	0.939	3.99%	0.7455
	2029	702,028	647,976	92.3%	187	503,287	464,538	92.3%	1.8800	0.9950	0.0431	0.9800	0.957	0.937	3.99%	0.7169
	2030	655,749	685,535	104.5%	178	452,059	472,593	104.5%	1.8800	0.9950	0.0451	0.9800	0.955	0.934	3.99%	0.6894
	2031	611,087	720,771	117.9%	170	405,094	477,805	117.9%	1.8800	0.9950	0.0471	0.9800	0.953	0.932	3.99%	0.6629
	2032	567,963	754,779	132.9%	161	362,050	481,136	132.9%	1.8800	0.9950	0.0497	0.9800	0.950	0.929	3.99%	0.6375
	2033	526,438	788,418	149.8%	153	322,694	483,281	149.8%	1.8800	0.9950	0.0523	0.9800	0.948	0.927	3.99%	0.6130
	2034	486,586	822,137	169.0%	144	286,813	484,600	169.0%	1.8800	0.9950	0.0550	0.9800	0.945	0.924	3.99%	0.5894
	2035	448,314	855,971	190.9%	136	254,107	485,170	190.9%	1.8800	0.9950	0.0572	0.9800	0.943	0.921	3.99%	0.5668
	2036	411,611	889,753	216.2%	128	224,345	484,953	216.2%	1.8800	0.9950	0.0604	0.9800	0.940	0.918	3.99%	0.5450
	2037	376,445	922,761	245.1%	120	197,300	483,632	245.1%	1.8800	0.9950	0.0635	0.9800	0.937	0.915	3.99%	0.5241
	2038	342,712	954,233	278.4%	112	172,723	480,923	278.4%	1.8800	0.9950	0.0668	0.9800	0.933	0.910	3.99%	0.5040
	2039	310,550	983,180	316.6%	104	150,504	476,486	316.6%	1.8800	0.9950	0.0698	0.9800	0.930	0.906	3.99%	0.4846
	2040	279,996	1,008,385	360.1%	96	130,486	469,936	360.1%	1.8800	0.9950	0.0732	0.9800	0.927	0.902	3.99%	0.4660
	2041	251,089	1,029,000	409.8%	89	112,521	461,130	409.8%	1.8800	0.9950	0.0769	0.9800	0.923	0.897	3.99%	0.4481
	2042	223,703	1,044,082	466.7%	82	96,399	449,923	466.7%	1.8800	0.9950	0.0816	0.9800	0.918	0.891	3.99%	0.4309
	2043	197,953	1,051,886	531.4%	75	82,028	435,881	531.4%	1.8800	0.9950	0.0848	0.9800	0.915	0.885	3.99%	0.4144
	2044	173,965	1,051,264	604.3%	68	69,320	418,896	604.3%	1.8800	0.9950	0.0895	0.9800	0.911	0.879	3.99%	0.3985
	2045	151,770	1,040,984	685.9%	62	58,153	398,872	685.9%	1.8800	0.9950	0.0939	0.9800	0.906	0.872	3.99%	0.3832
	2046	131,444	1,020,184	776.1%	56	48,431	375,893	776.1%	1.8800	0.9950	0.0981	0.9800	0.902	0.866	3.99%	0.3685
	2047	113,064	989,333	875.0%	50	40,060	350,528	875.0%	1.8800	0.9950	0.1007	0.9800	0.899	0.860	3.99%	0.3543
	2048	96,598	947,985	981.4%	45	32,911	322,982	981.4%	1.8800	0.9950	0.1043	0.9800	0.896	0.854	3.99%	0.3407
	2049	82,034	898,050	1094.7%	40	26,876	294,220	1094.7%	1.8800	0.9950	0.1084	0.9800	0.892	0.849	3.99%	0.3276
	2050	69,282	841,197	1214.2%	36	21,827	265,012	1214.2%	1.8800	0.9950	0.1111	0.9800	0.889	0.845	3.99%	0.3150
	2051	58,233	779,542	1338.7%	31	17,641	236,158	1338.7%	1.8800	0.9950	0.1139	0.9800	0.886	0.841	3.99%	0.3029
	2052	48,732	715,253	1467.7%	28	14,196	208,362	1467.7%	1.8800	0.9950	0.1170	0.9800	0.883	0.837	3.99%	0.2913
	2053	40,564	650,256	1603.1%	25	11,363	182,154	1603.1%	1.8800	0.9950	0.1184	0.9800	0.882	0.832	3.99%	0.2801
	2054	33,593	585,519	1743.0%	22	9,049	157,721	1743.0%	1.8800	0.9950	0.1196	0.9800	0.880	0.828	3.99%	0.2694
	2055	27,717	522,201	1884.0%	19	7,180	135,264	1884.0%	1.8800	0.9950	0.1235	0.9800	0.876	0.825	3.99%	0.2590
	2056	22,820	461,376	2021.8%	17	5,684	114,920	2021.8%	1.8800	0.9950	0.1244	0.9800	0.876	0.823	3.99%	0.2491
	2057	18,813	403,579	2145.2%	15	4,506	96,664	2145.2%	1.8800	0.9950	0.1237	0.9800	0.876	0.824	3.99%	0.2395
	2058	15,521	350,116	2255.7%	13	3,575	80,639	2255.7%	1.8800	0.9950	0.1249	0.9800	0.875	0.825	3.99%	0.2303
	2059	12,833	301,313	2348.0%	11	2,842	66,734	2348.0%	1.8800	0.9950	0.1250	0.9800	0.875	0.827	3.99%	0.2215
	2060	10,656	258,076	2421.8%	10	2,269	54,963	2421.8%	1.8800	0.9950	0.1252	0.9800	0.875	0.830	3.99%	0.2130
	2061	8,884	219,331	2468.7%	9	1,819	44,918	2468.7%	1.8800	0.9950	0.1210	0.9800	0.879	0.834	3.99%	0.2048
	2062	7,430	185,341	2494.4%	7	1,463	36,499	2494.4%	1.8800	0.9950	0.1261	0.9800	0.874	0.836	3.99%	0.1969
	2063	6,236	157,393	2523.8%	7	1,181	29,805	2523.8%	1.8800	0.9950	0.1194	0.9800	0.881	0.839	3.99%	0.1894
	2064	5,254	133,177	2535.0%	6	957	24,251	2535.0%	1.8800	0.9950	0.1207	0.9800	0.879	0.842	3.99%	0.1821
	2065	4,448	112,141	2521.3%	5	779	19,636	2521.3%	1.8800	0.9950	0.1186	0.9800	0.881	0.847	3.99%	0.1751
	2066	3,802	95,306	2506.6%	5	640	16,048	2506.6%	1.8800	0.9950	0.1154	0.9800	0.885	0.855	3.99%	0.1684
	2067	3,267	81,495	2494.8%	4	529	13,195	2494.8%	1.8800	0.9950	0.1152	0.9800	0.885	0.859	3.99%	0.1619
	2068	2,824	69,840	2473.5%	4	440	10,874	2473.5%	1.8800	0.9950	0.1130	0.9800	0.887	0.864	3.99%	0.1557
	2069	2,445	60,533	2475.3%	3	366	9,063	2475.3%	1.8800	0.9950	0.1136	0.9800	0.886	0.866	3.99%	0.1497
	2070+	11,438	376,904	3295.1%	3	1,647	54,264	3295.1%	1.8800	0.9950	0.1156	0.9800	0.884	N/A	3.99%	0.1440
	Past	9,692,204	688,449	7.1%	3,426	12,182,201	815,351	6.7%								
	Future	14,259,687	29,430,907	206.4%	4,325	9,904,005	13,541,313	136.7%								
	Lifetime	23,951,890	30,119,356	125.7%	7,751	22,086,206	14,356,664	65.0%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Illustrated As Original Premium Level Without Rate Increase)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%							3.99%	1.2403
	2016	18,382,433	4,888,964	26.6%	6,671	21,924,173	5,830,920	26.6%							3.99%	1.1927
	2017	17,723,403	3,258,745	18.4%	6,545	20,326,512	3,737,370	18.4%							3.99%	1.1469
	2018	16,939,529	6,290,496	37.1%	6,433	18,681,536	6,937,390	37.1%							3.99%	1.1028
	2019	15,959,303	5,578,882	35.0%	6,271	16,924,688	5,916,351	35.0%							3.99%	1.0605
	2020	15,041,787	8,739,609	58.1%	6,128	15,339,164	8,912,391	58.1%							3.99%	1.0198
Projected Future Experience	2021	14,107,593	8,679,257	61.5%	5,966	13,834,093	8,510,994	61.5%	1.0000	N/A	0.0264	N/A	0.974	0.938	3.99%	0.9806
	2022	13,512,889	9,616,218	71.2%	5,805	12,742,114	9,067,709	71.2%	1.0000	N/A	0.0270	N/A	0.973	0.958	3.99%	0.9430
	2023	12,932,296	10,586,860	81.9%	5,644	11,726,392	9,599,662	81.9%	1.0000	N/A	0.0278	N/A	0.972	0.957	3.99%	0.9068
	2024	12,345,646	11,592,363	93.9%	5,480	10,764,605	10,107,791	93.9%	1.0000	N/A	0.0291	N/A	0.971	0.955	3.99%	0.8719
	2025	11,754,480	12,623,002	107.4%	5,311	9,855,602	10,583,819	107.4%	1.0000	N/A	0.0308	N/A	0.969	0.952	3.99%	0.8385
	2026	11,144,895	13,675,917	122.7%	5,137	8,985,686	11,026,348	122.7%	1.0000	N/A	0.0326	N/A	0.967	0.948	3.99%	0.8063
	2027	10,538,201	14,740,481	139.9%	4,959	8,170,286	11,428,321	139.9%	1.0000	N/A	0.0347	N/A	0.965	0.946	3.99%	0.7753
	2028	9,932,385	15,820,928	159.3%	4,776	7,404,911	11,795,007	159.3%	1.0000	N/A	0.0368	N/A	0.963	0.943	3.99%	0.7455
	2029	9,345,247	16,908,595	180.9%	4,590	6,699,657	12,121,861	180.9%	1.0000	N/A	0.0389	N/A	0.961	0.941	3.99%	0.7169
	2030	8,770,677	17,994,073	205.2%	4,401	6,046,310	12,404,714	205.2%	1.0000	N/A	0.0412	N/A	0.959	0.939	3.99%	0.6894
	2031	8,210,449	19,071,850	232.3%	4,209	5,442,766	12,642,868	232.3%	1.0000	N/A	0.0436	N/A	0.956	0.936	3.99%	0.6629
	2032	7,656,447	20,130,142	262.9%	4,016	4,880,626	12,832,023	262.9%	1.0000	N/A	0.0460	N/A	0.954	0.933	3.99%	0.6375
	2033	7,121,328	21,153,467	297.0%	3,820	4,365,207	12,966,577	297.0%	1.0000	N/A	0.0488	N/A	0.951	0.930	3.99%	0.6130
	2034	6,601,572	22,121,279	335.1%	3,623	3,891,227	13,039,157	335.1%	1.0000	N/A	0.0514	N/A	0.949	0.927	3.99%	0.5894
	2035	6,097,454	23,008,700	377.3%	3,426	3,456,076	13,041,480	377.3%	1.0000	N/A	0.0544	N/A	0.946	0.924	3.99%	0.5668
	2036	5,610,116	23,799,541	424.2%	3,230	3,057,751	12,971,759	424.2%	1.0000	N/A	0.0572	N/A	0.943	0.920	3.99%	0.5450
	2037	5,141,138	24,467,577	475.9%	3,035	2,694,542	12,823,801	475.9%	1.0000	N/A	0.0604	N/A	0.940	0.916	3.99%	0.5241
	2038	4,690,199	24,987,792	532.8%	2,842	2,363,810	12,593,579	532.8%	1.0000	N/A	0.0636	N/A	0.936	0.912	3.99%	0.5040
	2039	4,257,526	25,341,435	595.2%	2,652	2,063,356	12,281,403	595.2%	1.0000	N/A	0.0670	N/A	0.933	0.908	3.99%	0.4846
	2040	3,847,372	25,509,151	663.0%	2,465	1,792,984	11,887,987	663.0%	1.0000	N/A	0.0705	N/A	0.930	0.904	3.99%	0.4660
	2041	3,459,885	25,484,425	736.6%	2,283	1,550,492	11,420,435	736.6%	1.0000	N/A	0.0739	N/A	0.926	0.899	3.99%	0.4481
	2042	3,092,872	25,255,711	816.6%	2,106	1,332,801	10,883,358	816.6%	1.0000	N/A	0.0774	N/A	0.923	0.894	3.99%	0.4309
	2043	2,753,285	24,826,533	901.7%	1,936	1,140,906	10,287,619	901.7%	1.0000	N/A	0.0810	N/A	0.919	0.890	3.99%	0.4144
	2044	2,438,598	24,202,860	992.5%	1,772	971,705	9,644,084	992.5%	1.0000	N/A	0.0847	N/A	0.915	0.886	3.99%	0.3985
	2045	2,148,917	23,396,869	1088.8%	1,615	823,397	8,964,944	1088.8%	1.0000	N/A	0.0883	N/A	0.912	0.881	3.99%	0.3832
	2046	1,884,236	22,431,110	1190.5%	1,467	694,258	8,264,871	1190.5%	1.0000	N/A	0.0918	N/A	0.908	0.877	3.99%	0.3685
	2047	1,644,168	21,332,870	1297.5%	1,327	582,542	7,558,404	1297.5%	1.0000	N/A	0.0951	N/A	0.905	0.873	3.99%	0.3543
	2048	1,427,775	20,125,152	1409.5%	1,197	486,448	6,856,705	1409.5%	1.0000	N/A	0.0985	N/A	0.902	0.868	3.99%	0.3407
	2049	1,234,496	18,843,935	1526.4%	1,075	404,447	6,173,670	1526.4%	1.0000	N/A	0.1015	N/A	0.898	0.865	3.99%	0.3276
	2050	1,062,939	17,522,129	1648.5%	963	334,870	5,520,192	1648.5%	1.0000	N/A	0.1046	N/A	0.895	0.861	3.99%	0.3150
	2051	911,616	16,189,019	1775.9%	859	276,169	4,904,372	1775.9%	1.0000	N/A	0.1073	N/A	0.893	0.858	3.99%	0.3029
	2052	779,004	14,867,599	1908.5%	765	226,933	4,331,110	1908.5%	1.0000	N/A	0.1099	N/A	0.890	0.855	3.99%	0.2913
	2053	663,256	13,581,591	2047.7%	679	185,796	3,804,560	2047.7%	1.0000	N/A	0.1120	N/A	0.888	0.851	3.99%	0.2801
	2054	562,925	12,344,280	2192.9%	602	151,635	3,325,180	2192.9%	1.0000	N/A	0.1142	N/A	0.886	0.849	3.99%	0.2694
	2055	476,325	11,165,592	2344.1%	532	123,381	2,892,189	2344.1%	1.0000	N/A	0.1160	N/A	0.884	0.846	3.99%	0.2590
	2056	402,185	10,065,540	2502.7%	470	100,177	2,507,133	2502.7%	1.0000	N/A	0.1171	N/A	0.883	0.844	3.99%	0.2491
	2057	338,917	9,046,344	2669.2%	414	81,176	2,166,751	2669.2%	1.0000	N/A	0.1187	N/A	0.881	0.843	3.99%	0.2395
	2058	284,948	8,104,640	2844.3%	364	65,629	1,866,659	2844.3%	1.0000	N/A	0.1200	N/A	0.880	0.841	3.99%	0.2303
	2059	239,124	7,240,570	3028.0%	320	52,960	1,603,613	3028.0%	1.0000	N/A	0.1209	N/A	0.879	0.839	3.99%	0.2215
	2060	200,375	6,455,597	3221.8%	281	42,674	1,374,861	3221.8%	1.0000	N/A	0.1216	N/A	0.878	0.838	3.99%	0.2130
	2061	167,690	5,743,845	3425.3%	247	34,342	1,176,307	3425.3%	1.0000	N/A	0.1228	N/A	0.877	0.837	3.99%	0.2048
	2062	140,086	5,102,126	3642.1%	216	27,587	1,004,765	3642.1%	1.0000	N/A	0.1238	N/A	0.876	0.835	3.99%	0.1969
	2063	116,763	4,522,432	3873.2%	189	22,111	856,408	3873.2%	1.0000	N/A	0.1244	N/A	0.876	0.834	3.99%	0.1894
	2064	97,127	4,000,288	4118.6%	165	17,687	728,443	4118.6%	1.0000	N/A	0.1268	N/A	0.873	0.832	3.99%	0.1821
	2065	80,554	3,527,775	4379.4%	144	14,105	617,733	4379.4%	1.0000	N/A	0.1275	N/A	0.873	0.829	3.99%	0.1751
	2066	66,593	3,098,682	4653.1%	126	11,213	521,762	4653.1%	1.0000	N/A	0.1283	N/A	0.872	0.827	3.99%	0.1684
	2067	54,904	2,711,277	4938.2%	109	8,890	439,000	4938.2%	1.0000	N/A	0.1302	N/A	0.870	0.824	3.99%	0.1619
	2068	45,166	2,361,732	5229.0%	95	7,032	367,720	5229.0%	1.0000	N/A	0.1339	N/A	0.866	0.823	3.99%	0.1557
	2069	37,079	2,050,451	5530.0%	82	5,551	306,995	5530.0%	1.0000	N/A	0.1350	N/A	0.865	0.821	3.99%	0.1497
	2070+	131,758	9,293,961	7053.8%	71	18,969	1,338,068	7053.8%	1.0000	N/A	0.1387	N/A	0.861	N/A	3.99%	0.1440
	Past	199,316,924	36,050,442	18.1%	80,908	251,045,073	41,007,868	16.3%								
	Future	200,561,477	736,723,559	367.3%	107,860	140,033,886	355,434,772	253.8%								
	Lifetime	399,878,401	772,774,002	193.3%	188,768	391,078,959	396,442,640	101.4%								

Note:
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-		-	
1999	-	-		-	
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	-	-		-	
2004	-	-		-	
2005	-	-		-	
2006	-	-		-	
2007	-	-		-	
2008	-	-		-	
2009	62,104	-		62,104	
2010	358,557	-		358,557	
2011	934,498	-		934,498	
2012	778,310	-		778,310	
2013	1,260,533	-		1,260,533	
2014	1,338,709	-		1,338,709	
2015	2,268,900	292,134		2,561,035	
2016	3,997,244	891,721		4,888,964	
2017	2,002,777	1,255,968		3,258,745	
2018	3,282,145	3,008,351		6,290,496	
2019	1,778,765	3,628,249	171,868	5,578,882	
2020	465,851	4,578,840	3,694,918	8,739,609	168,616,001

Pennsylvania Only

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-		-	
1999	-	-		-	
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	-	-		-	
2004	-	-		-	
2005	-	-		-	
2006	-	-		-	
2007	-	-		-	
2008	-	-		-	
2009	-	-		-	
2010	-	-		-	
2011	-	-		-	
2012	-	-		-	
2013	1,233	-		1,233	
2014	189,800	-		189,800	
2015	166,640	-		166,640	
2016	10,365	-		10,365	
2017	66,367	59,795		126,162	
2018	135,632	139,191		274,823	
2019	83,415	176,017	9,223	268,656	
2020	34,998	104,739	198,291	338,027	6,980,814

[1] Figure as of 12/31/2020
Statutory active life reserves includes additional reserves based on Asset Adequacy Testing

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date	Comments
Alabama	Both	48.35%	306,374	133	15.00%	Filed	7/25/2022	15.00%	70.60%	
Alaska	Both	53.69%	72,970	21	19.52%	Authorized	6/25/2021	19.52%	83.69%	
Arizona	Both	0.00%	315,708	115	83.70%	Submitted - Pending DOI			0.00%	
Arkansas	Both	43.75%	86,248	30	30.78%	Submitted - Pending DOI			43.75%	
California	Both	0.00%	814,152	240	42.00%	Authorized	12/31/2020	35.27%	35.27%	
Colorado	Both	0.00%	428,796	173	83.70%	Submitted - Pending DOI			0.00%	
Connecticut	Both	0.00%	653,744	171	96.06%	Submitted - Pending DOI			0.00%	
Delaware	Both	53.69%	53,656	19	22.32%	Submitted - Pending MetLife			53.69%	
District of Columbia	Both	10.00%	113,728	32	10.00%	Authorized	1/10/2022	10.00%	21.00%	
Florida	Both	Varies by issue age	1,205,922	373		Not Submitted			Varies by issue age	
Georgia	Both	51.51%	341,392	111	12.00%	Authorized	6/27/2022	12.00%	69.69%	
Hawaii	Both	0.00%	109,904	42	53.70%	Authorized	9/30/2021	53.70%	53.70%	
Idaho	Both	35.49%	38,628	21	38.75%	Submitted - Pending DOI			35.49%	
Illinois	Both	35.66%	1,118,783	350	13.29%	Filed	10/8/2020	13.29%	53.69%	
Indiana	Both	5.00%	209,595	68	74.95%	Authorized	7/1/2022	25.00%	31.25%	
Iowa	Both	35.59%	187,877	88	38.65%	Authorized	9/15/2022	17.90%	59.85%	
Kansas	Both	15.10%	154,224	66	63.33%	Submitted - Pending DOI			15.10%	
Kentucky	Both	40.00%	157,205	67	34.28%	Withdrawn	8/8/2022		40.00%	
Louisiana	Both	32.25%	227,724	106	42.15%	Submitted - Pending MetLife			32.25%	
Maine	Both	39.68%	105,214	27	10.03%	Authorized	11/13/2020	1.66%	42.00%	
Maryland	Both	25.01%	611,056	166	13.59%	Authorized	2/18/2020	13.60%	42.01%	
Massachusetts	Both	20.00%	665,668	235	56.66%	Submitted - Pending DOI			20.00%	
Michigan	Both	34.00%	515,376	184	14.70%	Authorized	5/4/2020	14.70%	53.70%	
Minnesota	Both	36.22%	231,428	82	38.01%	Submitted - Pending MetLife			36.22%	
Mississippi	Both	16.40%	117,612	40	32.04%	Authorized	2/22/2022	20.00%	39.68%	
Missouri	Both	34.00%	382,227	128	14.70%	Filed	11/24/2020	14.70%	53.70%	
Montana	Both	0.00%	10,705	3	35.70%	Authorized		16.49%	16.49%	
Nebraska	Both	35.52%	191,482	51	13.41%	Filed	3/23/2021	18.64%	60.78%	
Nevada	Both	35.49%	31,385	11	13.44%	Authorized	4/15/2021	13.44%	53.70%	
New Hampshire	Both	0.00%	106,022	46	34.00%	Authorized		34.00%	34.00%	
New Jersey	Both	18.26%	895,358	292	55.33%	Submitted - Pending MetLife			18.26%	
New Mexico	Both	12.35%	102,171	32	67.33%	Submitted - Pending DOI			12.35%	
New York	Both	21.55%	2,567,548	676	54.66%	Submitted - Pending DOI			21.55%	
North Carolina	Both	0.00%	396,926	154	53.70%	Authorized	2/7/2022	25.00%	25.00%	
North Dakota	Both	0.00%	29,914	15	88.00%	Denied	8/26/2022		0.00%	
Ohio	Both	15.00%	394,952	172	33.65%	Submitted - Pending DOI			15.00%	
Oklahoma	Both	45.48%	110,593	51	29.23%	Submitted - Pending DOI			45.48%	
Oregon	Both	35.52%	179,954	65	13.41%	Submitted - Pending DOI			35.52%	
Pennsylvania	Both	43.65%	869,836	255	28.08%	Submitted - Pending MetLife			43.65%	
Rhode Island	Both	0.00%	53,119	26	101.64%	Authorized	8/31/2021	42.00%	42.00%	
South Carolina	Both	32.00%	390,512	133	39.16%	Authorized	10/21/2021	5.00%	38.60%	
South Dakota	Both	35.66%	58,243	13	13.29%	Authorized	9/25/2020	13.29%	53.69%	
Tennessee	Both	45.50%	251,245	82	29.20%	Submitted - Pending DOI			45.50%	
Texas	Both	35.54%	599,025	250	38.70%	Submitted - Pending DOI			35.54%	
Utah	Both	0.00%	72,413	29	53.70%	Authorized	11/2/2020	53.70%	53.70%	
Vermont	Both	0.00%	1,666	1		Not Submitted			0.00%	
Virginia	Both	0.00%	521,393	156	42.00%	Authorized	1/21/2020	69.00%	69.00%	
Washington	Both	37.36%	363,302	122	36.86%	Submitted - Pending DOI			37.36%	
West Virginia	Both	0.00%	60,396	23	53.70%	Authorized	11/20/2020	53.70%	53.70%	
Wisconsin	Both	34.00%	182,168	57	14.70%	Authorized	11/25/2020	14.70%	53.70%	
Wyoming	Both	0.00%	11,477	3	53.70%	Authorized	2/10/2021	53.68%	53.68%	

Date	Issue State	Product	Policy Number	Form	Issue Age	Issue Date	Inflation Type	Benefit Period (days)	Annual Premium	Requested Rate Increase
9/30/2022	PA	VIP2new	1	LTC-IDEAL	70	5/19/2009	None	1825	$ 2,655.24	30.87%
9/30/2022	PA	VIP2new	2	LTC-VAL	54	5/4/2009	Auto 5% Simple	1095	$ 2,105.16	30.87%
9/30/2022	PA	VIP2new	3	LTC-VAL	55	5/4/2009	Auto 5% Simple	1095	$ 1,886.16	30.87%
9/30/2022	PA	VIP2new	4	LTC-IDEAL	65	6/10/2009	Auto 5% Simple	1825	$ 3,478.92	30.87%
9/30/2022	PA	VIP2new	5	LTC-VAL	57	5/29/2009	Auto 5% Compound	1095	$ 4,207.44	30.87%
9/30/2022	PA	VIP2new	6	LTC-VAL	51	5/29/2009	Auto 5% Compound	1095	$ 3,699.60	30.87%
9/30/2022	PA	VIP2new	7	LTC-IDEAL	64	9/2/2009	Auto 5% Simple	1460	$ 5,263.80	30.87%
9/30/2022	PA	VIP2new	8	LTC-VAL	56	7/13/2009	Auto 5% Simple	1095	$ 2,978.16	30.87%
9/30/2022	PA	VIP2new	9	LTC-VAL	52	6/19/2009	Auto 5% Simple	1825	$ 2,793.00	30.87%
9/30/2022	PA	VIP2new	10	LTC-IDEAL	55	7/1/2009	Auto 5% Compound	1095	$ 1,782.36	30.87%
9/30/2022	PA	VIP2new	11	LTC-IDEAL	61	7/1/2009	Auto 5% Compound	1095	$ 1,877.16	30.87%
9/30/2022	PA	VIP2new	12	LTC-IDEAL	68	8/17/2009	Auto 5% Compound	1825	$ 5,174.28	30.87%
9/30/2022	PA	VIP2new	13	LTC-VAL	57	8/21/2009	None	1825	$ 2,502.72	30.87%
9/30/2022	PA	VIP2new	14	LTC-VAL	58	8/4/2009	Auto 5% Simple	1095	$ 1,400.88	30.87%
9/30/2022	PA	VIP2new	15	LTC-IDEAL	54	8/21/2009	Auto 5% Simple	1095	$ 2,975.40	30.87%
9/30/2022	PA	VIP2new	16	LTC-IDEAL	56	8/21/2009	Auto 5% Simple	1095	$ 3,257.64	30.87%
9/30/2022	PA	VIP2new	17	LTC-IDEAL	58	9/4/2009	None	1825	$ 3,163.56	30.87%
9/30/2022	PA	VIP2new	18	LTC-VAL	55	12/3/2009	None	1095	$ 1,686.12	30.87%
9/30/2022	PA	VIP2new	19	LTC-VAL	52	12/3/2009	None	1095	$ 1,313.76	30.87%
9/30/2022	PA	VIP2new	20	LTC-VAL	64	10/5/2009	Auto 5% Simple	1095	$ 5,952.72	30.87%
9/30/2022	PA	VIP2new	21	LTC-VAL	74	11/19/2009	Auto 5% Compound	1095	$ 7,772.28	30.87%
9/30/2022	PA	VIP2new	22	LTC-VAL	72	11/3/2009	None	1095	$ 5,041.44	30.87%
9/30/2022	PA	VIP2new	23	LTC-VAL	59	10/15/2009	None	1095	$ 1,856.40	30.87%
9/30/2022	PA	VIP2new	24	LTC-IDEAL	46	11/13/2009	Auto 5% Simple	730	$ 1,784.88	30.87%
9/30/2022	PA	VIP2new	25	LTC-IDEAL	47	11/13/2009	Auto 5% Simple	730	$ 1,863.12	30.87%
9/30/2022	PA	VIP2new	26	LTC-VAL	52	1/1/2010	Auto 5% Simple	730	$ 2,209.80	30.87%
9/30/2022	PA	VIP2new	27	LTC-VAL	53	1/1/2010	Auto 5% Simple	730	$ 2,406.24	30.87%
9/30/2022	PA	VIP2new	28	LTC-VAL	40	1/1/2010	Auto 5% Simple	730	$ 1,387.68	30.87%
9/30/2022	PA	VIP2new	29	LTC-VAL	44	1/1/2010	Auto 5% Simple	730	$ 1,596.12	30.87%
9/30/2022	PA	VIP2new	30	LTC-IDEAL	72	12/8/2009	Auto 5% Simple	1460	$ 4,823.28	30.87%
9/30/2022	PA	VIP2new	31	LTC-IDEAL	55	12/22/2009	Auto 5% Simple	1460	$ 4,153.80	30.87%
9/30/2022	PA	VIP2new	32	LTC-IDEAL	61	12/24/2009	Auto 5% Simple	1825	$ 3,215.28	30.87%
9/30/2022	PA	VIP2new	33	LTC-VAL	67	1/14/2010	None	730	$ 2,226.36	30.87%
9/30/2022	PA	VIP2new	34	LTC-VAL	67	1/14/2010	None	730	$ 2,226.36	30.87%
9/30/2022	PA	VIP2new	35	LTC-VAL	62	1/15/2010	None	1460	$ 3,227.52	30.87%
9/30/2022	PA	VIP2new	36	LTC-VAL	62	1/15/2010	None	1460	$ 2,766.48	30.87%
9/30/2022	PA	VIP2new	37	LTC-IDEAL	57	1/8/2010	Auto 5% Simple	1460	$ 2,364.60	30.87%
9/30/2022	PA	VIP2new	38	LTC-PREM	57	2/22/2010	Auto 5% Simple	2555	$ 6,661.56	30.87%
9/30/2022	PA	VIP2new	39	LTC-VAL	59	2/1/2010	Auto 5% Simple	1095	$ 2,787.24	30.87%
9/30/2022	PA	VIP2new	40	LTC-VAL	59	2/1/2010	Auto 5% Simple	1095	$ 2,282.88	30.87%
9/30/2022	PA	VIP2new	41	LTC-VAL	48	3/1/2010	Auto 5% Simple	730	$ 2,029.32	30.87%
9/30/2022	PA	VIP2new	42	LTC-VAL	61	3/12/2010	Auto 5% Simple	1460	$ 3,412.92	30.87%
9/30/2022	PA	VIP2new	43	LTC-VAL	75	2/9/2010	None	730	$ 2,883.60	30.87%
9/30/2022	PA	VIP2new	44	LTC-VAL	62	3/10/2010	Auto 5% Simple	1095	$ 965.28	30.87%
9/30/2022	PA	VIP2new	45	LTC-IDEAL	58	1/28/2010	Auto 5% Simple	730	$ 1,345.56	30.87%
9/30/2022	PA	VIP2new	46	LTC-IDEAL	57	1/28/2010	Auto 5% Simple	730	$ 1,285.92	30.87%
9/30/2022	PA	VIP2new	47	LTC-VAL	63	5/1/2010	Auto 5% Simple	730	$ 2,009.04	30.87%
9/30/2022	PA	VIP2new	48	LTC-IDEAL	63	4/1/2010	Auto 5% Simple	1460	$ 4,529.52	30.87%
9/30/2022	PA	VIP2new	49	LTC-IDEAL	58	4/1/2010	Auto 5% Simple	1460	$ 3,388.92	30.87%
9/30/2022	PA	VIP2new	50	LTC-IDEAL	47	3/10/2010	Auto 5% Simple	730	$ 1,380.36	30.87%
9/30/2022	PA	VIP2new	51	LTC-IDEAL	48	3/10/2010	Auto 5% Simple	730	$ 1,440.60	30.87%
9/30/2022	PA	VIP2new	52	LTC-IDEAL	56	3/15/2010	Auto 5% Simple	730	$ 1,888.68	30.87%
9/30/2022	PA	VIP2new	53	LTC-IDEAL	57	3/15/2010	Auto 5% Simple	730	$ 1,976.40	30.87%
9/30/2022	PA	VIP2new	54	LTC-IDEAL	71	5/17/2010	Auto 5% Simple	1460	$ 6,839.88	30.87%
9/30/2022	PA	VIP2new	55	LTC-VAL	56	4/28/2010	Auto 5% Simple	1095	$ 2,129.16	30.87%
9/30/2022	PA	VIP2new	56	LTC-VAL	48	4/28/2010	Auto 5% Simple	1095	$ 1,494.84	30.87%
9/30/2022	PA	VIP2new	57	LTC-VAL	65	6/1/2010	Auto 5% Simple	730	$ 4,040.88	30.87%
9/30/2022	PA	VIP2new	58	LTC-VAL	51	6/24/2010	Auto 5% Simple	1460	$ 3,129.60	30.87%
9/30/2022	PA	VIP2new	59	LTC-VAL	47	6/21/2010	Auto 5% Simple	1460	$ 3,104.76	30.87%
9/30/2022	PA	VIP2new	60	LTC-PREM	59	6/8/2010	Auto 5% Simple	1825	$ 3,912.12	30.87%
9/30/2022	PA	VIP2new	61	LTC-VAL	55	6/16/2010	Auto 5% Simple	1825	$ 5,347.80	30.87%
9/30/2022	PA	VIP2new	62	LTC-IDEAL	60	8/31/2010	Auto 5% Simple	1095	$ 3,479.88	30.87%
9/30/2022	PA	VIP2new	63	LTC-IDEAL	62	10/29/2010	Auto 5% Compound	1825	$ 4,931.52	30.87%
9/30/2022	PA	VIP2new	64	LTC-IDEAL	53	10/6/2010	None	1460	$ 1,439.52	30.87%
9/30/2022	PA	VIP2new	65	LTC-VAL	60	11/1/2010	Auto 5% Compound	1825	$ 4,764.12	30.87%
9/30/2022	PA	VIP2new	66	LTC-VAL	56	11/1/2010	Auto 5% Compound	1095	$ 3,383.64	30.87%
9/30/2022	PA	VIP2new	67	LTC-VAL	57	12/14/2010	Auto 5% Simple	1460	$ 5,454.84	30.87%
9/30/2022	PA	VIP2new	68	LTC-IDEAL	53	12/9/2010	None	1460	$ 1,353.48	30.87%
9/30/2022	PA	VIP2new	69	LTC-VAL	65	1/13/2011	Auto 5% Simple	1095	$ 5,881.20	30.87%
9/30/2022	PA	VIP2new	70	LTC-IDEAL	58	1/25/2011	Auto 5% Simple	730	$ 1,716.84	30.87%
9/30/2022	PA	VIP2new	71	LTC-VAL	64	1/7/2011	Auto 5% Simple	1095	$ 4,053.36	30.87%
9/30/2022	PA	VIP2new	72	LTC-IDEAL	57	12/28/2010	Auto 5% Simple	1095	$ 2,408.76	30.87%
9/30/2022	PA	VIP2new	73	LTC-VAL	65	12/16/2010	None	1095	$ 1,928.76	30.87%

9/30/2022	PA	VIP2new	74	LTC-VAL	67	12/16/2010	None	1095	$	2,383.80	30.87%
9/30/2022	PA	VIP2new	75	LTC-VAL	67	2/9/2011	None	730	$	2,953.80	30.87%
9/30/2022	PA	VIP2new	76	LTC-IDEAL	55	3/8/2011	Auto 5% Compound	1095	$	2,676.48	30.87%
9/30/2022	PA	VIP2new	77	LTC-IDEAL	55	3/8/2011	Auto 5% Compound	1095	$	2,676.48	30.87%
9/30/2022	PA	VIP2new	78	LTC-IDEAL	41	4/26/2012	Auto 5% Compound	1095	$	1,685.28	30.87%
9/30/2022	PA	VIP2new	79	LTC-IDEAL	40	5/29/2012	Auto 5% Compound	1095	$	1,966.08	30.87%
9/30/2022	PA	VIP2new	80	LTC-IDEAL	60	7/26/2012	None	1095	$	1,062.60	30.87%
9/30/2022	PA	VIP2new	81	LTC-IDEAL	60	8/10/2015	None	1095	$	1,082.28	30.87%
9/30/2022	PA	VIP2new	82	LTC-IDEAL	62	5/6/2009	Auto 5% Compound	1095	$	4,059.12	30.87%
9/30/2022	PA	VIP2new	83	LTC-IDEAL	71	5/22/2009	Auto 5% Simple	1460	$	7,577.88	30.87%
9/30/2022	PA	VIP2new	84	LTC-IDEAL	45	5/8/2009	Auto 5% Simple	1095	$	1,542.24	30.87%
9/30/2022	PA	VIP2new	85	LTC-IDEAL	46	5/8/2009	Auto 5% Simple	1095	$	1,612.44	30.87%
9/30/2022	PA	VIP2new	86	LTC-VAL	57	5/18/2009	None	1095	$	758.76	30.87%
9/30/2022	PA	VIP2new	87	LTC-VAL	55	5/18/2009	None	1095	$	788.52	30.87%
9/30/2022	PA	VIP2new	88	LTC-VAL	53	7/1/2009	Auto 5% Simple	1095	$	2,859.00	30.87%
9/30/2022	PA	VIP2new	89	LTC-VAL	74	7/10/2009	None	1460	$	8,224.68	30.87%
9/30/2022	PA	VIP2new	90	LTC-IDEAL	64	7/28/2009	None	2555	$	3,507.24	30.87%
9/30/2022	PA	VIP2new	91	LTC-IDEAL	62	7/28/2009	None	2555	$	3,092.16	30.87%
9/30/2022	PA	VIP2new	92	LTC-IDEAL	76	8/20/2009	None	1825	$	11,806.20	30.87%
9/30/2022	PA	VIP2new	93	LTC-IDEAL	75	7/13/2009	None	1825	$	2,666.04	30.87%
9/30/2022	PA	VIP2new	94	LTC-VAL	64	8/1/2009	Auto 5% Simple	1095	$	3,473.28	30.87%
9/30/2022	PA	VIP2new	95	LTC-VAL	57	8/1/2009	Auto 5% Simple	1460	$	2,841.48	30.87%
9/30/2022	PA	VIP2new	96	LTC-VAL	57	8/1/2009	Auto 5% Simple	1460	$	2,841.48	30.87%
9/30/2022	PA	VIP2new	97	LTC-VAL	57	8/1/2009	Auto 5% Simple	1460	$	4,262.40	30.87%
9/30/2022	PA	VIP2new	98	LTC-IDEAL	74	9/1/2009	None	1095	$	4,707.72	30.87%
9/30/2022	PA	VIP2new	99	LTC-IDEAL	63	9/23/2009	None	1825	$	2,355.36	30.87%
9/30/2022	PA	VIP2new	100	LTC-IDEAL	66	9/23/2009	None	1825	$	2,424.84	30.87%
9/30/2022	PA	VIP2new	101	LTC-IDEAL	74	8/14/2009	None	1825	$	5,731.32	30.87%
9/30/2022	PA	VIP2new	102	LTC-VAL	57	9/30/2009	Auto 5% Simple	1095	$	495.84	30.87%
9/30/2022	PA	VIP2new	103	LTC-VAL	58	9/30/2009	Auto 5% Simple	1095	$	495.84	30.87%
9/30/2022	PA	VIP2new	104	LTC-VAL	67	9/3/2009	Auto 5% Simple	1095	$	3,133.20	30.87%
9/30/2022	PA	VIP2new	105	LTC-IDEAL	45	9/1/2009	Auto 5% Simple	1460	$	1,741.68	30.87%
9/30/2022	PA	VIP2new	106	LTC-IDEAL	61	9/1/2009	None	1095	$	2,323.56	30.87%
9/30/2022	PA	VIP2new	107	LTC-IDEAL	39	9/1/2009	Auto 5% Simple	1095	$	705.24	30.87%
9/30/2022	PA	VIP2new	108	LTC-IDEAL	59	9/1/2009	Auto 5% Simple	1095	$	1,431.48	30.87%
9/30/2022	PA	VIP2new	109	LTC-IDEAL	72	11/1/2009	Auto 5% Compound	1460	$	6,967.68	30.87%
9/30/2022	PA	VIP2new	110	LTC-IDEAL	63	12/9/2009	None	1095	$	1,992.72	30.87%
9/30/2022	PA	VIP2new	111	LTC-IDEAL	74	9/29/2009	Auto 5% Simple	730	$	7,226.64	30.87%
9/30/2022	PA	VIP2new	112	LTC-VAL	62	11/1/2009	Auto 5% Simple	1825	$	3,188.40	30.87%
9/30/2022	PA	VIP2new	113	LTC-IDEAL	51	12/7/2009	Auto 5% Simple	1825	$	1,482.84	30.87%
9/30/2022	PA	VIP2new	114	LTC-IDEAL	74	10/28/2009	None	1825	$	4,526.04	30.87%
9/30/2022	PA	VIP2new	115	LTC-VAL	70	11/20/2009	Auto 5% Simple	1825	$	6,845.16	30.87%
9/30/2022	PA	VIP2new	116	LTC-IDEAL	54	12/1/2009	Auto 5% Compound	1825	$	3,724.20	30.87%
9/30/2022	PA	VIP2new	117	LTC-IDEAL	57	12/1/2009	Auto 5% Compound	1825	$	3,972.36	30.87%
9/30/2022	PA	VIP2new	118	LTC-IDEAL	55	12/1/2009	Auto 5% Compound	1825	$	3,811.80	30.87%
9/30/2022	PA	VIP2new	119	LTC-IDEAL	58	12/1/2009	Auto 5% Compound	1825	$	3,972.36	30.87%
9/30/2022	PA	VIP2new	120	LTC-IDEAL	79	11/11/2009	None	1095	$	4,501.32	30.87%
9/30/2022	PA	VIP2new	121	LTC-VAL	71	12/3/2009	Auto 5% Simple	1095	$	3,473.40	30.87%
9/30/2022	PA	VIP2new	122	LTC-VAL	66	12/3/2009	Auto 5% Simple	1095	$	2,567.52	30.87%
9/30/2022	PA	VIP2new	123	LTC-VAL	67	1/1/2010	Auto 5% Simple	730	$	1,225.08	30.87%
9/30/2022	PA	VIP2new	124	LTC-VAL	67	3/15/2010	Auto 5% Compound	1825	$	6,497.16	30.87%
9/30/2022	PA	VIP2new	125	LTC-VAL	65	3/15/2010	Auto 5% Compound	1825	$	6,162.84	30.87%
9/30/2022	PA	VIP2new	126	LTC-IDEAL	70	12/23/2009	None	1095	$	4,164.96	30.87%
9/30/2022	PA	VIP2new	127	LTC-VAL	70	3/31/2010	None	1095	$	2,871.48	30.87%
9/30/2022	PA	VIP2new	128	LTC-IDEAL	74	12/23/2009	Auto 5% Simple	1095	$	6,019.20	30.87%
9/30/2022	PA	VIP2new	129	LTC-VAL	75	12/30/2009	None	1095	$	5,827.32	30.87%
9/30/2022	PA	VIP2new	130	LTC-IDEAL	77	12/23/2009	None	1095	$	3,674.04	30.87%
9/30/2022	PA	VIP2new	131	LTC-VAL	73	2/1/2010	Auto 5% Simple	1095	$	2,485.68	30.87%
9/30/2022	PA	VIP2new	132	LTC-VAL	71	1/22/2010	None	1460	$	4,140.84	30.87%
9/30/2022	PA	VIP2new	133	LTC-VAL	66	12/30/2009	Auto 5% Simple	1460	$	6,221.04	30.87%
9/30/2022	PA	VIP2new	134	LTC-VAL	40	2/12/2010	Auto 5% Simple	1095	$	815.64	30.87%
9/30/2022	PA	VIP2new	135	LTC-VAL	78	2/15/2010	None	730	$	2,867.16	30.87%
9/30/2022	PA	VIP2new	136	LTC-IDEAL	72	2/17/2010	Auto 5% Simple	1460	$	2,108.88	30.87%
9/30/2022	PA	VIP2new	137	LTC-VAL	71	2/19/2010	None	1095	$	1,962.12	30.87%
9/30/2022	PA	VIP2new	138	LTC-VAL	58	2/25/2010	Auto 5% Compound	2555	$	6,411.60	30.87%
9/30/2022	PA	VIP2new	139	LTC-IDEAL	67	3/24/2010	None	1095	$	2,852.04	30.87%
9/30/2022	PA	VIP2new	140	LTC-VAL	61	5/4/2010	Auto 5% Simple	1095	$	2,390.40	30.87%
9/30/2022	PA	VIP2new	141	LTC-VAL	61	5/4/2010	Auto 5% Simple	1460	$	2,623.92	30.87%
9/30/2022	PA	VIP2new	142	LTC-VAL	67	6/1/2010	Auto 5% Simple	1825	$	3,912.72	30.87%
9/30/2022	PA	VIP2new	143	LTC-IDEAL	49	6/1/2010	None	1095	$	247.20	30.87%
9/30/2022	PA	VIP2new	144	LTC-VAL	48	5/22/2010	Auto 5% Simple	1825	$	3,097.92	30.87%
9/30/2022	PA	VIP2new	145	LTC-VAL	72	7/15/2010	Auto 5% Simple	1825	$	9,109.92	30.87%
9/30/2022	PA	VIP2new	146	LTC-IDEAL	43	8/4/2010	None	2555	$	2,179.44	30.87%
9/30/2022	PA	VIP2new	147	LTC-IDEAL	27	8/1/2010	None	1095	$	163.44	30.87%
9/30/2022	PA	VIP2new	148	LTC-IDEAL	80	8/3/2010	Auto 5% Simple	730	$	5,384.64	30.87%
9/30/2022	PA	VIP2new	149	LTC-VAL	49	10/22/2010	Auto 5% Compound	1095	$	3,256.32	30.87%
9/30/2022	PA	VIP2new	150	LTC-VAL	71	8/10/2010	Auto 5% Simple	1825	$	5,130.12	30.87%

9/30/2022	PA	VIP2new	151	LTC-VAL	75	7/22/2010	None	1095	$	6,992.76	30.87%
9/30/2022	PA	VIP2new	152	LTC-VAL	58	8/13/2010	Auto 5% Compound	1825	$	4,380.00	30.87%
9/30/2022	PA	VIP2new	153	LTC-IDEAL	44	9/1/2010	Auto 5% Simple	1095	$	414.12	30.87%
9/30/2022	PA	VIP2new	154	LTC-VAL	75	10/1/2010	None	730	$	2,563.20	30.87%
9/30/2022	PA	VIP2new	155	LTC-IDEAL	71	11/1/2010	Auto 5% Simple	1460	$	4,356.00	30.87%
9/30/2022	PA	VIP2new	156	LTC-IDEAL	72	11/1/2010	Auto 5% Simple	1460	$	4,356.00	30.87%
9/30/2022	PA	VIP2new	157	LTC-VAL	59	11/18/2010	Auto 5% Compound	1095	$	2,477.88	30.87%
9/30/2022	PA	VIP2new	158	LTC-VAL	72	10/13/2010	None	1460	$	5,532.72	30.87%
9/30/2022	PA	VIP2new	159	LTC-VAL	69	10/5/2010	Auto 5% Compound	1095	$	8,337.00	30.87%
9/30/2022	PA	VIP2new	160	LTC-VAL	75	10/18/2010	None	1095	$	6,235.20	30.87%
9/30/2022	PA	VIP2new	161	LTC-VAL	27	10/1/2010	Auto 5% Simple	730	$	318.60	30.87%
9/30/2022	PA	VIP2new	162	LTC-IDEAL	46	12/16/2010	Auto 5% Simple	1095	$	1,801.68	30.87%
9/30/2022	PA	VIP2new	163	LTC-IDEAL	61	11/12/2010	Auto 5% Simple	1460	$	2,668.80	30.87%
9/30/2022	PA	VIP2new	164	LTC-IDEAL	60	11/12/2010	Auto 5% Simple	1460	$	2,668.80	30.87%
9/30/2022	PA	VIP2new	165	LTC-IDEAL	63	11/2/2010	Auto 5% Simple	1095	$	4,406.52	30.87%
9/30/2022	PA	VIP2new	166	LTC-IDEAL	67	12/20/2010	Auto 5% Simple	1095	$	2,772.12	30.87%
9/30/2022	PA	VIP2new	167	LTC-IDEAL	62	12/20/2010	Auto 5% Simple	1095	$	1,895.88	30.87%
9/30/2022	PA	VIP2new	168	LTC-VAL	53	12/1/2010	Auto 5% Simple	1095	$	560.40	30.87%
9/30/2022	PA	VIP2new	169	LTC-IDEAL	76	2/1/2011	None	1095	$	3,340.68	30.87%
9/30/2022	PA	VIP2new	170	LTC-IDEAL	54	1/1/2011	Auto 5% Simple	1095	$	1,584.96	30.87%
9/30/2022	PA	VIP2new	171	LTC-VAL	79	1/13/2011	None	730	$	4,706.04	30.87%
9/30/2022	PA	VIP2new	172	LTC-VAL	75	3/14/2011	Auto 5% Simple	1460	$	8,465.40	30.87%
9/30/2022	PA	VIP2new	173	LTC-VAL	46	2/1/2011	Auto 5% Simple	1095	$	539.88	30.87%
9/30/2022	PA	VIP2new	174	LTC-VAL	47	1/1/2011	Auto 5% Simple	730	$	1,097.52	30.87%
9/30/2022	PA	VIP2new	175	LTC-VAL	45	2/1/2011	Auto 5% Simple	730	$	876.48	30.87%
9/30/2022	PA	VIP2new	176	LTC-IDEAL	74	3/11/2011	Auto 5% Simple	1095	$	5,773.08	30.87%
9/30/2022	PA	VIP2new	177	LTC-IDEAL	71	3/11/2011	Auto 5% Simple	1095	$	4,742.28	30.87%
9/30/2022	PA	VIP2new	178	LTC-VAL	76	3/21/2011	None	1825	$	10,292.28	30.87%
9/30/2022	PA	VIP2new	179	LTC-VAL	78	2/24/2011	None	1095	$	3,600.36	30.87%
9/30/2022	PA	VIP2new	180	LTC-IDEAL	47	2/22/2011	Auto 5% Simple	1825	$	1,611.72	30.87%
9/30/2022	PA	VIP2new	181	LTC-VAL	22	3/1/2011	Auto 5% Simple	1825	$	923.16	30.87%
9/30/2022	PA	VIP2new	182	LTC-VAL	77	4/11/2011	None	1095	$	6,874.92	30.87%
9/30/2022	PA	VIP2new	183	LTC-IDEAL	48	1/25/2011	Auto 5% Compound	1825	$	7,520.40	30.87%
9/30/2022	PA	VIP2new	184	LTC-VAL	78	4/18/2011	None	1095	$	4,862.52	30.87%
9/30/2022	PA	VIP2new	185	LTC-VAL	63	3/1/2011	Auto 5% Simple	1095	$	2,135.88	30.87%
9/30/2022	PA	VIP2new	186	LTC-VAL	64	3/1/2011	Auto 5% Simple	1095	$	2,135.88	30.87%
9/30/2022	PA	VIP2new	187	LTC-VAL	23	4/1/2011	Auto 5% Simple	1825	$	1,107.72	30.87%
9/30/2022	PA	VIP2new	188	LTC-VAL	67	6/1/2011	Auto 5% Simple	1095	$	2,238.00	30.87%
9/30/2022	PA	VIP2new	189	LTC-IDEAL	60	9/23/2013	Auto 5% Compound	1095	$	3,479.16	30.87%
9/30/2022	PA	VIP2new	190	LTC-IDEAL	55	4/23/2014	None	1095	$	882.00	30.87%
9/30/2022	PA	VIP2new	191	LTC-IDEAL	41	12/1/2014	Auto 5% Compound	1095	$	1,915.08	30.87%
9/30/2022	PA	VIP2new	192	LTC-IDEAL	55	3/18/2015	Auto 5% Compound	1095	$	2,775.84	30.87%
9/30/2022	PA	VIP2new	193	LTC-IDEAL	61	10/26/2017	Auto 5% Simple	1095	$	2,257.32	30.87%
9/30/2022	PA	VIP2new	194	LTC-IDEAL	61	11/9/2020	Auto 5% Compound	1095	$	4,115.16	30.87%
9/30/2022	PA	VIP2new	195	LTC-IDEAL	66	8/7/2009	None	1095	$	2,729.40	30.87%
9/30/2022	PA	VIP2new	196	LTC-IDEAL	62	8/5/2009	None	1095	$	2,291.16	30.87%
9/30/2022	PA	VIP2new	197	LTC-IDEAL	63	12/16/2009	Auto 5% Compound	1095	$	7,382.76	30.87%
9/30/2022	PA	VIP2new	198	LTC-IDEAL	67	11/11/2009	Auto 5% Simple	1460	$	4,269.84	30.87%
9/30/2022	PA	VIP2new	199	LTC-VAL	58	6/23/2009	Auto 5% Simple	1095	$	3,367.56	30.87%
9/30/2022	PA	VIP2new	200	LTC-VAL	62	9/14/2009	Auto 5% Simple	1460	$	1,540.68	30.87%
9/30/2022	PA	VIP2new	201	LTC-VAL	64	9/14/2009	Auto 5% Simple	1460	$	1,688.04	30.87%
9/30/2022	PA	VIP2new	202	LTC-VAL	74	7/28/2009	None	730	$	2,670.00	30.87%
9/30/2022	PA	VIP2new	203	LTC-PREM	68	9/22/2009	Auto 5% Simple	1095	$	11,596.80	30.87%
9/30/2022	PA	VIP2new	204	LTC-PREM	52	9/21/2009	Auto 5% Simple	1825	$	4,450.08	30.87%
9/30/2022	PA	VIP2new	205	LTC-VAL	53	11/17/2009	Auto 5% Simple	1825	$	3,341.28	30.87%
9/30/2022	PA	VIP2new	206	LTC-VAL	55	12/10/2009	Auto 5% Simple	1825	$	2,219.76	30.87%
9/30/2022	PA	VIP2new	207	LTC-VAL	54	12/10/2009	Auto 5% Simple	1825	$	2,118.00	30.87%
9/30/2022	PA	VIP2new	208	LTC-VAL	66	12/30/2009	None	1095	$	3,073.32	30.87%
9/30/2022	PA	VIP2new	209	LTC-IDEAL	55	12/29/2009	Auto 5% Compound	2555	$	6,736.32	30.87%
9/30/2022	PA	VIP2new	210	LTC-VAL	53	12/3/2009	None	1095	$	1,760.88	30.87%
9/30/2022	PA	VIP2new	211	LTC-VAL	55	12/29/2009	Auto 5% Simple	1460	$	4,857.48	30.87%
9/30/2022	PA	VIP2new	212	LTC-VAL	56	2/8/2010	Auto 5% Simple	1460	$	1,675.56	30.87%
9/30/2022	PA	VIP2new	213	LTC-VAL	58	2/8/2010	Auto 5% Simple	1460	$	1,840.08	30.87%
9/30/2022	PA	VIP2new	214	LTC-VAL	58	2/23/2010	Auto 5% Simple	1460	$	3,975.24	30.87%
9/30/2022	PA	VIP2new	215	LTC-VAL	59	2/23/2010	Auto 5% Simple	1460	$	3,570.36	30.87%
9/30/2022	PA	VIP2new	216	LTC-VAL	63	3/2/2010	Auto 5% Simple	1095	$	4,438.08	30.87%
9/30/2022	PA	VIP2new	217	LTC-PREM	53	3/12/2010	None	1095	$	1,954.68	30.87%
9/30/2022	PA	VIP2new	218	LTC-PREM	55	3/12/2010	None	1095	$	2,181.96	30.87%
9/30/2022	PA	VIP2new	219	LTC-IDEAL	71	4/12/2010	None	1095	$	5,487.96	30.87%
9/30/2022	PA	VIP2new	220	LTC-VAL	59	4/5/2010	None	1460	$	1,744.44	30.87%
9/30/2022	PA	VIP2new	221	LTC-VAL	56	4/15/2010	Auto 5% Simple	1460	$	4,045.20	30.87%
9/30/2022	PA	VIP2new	222	LTC-VAL	55	4/15/2010	Auto 5% Simple	1460	$	3,686.40	30.87%
9/30/2022	PA	VIP2new	223	LTC-PREM	34	6/8/2010	None	1825	$	538.44	30.87%
9/30/2022	PA	VIP2new	224	LTC-PREM	56	5/1/2010	Auto 5% Simple	1825	$	6,660.36	30.87%
9/30/2022	PA	VIP2new	225	LTC-PREM	54	5/1/2010	Auto 5% Simple	1825	$	6,043.68	30.87%
9/30/2022	PA	VIP2new	226	LTC-PREM	59	5/1/2010	Auto 5% Simple	1825	$	7,700.16	30.87%
9/30/2022	PA	VIP2new	227	LTC-PREM	54	5/1/2010	Auto 5% Simple	1825	$	6,043.68	30.87%

9/30/2022	PA	VIP2new	228	LTC-PREM	30	4/27/2010	Auto 5% Simple	1095	$	1,292.64	30.87%
9/30/2022	PA	VIP2new	229	LTC-VAL	66	6/4/2010	None	1095	$	2,208.84	30.87%
9/30/2022	PA	VIP2new	230	LTC-IDEAL	60	9/27/2010	None	1460	$	3,117.48	30.87%
9/30/2022	PA	VIP2new	231	LTC-PREM	59	5/12/2010	Auto 5% Simple	1095	$	6,141.00	30.87%
9/30/2022	PA	VIP2new	232	LTC-PREM	61	5/12/2010	Auto 5% Simple	1095	$	6,756.84	30.87%
9/30/2022	PA	VIP2new	233	LTC-IDEAL	52	7/13/2010	Auto 5% Simple	1825	$	2,476.92	30.87%
9/30/2022	PA	VIP2new	234	LTC-IDEAL	53	7/13/2010	Auto 5% Simple	1825	$	3,027.48	30.87%
9/30/2022	PA	VIP2new	235	LTC-IDEAL	69	7/16/2010	Auto 5% Simple	1825	$	6,350.76	30.87%
9/30/2022	PA	VIP2new	236	LTC-VAL	47	7/30/2010	Auto 5% Simple	1825	$	3,998.76	30.87%
9/30/2022	PA	VIP2new	237	LTC-VAL	70	7/9/2010	None	1095	$	3,883.44	30.87%
9/30/2022	PA	VIP2new	238	LTC-VAL	62	8/18/2010	Auto 5% Simple	1460	$	4,990.80	30.87%
9/30/2022	PA	VIP2new	239	LTC-IDEAL	63	8/20/2010	Auto 5% Simple	1825	$	5,550.12	30.87%
9/30/2022	PA	VIP2new	240	LTC-VAL	70	8/13/2010	None	1095	$	2,521.20	30.87%
9/30/2022	PA	VIP2new	241	LTC-IDEAL	65	9/28/2010	Auto 5% Simple	1095	$	2,709.12	30.87%
9/30/2022	PA	VIP2new	242	LTC-IDEAL	62	9/28/2010	Auto 5% Simple	1095	$	2,757.72	30.87%
9/30/2022	PA	VIP2new	243	LTC-VAL	43	9/21/2010	None	730	$	150.60	30.87%
9/30/2022	PA	VIP2new	244	LTC-VAL	50	9/21/2010	None	1460	$	1,275.12	30.87%
9/30/2022	PA	VIP2new	245	LTC-IDEAL	58	2/8/2011	Auto 5% Simple	1095	$	2,318.28	30.87%
9/30/2022	PA	VIP2new	246	LTC-VAL	66	3/16/2011	None	1825	$	4,579.92	30.87%
9/30/2022	PA	VIP2new	247	LTC-VAL	56	3/1/2011	Auto 5% Simple	1095	$	2,578.92	30.87%
9/30/2022	PA	VIP2new	248	LTC-VAL	57	3/1/2011	Auto 5% Simple	1095	$	2,578.92	30.87%
9/30/2022	PA	VIP2new	249	LTC-IDEAL	55	10/18/2012	None	1095	$	816.72	30.87%
9/30/2022	PA	VIP2new	250	LTC-IDEAL	50	2/13/2014	Auto 5% Simple	1095	$	1,616.52	30.87%

Objection 1(a)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Illustrated As Original Premium Level Without Rate Increase)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	3.99%	2.4132
	1999	-	-	3.99%	2.3206
	2000	-	-	3.99%	2.2315
	2001	-	-	3.99%	2.1458
	2002	-	-	3.99%	2.0634
	2003	-	-	3.99%	1.9842
	2004	-	-	3.99%	1.9080
	2005	-	-	3.99%	1.8347
	2006	-	-	3.99%	1.7643
	2007	-	-	3.99%	1.6965
	2008	-	-	3.99%	1.6314
	2009	2,255,829	3,538,815	3.99%	1.5687
	2010	13,177,558	19,878,434	3.99%	1.5085
	2011	21,213,573	30,772,058	3.99%	1.4506
	2012	20,541,081	28,652,433	3.99%	1.3949
	2013	19,829,256	26,597,460	3.99%	1.3413
	2014	19,476,823	25,121,603	3.99%	1.2898
	2015	18,776,349	23,288,197	3.99%	1.2403
	2016	18,382,433	21,924,173	3.99%	1.1927
	2017	17,723,403	20,326,512	3.99%	1.1469
	2018	16,939,529	18,681,536	3.99%	1.1028
	2019	15,959,303	16,924,688	3.99%	1.0605
	2020	15,041,787	15,339,164	3.99%	1.0198
Projected Future Experience	2021	14,107,593	13,834,093	3.99%	0.9806
	2022	13,512,889	12,742,114	3.99%	0.9430
	2023	12,932,296	11,726,392	3.99%	0.9068
	2024	12,345,646	10,764,605	3.99%	0.8719
	2025	11,754,480	9,855,602	3.99%	0.8385
	2026	11,144,895	8,985,686	3.99%	0.8063
	2027	10,538,201	8,170,286	3.99%	0.7753
	2028	9,932,385	7,404,911	3.99%	0.7455
	2029	9,345,247	6,699,657	3.99%	0.7169
	2030	8,770,677	6,046,310	3.99%	0.6894
	2031	8,210,449	5,442,766	3.99%	0.6629
	2032	7,656,447	4,880,626	3.99%	0.6375
	2033	7,121,328	4,365,207	3.99%	0.6130
	2034	6,601,572	3,891,227	3.99%	0.5894
	2035	6,097,454	3,456,076	3.99%	0.5668
	2036	5,610,116	3,057,751	3.99%	0.5450
	2037	5,141,138	2,694,542	3.99%	0.5241
	2038	4,690,199	2,363,810	3.99%	0.5040
	2039	4,257,526	2,063,356	3.99%	0.4846
	2040	3,847,372	1,792,984	3.99%	0.4660
	2041	3,459,885	1,550,492	3.99%	0.4481
	2042	3,092,872	1,332,801	3.99%	0.4309
	2043	2,753,285	1,140,906	3.99%	0.4144
	2044	2,438,598	971,705	3.99%	0.3985
	2045	2,148,917	823,397	3.99%	0.3832
	2046	1,884,236	694,258	3.99%	0.3685
	2047	1,644,168	582,542	3.99%	0.3543
	2048	1,427,775	486,448	3.99%	0.3407
	2049	1,234,496	404,447	3.99%	0.3276
	2050	1,062,939	334,870	3.99%	0.3150
	2051	911,616	276,169	3.99%	0.3029
	2052	779,004	226,933	3.99%	0.2913
	2053	663,256	185,796	3.99%	0.2801
	2054	562,925	151,635	3.99%	0.2694
	2055	476,325	123,381	3.99%	0.2590
	2056	402,185	100,177	3.99%	0.2491
	2057	338,917	81,176	3.99%	0.2395
	2058	284,948	65,629	3.99%	0.2303
	2059	239,124	52,960	3.99%	0.2215
	2060	200,375	42,674	3.99%	0.2130
	2061	167,690	34,342	3.99%	0.2048
	2062	140,086	27,587	3.99%	0.1969
	2063	116,763	22,111	3.99%	0.1894
	2064	97,127	17,687	3.99%	0.1821
	2065	80,554	14,105	3.99%	0.1751
	2066	66,593	11,213	3.99%	0.1684
	2067	54,904	8,890	3.99%	0.1619
	2068	45,166	7,032	3.99%	0.1557
	2069	37,079	5,551	3.99%	0.1497
	2070+	131,758	18,969	3.99%	0.1440
	Past	199,316,924	251,045,073		
	Future	200,561,477	140,033,886		
	Lifetime	399,878,401	391,078,959		

Objection 1(b)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Date of First Premium Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	3.99%	2.4132
	1999	-	-	3.99%	2.3206
	2000	-	-	3.99%	2.2315
	2001	-	-	3.99%	2.1458
	2002	-	-	3.99%	2.0634
	2003	-	-	3.99%	1.9842
	2004	-	-	3.99%	1.9080
	2005	-	-	3.99%	1.8347
	2006	-	-	3.99%	1.7643
	2007	-	-	3.99%	1.6965
	2008	-	-	3.99%	1.6314
	2009	-	-	3.99%	1.5687
	2010	-	-	3.99%	1.5085
	2011	-	-	3.99%	1.4506
	2012	-	-	3.99%	1.3949
	2013	-	-	3.99%	1.3413
	2014	-	-	3.99%	1.2898
	2015	-	-	3.99%	1.2403
	2016	-	-	3.99%	1.1927
	2017	413,077	473,747	3.99%	1.1469
	2018	2,910,041	3,209,301	3.99%	1.1028
	2019	5,302,301	5,623,039	3.99%	1.0605
	2020	5,750,360	5,864,044	3.99%	1.0198
Projected Future Experience	2021	6,122,617	6,003,919	3.99%	0.9806
	2022	5,898,694	5,562,232	3.99%	0.9430
	2023	5,645,251	5,118,845	3.99%	0.9068
	2024	5,389,165	4,699,003	3.99%	0.8719
	2025	5,131,106	4,302,202	3.99%	0.8385
	2026	4,865,008	3,922,463	3.99%	0.8063
	2027	4,600,172	3,566,522	3.99%	0.7753
	2028	4,335,719	3,232,417	3.99%	0.7455
	2029	4,079,420	2,924,558	3.99%	0.7169
	2030	3,828,607	2,639,356	3.99%	0.6894
	2031	3,584,054	2,375,895	3.99%	0.6629
	2032	3,342,219	2,130,508	3.99%	0.6375
	2033	3,108,627	1,905,515	3.99%	0.6130
	2034	2,881,741	1,698,612	3.99%	0.5894
	2035	2,661,682	1,508,658	3.99%	0.5668
	2036	2,448,948	1,334,780	3.99%	0.5450
	2037	2,244,227	1,176,231	3.99%	0.5241
	2038	2,047,382	1,031,859	3.99%	0.5040
	2039	1,858,510	900,703	3.99%	0.4846
	2040	1,679,468	782,680	3.99%	0.4660
	2041	1,510,321	676,826	3.99%	0.4481
	2042	1,350,111	581,799	3.99%	0.4309
	2043	1,201,874	498,032	3.99%	0.4144
	2044	1,064,505	424,172	3.99%	0.3985
	2045	938,053	359,432	3.99%	0.3832
	2046	822,513	303,060	3.99%	0.3685
	2047	717,718	254,293	3.99%	0.3543
	2048	623,257	212,346	3.99%	0.3407
	2049	538,886	176,551	3.99%	0.3276
	2050	463,998	146,178	3.99%	0.3150
	2051	397,942	120,554	3.99%	0.3029
	2052	340,053	99,062	3.99%	0.2913
	2053	289,527	81,104	3.99%	0.2801
	2054	245,730	66,192	3.99%	0.2694
	2055	207,927	53,859	3.99%	0.2590
	2056	175,563	43,729	3.99%	0.2491
	2057	147,945	35,435	3.99%	0.2395
	2058	124,386	28,649	3.99%	0.2303
	2059	104,383	23,118	3.99%	0.2215
	2060	87,469	18,628	3.99%	0.2130
	2061	73,201	14,991	3.99%	0.2048
	2062	61,151	12,042	3.99%	0.1969
	2063	50,970	9,652	3.99%	0.1894
	2064	42,398	7,721	3.99%	0.1821
	2065	35,164	6,157	3.99%	0.1751
	2066	29,070	4,895	3.99%	0.1684
	2067	23,967	3,881	3.99%	0.1619
	2068	19,716	3,070	3.99%	0.1557
	2069	16,186	2,423	3.99%	0.1497
	2070+	57,515	8,281	3.99%	0.1440
	Past	14,375,779	15,170,131		
	Future	87,514,116	61,093,092		
	Lifetime	101,889,894	76,263,224		

Objection 1(c)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Effective Date of Current Increase Due to Current Requested Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998			3.99%	2.4132
	1999			3.99%	2.3206
	2000			3.99%	2.2315
	2001			3.99%	2.1458
	2002			3.99%	2.0634
	2003			3.99%	1.9842
	2004			3.99%	1.9080
	2005			3.99%	1.8347
	2006			3.99%	1.7643
	2007			3.99%	1.6965
	2008			3.99%	1.6314
	2009			3.99%	1.5687
	2010			3.99%	1.5085
	2011			3.99%	1.4506
	2012			3.99%	1.3949
	2013			3.99%	1.3413
	2014			3.99%	1.2898
	2015			3.99%	1.2403
	2016			3.99%	1.1927
	2017			3.99%	1.1469
	2018			3.99%	1.1028
	2019			3.99%	1.0605
	2020			3.99%	1.0198
Projected Future Experience	2021			3.99%	0.9806
	2022			3.99%	0.9430
	2023	1,033,384	937,023	3.99%	0.9068
	2024	4,175,485	3,640,753	3.99%	0.8719
	2025	4,202,959	3,523,992	3.99%	0.8385
	2026	3,984,994	3,212,943	3.99%	0.8063
	2027	3,768,064	2,921,386	3.99%	0.7753
	2028	3,551,447	2,647,717	3.99%	0.7455
	2029	3,341,508	2,395,545	3.99%	0.7169
	2030	3,136,064	2,161,933	3.99%	0.6894
	2031	2,935,747	1,946,128	3.99%	0.6629
	2032	2,737,657	1,745,128	3.99%	0.6375
	2033	2,546,319	1,560,833	3.99%	0.6130
	2034	2,360,473	1,391,356	3.99%	0.5894
	2035	2,180,220	1,235,763	3.99%	0.5668
	2036	2,005,966	1,093,337	3.99%	0.5450
	2037	1,838,277	963,467	3.99%	0.5241
	2038	1,677,038	845,209	3.99%	0.5040
	2039	1,522,331	737,778	3.99%	0.4846
	2040	1,375,675	641,104	3.99%	0.4660
	2041	1,237,125	554,397	3.99%	0.4481
	2042	1,105,894	476,559	3.99%	0.4309
	2043	984,471	407,945	3.99%	0.4144
	2044	871,951	347,445	3.99%	0.3985
	2045	768,372	294,416	3.99%	0.3832
	2046	673,732	248,240	3.99%	0.3685
	2047	587,892	208,295	3.99%	0.3543
	2048	510,519	173,935	3.99%	0.3407
	2049	441,409	144,615	3.99%	0.3276
	2050	380,067	119,737	3.99%	0.3150
	2051	325,959	98,748	3.99%	0.3029
	2052	278,542	81,143	3.99%	0.2913
	2053	237,156	66,433	3.99%	0.2801
	2054	201,281	54,219	3.99%	0.2694
	2055	170,316	44,116	3.99%	0.2590
	2056	143,806	35,819	3.99%	0.2491
	2057	121,184	29,026	3.99%	0.2395
	2058	101,887	23,467	3.99%	0.2303
	2059	85,502	18,937	3.99%	0.2215
	2060	71,647	15,259	3.99%	0.2130
	2061	59,960	12,279	3.99%	0.2048
	2062	50,090	9,864	3.99%	0.1969
	2063	41,750	7,906	3.99%	0.1894
	2064	34,729	6,324	3.99%	0.1821
	2065	28,803	5,044	3.99%	0.1751
	2066	23,811	4,009	3.99%	0.1684
	2067	19,632	3,179	3.99%	0.1619
	2068	16,150	2,514	3.99%	0.1557
	2069	13,258	1,985	3.99%	0.1497
	2070+	47,112	6,783	3.99%	0.1440
	Past	-	-		
	Future	58,007,610	37,104,033		
	Lifetime	58,007,610	37,104,033		

Objection 1(d)
Metropolitan Life Insurance Company
Incurred Claims on a Nationwide Basis
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

				Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Incurred Claims	Incurred Claims	Effective Int Rate	Disc / Accum Factor
Historical Experience	#REF!	-	-	3.99%	2.4132
	1999	-	-	3.99%	2.3206
	2000	-	-	3.99%	2.2315
	2001	-	-	3.99%	2.1458
	2002	-	-	3.99%	2.0634
	2003	-	-	3.99%	1.9842
	2004	-	-	3.99%	1.9080
	2005	-	-	3.99%	1.8347
	2006	-	-	3.99%	1.7643
	2007	-	-	3.99%	1.6965
	2008	-	-	3.99%	1.6314
	2009	62,104	97,425	3.99%	1.5687
	2010	358,557	540,885	3.99%	1.5085
	2011	934,498	1,355,568	3.99%	1.4506
	2012	778,310	1,085,653	3.99%	1.3949
	2013	1,260,533	1,690,784	3.99%	1.3413
	2014	1,338,709	1,726,694	3.99%	1.2898
	2015	2,561,035	3,176,437	3.99%	1.2403
	2016	4,888,964	5,830,920	3.99%	1.1927
	2017	3,258,745	3,737,370	3.99%	1.1469
	2018	6,290,496	6,937,390	3.99%	1.1028
	2019	5,578,882	5,916,351	3.99%	1.0605
	2020	8,739,609	8,912,391	3.99%	1.0198
Projected Future Experience	2021	8,679,257	8,510,994	3.99%	0.9806
	2022	9,616,218	9,067,709	3.99%	0.9430
	2023	10,529,014	9,547,209	3.99%	0.9068
	2024	11,319,689	9,870,036	3.99%	0.8719
	2025	12,308,689	10,320,282	3.99%	0.8385
	2026	13,335,386	10,751,792	3.99%	0.8063
	2027	14,373,443	11,143,756	3.99%	0.7753
	2028	15,426,987	11,501,312	3.99%	0.7455
	2029	16,487,571	11,820,027	3.99%	0.7169
	2030	17,546,020	12,095,836	3.99%	0.6894
	2031	18,596,961	12,328,060	3.99%	0.6629

	2032	19,628,902	12,512,506	3.99%	0.6375
	2033	20,626,746	12,643,709	3.99%	0.6130
	2034	21,570,459	12,714,482	3.99%	0.5894
	2035	22,435,784	12,716,747	3.99%	0.5668
	2036	23,206,932	12,648,762	3.99%	0.5450
	2037	23,858,334	12,504,488	3.99%	0.5241
	2038	24,365,596	12,279,999	3.99%	0.5040
	2039	24,710,433	11,975,597	3.99%	0.4846
	2040	24,873,973	11,591,976	3.99%	0.4660
	2041	24,849,863	11,136,066	3.99%	0.4481
	2042	24,626,844	10,612,362	3.99%	0.4309
	2043	24,208,352	10,031,458	3.99%	0.4144
	2044	23,600,209	9,403,947	3.99%	0.3985
	2045	22,814,287	8,741,716	3.99%	0.3832
	2046	21,872,575	8,059,076	3.99%	0.3685
	2047	20,801,681	7,370,200	3.99%	0.3543
	2048	19,624,036	6,685,973	3.99%	0.3407
	2049	18,374,721	6,019,946	3.99%	0.3276
	2050	17,085,828	5,382,739	3.99%	0.3150
	2051	15,785,913	4,782,253	3.99%	0.3029
	2052	14,497,396	4,223,265	3.99%	0.2913
	2053	13,243,410	3,709,827	3.99%	0.2801
	2054	12,036,907	3,242,383	3.99%	0.2694
	2055	10,887,569	2,820,173	3.99%	0.2590
	2056	9,814,908	2,444,706	3.99%	0.2491
	2057	8,821,090	2,112,799	3.99%	0.2395
	2058	7,902,834	1,820,180	3.99%	0.2303
	2059	7,060,280	1,563,683	3.99%	0.2215
	2060	6,294,852	1,340,627	3.99%	0.2130
	2061	5,600,823	1,147,017	3.99%	0.2048
	2062	4,975,083	979,746	3.99%	0.1969
	2063	4,409,823	835,084	3.99%	0.1894
	2064	3,900,681	710,305	3.99%	0.1821
	2065	3,439,933	602,351	3.99%	0.1751
	2066	3,021,524	508,770	3.99%	0.1684
	2067	2,643,766	428,069	3.99%	0.1619
	2068	2,302,925	358,564	3.99%	0.1557
	2069	1,999,395	299,351	3.99%	0.1497
	2070+	9,062,542	1,304,750	3.99%	0.1440
	Past	36,050,442	41,007,868		
	Future	719,056,442	347,222,665		
	Lifetime	755,106,884	388,230,533		

Metropolitan Life Insurance Company
Long-Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [##########]

[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]

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long-term care insurance policies. This letter is to inform you of a premium increase that is being implemented on policy which was issued in [State].

What you need to know

We understand how important your long-term care insurance policy is in planning for your future. **You may be able to reduce the change in premium due to this rate increase by adjusting your coverage. [**You may also have alternative options available, including decreasing automatic inflation protection, to mitigate the premium increase.**]** Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We [requested a [XX%] premium increase on your policy and] received authority from the [STATE DOI] to implement the [XX%] increase on your policy noted above.

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

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

Your Options

We understand that a premium increase may not be affordable for some insureds. We may offer you personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [The increase needed was higher than the increase being implemented at this time. As such, MetLife may request an additional increase, and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.]

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

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Please note that all options available may not be of equal value. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect.

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. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount.

Cancellation Requests

If you choose to cancel your long-term care insurance policy, a limited long-term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[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. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [the Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse 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:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

Next Steps

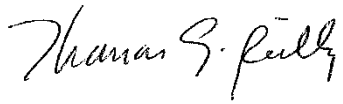
If you select an option to reduce or cancel your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

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 your agent, or our Customer Service team at [888-285-8140][800-308-0179], Monday through Friday. Our customer service 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

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

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

MetLife

Mark D. Newton, FSA, MAAA

September 30, 2022

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

Re: Objection Letter Dated July 28, 2022
SERFF Tracking #: META-133266971
Company Tracking #: CT22-243 VIP2-NEW (RATE) KB

Dear Mr. Hibbert:

1. Please provide an Excel spreadsheet that incorporates the four calendar-year column vectors requested below:
(a) Provide the historical (from inception) and projected nationwide calendar-year earned premium that will be collected at the original rate level. In terms of the 58%/85% Re-Rating Method, this would be the premium column vector that would be subject to a .58 factor. Perhaps this is the same as the premium vector in Attachment 16.
[MetLife Response] Correct this is attachment 16. We have provided this with just the premium vectors in the file named "PA VIP2New 7-28-2022 Objection Exhibits" provided with this response.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide calendar-year earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be a premium column vector that would be subject to a .85 factor. Please do not include premium that would be generated by the current proposed increase in this premium vector.
[MetLife Response] Please see the file named "PA VIP2New 7-28-2022 Objection Exhibits" provided with this response.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor.
[MetLife Response] Please see the file named "PA VIP2New 7-28-2022 Objection Exhibits" provided with this response.

(d) Lastly, provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
[MetLife Response] Please see the file named "PA VIP2New 7-28-2022 Objection Exhibits" provided with this response.

2. Page 2 of the cover letter the company explains that the rate increase request is caused by pricing assumption updates.

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.
[MetLife Response] The basis of the experience study is the most recent 10 year of data. The 10 year data period represented the best balance between sufficiency of data and recency of data. Data from the earliest years of long term care may be less relevant in developing projections of future rates.

Since the last filing incidence, claim termination, lapse, and mortality assumptions have been revised to better reflect the company's experience in the Individual LTC business.

The following summarizes the changes made to the assumptions since the last approved filing:

Incidence Rates assumptions:
Curves are fitted to experience for each block/gender/care path. We have made minor adjustments to the coefficients of the curves.

Claim Termination Rates assumptions:
Minor adjustments to the coefficients of the curve for Male Facility Care/Home Care.

Lapse Rates assumptions:
Ultimate lapse rates have not changed.

Mortality assumptions:
Changed from 88% Annuity 2000 Basic table in the 2020 approved filing to 2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement. Mortality Selection Factors were also updated.

See Attachment 1, form more detail on current assumptions.

3. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. If the answer is 43.65%, then simply confirm this.

[MetLife Response] Confirmed.

4. The memo mentions that policyholders can reduce their coverage. Please describe the options policyholders have to mitigate the rate increase.

[MetLife Response] The policyholders will be presented a personalized coverage change form. Depending on the terms of their personal coverage, they may be able to reduce their annual inflation rate, reduce their daily benefit, or reduce their total lifetime benefit.

5. Please provide a table in Excel for the 255 Pennsylvania policies in force. Each row should contain the following information:
   (a) Policy number,
   (b) Policy form,
   (c) Issue age,
   (d) Inflation status indicator,
   (e) Benefit period,
   (f) Issue date,
   (g) Requested rate increase.

[MetLife Response] Please see the attached file named "VIP2New Policyholders List".

6. Please provide a listing of the past requested increases and approved increases by state. Also include a column showing the cumulative increases approved in each state.

[MetLife Response] Please see the attached file named "Attachment 7 VIP2_New".

7. Please provide the letter that will be sent to policyholders to inform them of the increase and their available options.

[MetLife Response] Please see the attached file named "IB PH Ltr".

8. Has Covid 19 been factored into your projections.

[MetLife Response] MetLife continues to monitor the effects of COVID-19 on the LTC business.

MetLife voluntarily postponed any lapse processing for a period in 2020, but since that time lapse processing has shown virtually no difference from the ordinary rate of lapses before COVID began. We do not anticipate any lasting COVID impact on future lapse experience for this block of business.

Mortality was slightly higher from April, 2020 through December, 2020 but has returned towards normal, anticipated levels. Note that MetLife uses a long time period (10 years or more) of its mortality experience to assess and project mortality rates in order to maximize credibility. Based on the very limited number of COVID-related deaths, we do not currently anticipate any material impact on mortality in the future.

Morbidity was lower from April, 2020 through December, 2020 but is also now back within normal levels. We expect no difference in the pace at which people age and gradually decline in health. It is possible that the type and site of care may shift in the future but, since we have no credible lasting information about any shift, we are unable to reflect such speculation in our projections. Note that MetLife uses a ten year history of its morbidity experience to assess and project incidence rates in order to maximize credibility. Based on the very limited time period and number of COVID claims, we currently do not anticipate any material impact on morbidity in the future.

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 timely response and consideration.
Sincerely,

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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%							3.99%	1.2403
	2016	18,382,433	4,888,964	26.6%	6,671	21,924,173	5,830,920	26.6%							3.99%	1.1927
	2017	18,136,480	3,258,745	18.0%	6,545	20,800,259	3,737,370	18.0%							3.99%	1.1469
	2018	19,849,570	6,290,496	31.7%	6,433	21,890,836	6,937,390	31.7%							3.99%	1.1028
	2019	21,261,604	5,578,882	26.2%	6,271	22,547,727	5,916,351	26.2%							3.99%	1.0605
	2020	20,792,146	8,739,609	42.0%	6,128	21,203,208	8,912,391	42.0%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	8,679,257	42.9%	5,966	19,838,012	8,510,994	42.9%	1.4340	N/A	0.0264	N/A	0.974	0.938	3.99%	0.9806
	2022	19,411,583	9,616,218	49.5%	5,805	18,304,346	9,067,709	49.5%	1.4365	N/A	0.0270	N/A	0.973	0.958	3.99%	0.9430
	2023	18,577,547	10,586,860	57.0%	5,644	16,845,237	9,599,662	57.0%	1.4365	N/A	0.0278	N/A	0.972	0.957	3.99%	0.9068
	2024	17,734,811	11,592,363	65.4%	5,480	15,463,608	10,107,791	65.4%	1.4365	N/A	0.0291	N/A	0.971	0.955	3.99%	0.8719
	2025	16,885,586	12,623,002	74.8%	5,311	14,157,804	10,583,819	74.8%	1.4365	N/A	0.0308	N/A	0.969	0.952	3.99%	0.8385
	2026	16,009,903	13,675,917	85.4%	5,137	12,908,149	11,026,348	85.4%	1.4365	N/A	0.0326	N/A	0.967	0.948	3.99%	0.8063
	2027	15,138,374	14,740,481	97.4%	4,959	11,736,808	11,428,321	97.4%	1.4365	N/A	0.0347	N/A	0.965	0.946	3.99%	0.7753
	2028	14,268,105	15,820,928	110.9%	4,776	10,637,328	11,795,007	110.9%	1.4365	N/A	0.0368	N/A	0.963	0.943	3.99%	0.7455
	2029	13,424,667	16,908,595	126.0%	4,590	9,624,215	12,121,861	126.0%	1.4365	N/A	0.0389	N/A	0.961	0.941	3.99%	0.7169
	2030	12,599,284	17,994,073	142.8%	4,401	8,685,666	12,404,714	142.8%	1.4365	N/A	0.0412	N/A	0.959	0.939	3.99%	0.6894
	2031	11,794,503	19,071,850	161.7%	4,209	7,818,662	12,642,868	161.7%	1.4365	N/A	0.0436	N/A	0.956	0.936	3.99%	0.6629
	2032	10,998,666	20,130,142	183.0%	4,016	7,011,134	12,832,023	183.0%	1.4365	N/A	0.0460	N/A	0.954	0.933	3.99%	0.6375
	2033	10,229,955	21,153,467	206.8%	3,820	6,270,722	12,966,577	206.8%	1.4365	N/A	0.0488	N/A	0.951	0.930	3.99%	0.6130
	2034	9,483,313	22,121,279	233.3%	3,623	5,589,840	13,039,157	233.3%	1.4365	N/A	0.0514	N/A	0.949	0.927	3.99%	0.5894
	2035	8,759,135	23,008,700	262.7%	3,426	4,964,735	13,041,480	262.7%	1.4365	N/A	0.0544	N/A	0.946	0.924	3.99%	0.5668
	2036	8,059,064	23,799,541	295.3%	3,230	4,392,532	12,971,759	295.3%	1.4365	N/A	0.0572	N/A	0.943	0.920	3.99%	0.5450
	2037	7,385,365	24,467,577	331.3%	3,035	3,870,773	12,823,801	331.3%	1.4365	N/A	0.0604	N/A	0.940	0.916	3.99%	0.5241
	2038	6,737,581	24,987,792	370.9%	2,842	3,395,669	12,593,579	370.9%	1.4365	N/A	0.0636	N/A	0.936	0.912	3.99%	0.5040
	2039	6,116,037	25,341,435	414.3%	2,652	2,964,059	12,281,403	414.3%	1.4365	N/A	0.0670	N/A	0.933	0.908	3.99%	0.4846
	2040	5,526,840	25,509,151	461.6%	2,465	2,575,664	11,887,987	461.6%	1.4365	N/A	0.0705	N/A	0.930	0.904	3.99%	0.4660
	2041	4,970,207	25,484,425	512.7%	2,283	2,227,318	11,420,435	512.7%	1.4365	N/A	0.0739	N/A	0.926	0.899	3.99%	0.4481
	2042	4,442,983	25,255,711	568.4%	2,106	1,914,599	10,883,358	568.4%	1.4365	N/A	0.0774	N/A	0.923	0.894	3.99%	0.4309
	2043	3,955,159	24,826,533	627.7%	1,936	1,638,939	10,287,619	627.7%	1.4365	N/A	0.0810	N/A	0.919	0.890	3.99%	0.4144
	2044	3,503,104	24,202,860	690.9%	1,772	1,395,877	9,644,084	690.9%	1.4365	N/A	0.0847	N/A	0.915	0.886	3.99%	0.3985
	2045	3,086,969	23,396,869	757.9%	1,615	1,182,829	8,964,944	757.9%	1.4365	N/A	0.0883	N/A	0.912	0.881	3.99%	0.3832
	2046	2,706,750	22,431,110	828.7%	1,467	997,317	8,264,871	828.7%	1.4365	N/A	0.0918	N/A	0.908	0.877	3.99%	0.3685
	2047	2,361,885	21,332,870	903.2%	1,327	836,835	7,558,404	903.2%	1.4365	N/A	0.0951	N/A	0.905	0.873	3.99%	0.3543
	2048	2,051,032	20,125,152	981.2%	1,197	698,794	6,856,705	981.2%	1.4365	N/A	0.0985	N/A	0.902	0.868	3.99%	0.3407
	2049	1,773,382	18,843,935	1062.6%	1,075	580,997	6,173,670	1062.6%	1.4365	N/A	0.1015	N/A	0.898	0.865	3.99%	0.3276
	2050	1,526,937	17,522,129	1147.5%	963	481,048	5,520,192	1147.5%	1.4365	N/A	0.1046	N/A	0.895	0.861	3.99%	0.3150
	2051	1,309,557	16,189,019	1236.2%	859	396,723	4,904,372	1236.2%	1.4365	N/A	0.1073	N/A	0.893	0.858	3.99%	0.3029
	2052	1,119,057	14,867,599	1328.6%	765	325,995	4,331,110	1328.6%	1.4365	N/A	0.1099	N/A	0.890	0.855	3.99%	0.2913
	2053	952,783	13,581,591	1425.5%	679	266,900	3,804,560	1425.5%	1.4365	N/A	0.1120	N/A	0.888	0.851	3.99%	0.2801
	2054	808,655	12,344,280	1526.5%	602	217,827	3,325,180	1526.5%	1.4365	N/A	0.1142	N/A	0.886	0.849	3.99%	0.2694
	2055	684,252	11,165,592	1631.8%	532	177,240	2,892,189	1631.8%	1.4365	N/A	0.1160	N/A	0.884	0.846	3.99%	0.2590
	2056	577,748	10,065,540	1742.2%	470	143,906	2,507,133	1742.2%	1.4365	N/A	0.1171	N/A	0.883	0.844	3.99%	0.2491
	2057	486,862	9,046,344	1858.1%	414	116,612	2,166,751	1858.1%	1.4365	N/A	0.1187	N/A	0.881	0.843	3.99%	0.2395
	2058	409,334	8,104,640	1980.0%	364	94,278	1,866,659	1980.0%	1.4365	N/A	0.1200	N/A	0.880	0.841	3.99%	0.2303
	2059	343,507	7,240,570	2107.8%	320	76,079	1,603,613	2107.8%	1.4365	N/A	0.1209	N/A	0.879	0.839	3.99%	0.2215
	2060	287,844	6,455,597	2242.7%	281	61,303	1,374,861	2242.7%	1.4365	N/A	0.1216	N/A	0.878	0.838	3.99%	0.2130
	2061	240,891	5,743,845	2384.4%	247	49,333	1,176,307	2384.4%	1.4365	N/A	0.1228	N/A	0.877	0.837	3.99%	0.2048
	2062	201,237	5,102,126	2535.4%	216	39,630	1,004,765	2535.4%	1.4365	N/A	0.1238	N/A	0.876	0.835	3.99%	0.1969
	2063	167,732	4,522,432	2696.2%	189	31,763	856,408	2696.2%	1.4365	N/A	0.1244	N/A	0.876	0.834	3.99%	0.1894
	2064	139,525	4,000,288	2867.1%	165	25,407	728,443	2867.1%	1.4365	N/A	0.1268	N/A	0.873	0.832	3.99%	0.1821
	2065	115,718	3,527,775	3048.6%	144	20,263	617,733	3048.6%	1.4365	N/A	0.1275	N/A	0.873	0.829	3.99%	0.1751
	2066	95,663	3,098,682	3239.2%	126	16,108	521,762	3239.2%	1.4365	N/A	0.1283	N/A	0.872	0.827	3.99%	0.1684
	2067	78,871	2,711,277	3437.6%	109	12,771	439,000	3437.6%	1.4365	N/A	0.1302	N/A	0.870	0.824	3.99%	0.1619
	2068	64,882	2,361,732	3640.0%	95	10,102	367,720	3640.0%	1.4365	N/A	0.1339	N/A	0.866	0.823	3.99%	0.1557
	2069	53,264	2,050,451	3849.6%	82	7,975	306,995	3849.6%	1.4365	N/A	0.1350	N/A	0.865	0.821	3.99%	0.1497
	2070+	189,274	9,293,961	4910.3%	71	27,250	1,338,068	4910.3%	1.4365	N/A	0.1387	N/A	0.861	N/A	3.99%	0.1440
	Past	213,692,703	36,050,442	16.9%	80,908	266,215,205	41,007,868	15.4%								
	Future	288,075,592	736,723,559	255.7%	107,860	201,126,978	355,434,772	176.7%								
	Lifetime	501,768,295	772,774,002	154.0%	188,768	467,342,182	396,442,640	84.8%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	2,255,829	62,104	2.8%	3,062	3,538,815	97,425	2.8%							3.99%	1.5687
	2010	13,177,558	358,557	2.7%	8,151	19,878,434	540,885	2.7%							3.99%	1.5085
	2011	21,213,573	934,498	4.4%	8,658	30,772,058	1,355,568	4.4%							3.99%	1.4506
	2012	20,541,081	778,310	3.8%	7,732	28,652,433	1,085,653	3.8%							3.99%	1.3949
	2013	19,829,256	1,260,533	6.4%	7,336	26,597,460	1,690,784	6.4%							3.99%	1.3413
	2014	19,476,823	1,338,709	6.9%	7,072	25,121,603	1,726,694	6.9%							3.99%	1.2898
	2015	18,776,349	2,561,035	13.6%	6,849	23,288,197	3,176,437	13.6%							3.99%	1.2403
	2016	18,382,433	4,888,964	26.6%	6,671	21,924,173	5,830,920	26.6%							3.99%	1.1927
	2017	18,136,480	3,258,745	18.0%	6,545	20,800,259	3,737,370	18.0%							3.99%	1.1469
	2018	19,849,570	6,290,496	31.7%	6,433	21,890,836	6,937,390	31.7%							3.99%	1.1028
	2019	21,261,604	5,578,882	26.2%	6,271	22,547,727	5,916,351	26.2%							3.99%	1.0605
	2020	20,792,146	8,739,609	42.0%	6,128	21,203,208	8,912,391	42.0%							3.99%	1.0198
Projected Future Experience	2021	20,230,210	8,679,257	42.9%	5,966	19,838,012	8,510,994	42.9%	1.4340	1.0000	0.0264	1.0000	0.974	0.938	3.99%	0.9806
	2022	19,411,583	9,616,218	49.5%	5,805	18,304,346	9,067,709	49.5%	1.4365	1.0000	0.0270	1.0000	0.973	0.958	3.99%	0.9430
	2023	19,723,692	10,529,014	53.4%	5,619	17,884,507	9,547,209	53.4%	1.5335	0.9989	0.0321	0.9956	0.968	0.957	3.99%	0.9068
	2024	22,366,616	11,319,689	50.6%	5,376	19,502,242	9,870,036	50.6%	1.8553	0.9953	0.0432	0.9811	0.957	0.955	3.99%	0.8719
	2025	21,547,922	12,308,689	57.1%	5,204	18,066,963	10,320,282	57.1%	1.8800	0.9950	0.0319	0.9800	0.968	0.952	3.99%	0.8385
	2026	20,430,452	13,335,386	65.3%	5,035	16,472,262	10,751,792	65.3%	1.8800	0.9950	0.0326	0.9800	0.967	0.948	3.99%	0.8063
	2027	19,318,281	14,373,443	74.4%	4,860	14,977,497	11,143,756	74.4%	1.8800	0.9950	0.0347	0.9800	0.965	0.946	3.99%	0.7753
	2028	18,207,719	15,426,987	84.7%	4,681	13,574,437	11,501,312	84.7%	1.8800	0.9950	0.0368	0.9800	0.963	0.943	3.99%	0.7455
	2029	17,131,397	16,487,571	96.2%	4,499	12,281,589	11,820,027	96.2%	1.8800	0.9950	0.0389	0.9800	0.961	0.941	3.99%	0.7169
	2030	16,078,115	17,546,020	109.1%	4,313	11,083,895	12,095,836	109.1%	1.8800	0.9950	0.0412	0.9800	0.959	0.939	3.99%	0.6894
	2031	15,051,123	18,596,961	123.6%	4,125	9,977,499	12,328,060	123.6%	1.8800	0.9950	0.0436	0.9800	0.956	0.936	3.99%	0.6629
	2032	14,035,544	19,628,902	139.9%	3,935	8,947,002	12,512,506	139.9%	1.8800	0.9950	0.0460	0.9800	0.954	0.933	3.99%	0.6375
	2033	13,054,583	20,626,746	158.0%	3,743	8,002,152	12,643,709	158.0%	1.8800	0.9950	0.0488	0.9800	0.951	0.930	3.99%	0.6130
	2034	12,101,782	21,570,459	178.2%	3,551	7,133,269	12,714,482	178.2%	1.8800	0.9950	0.0514	0.9800	0.949	0.927	3.99%	0.5894
	2035	11,177,650	22,435,784	200.7%	3,358	6,335,564	12,716,747	200.7%	1.8800	0.9950	0.0544	0.9800	0.946	0.924	3.99%	0.5668
	2036	10,284,279	23,206,932	225.7%	3,166	5,605,368	12,648,762	225.7%	1.8800	0.9950	0.0572	0.9800	0.943	0.920	3.99%	0.5450
	2037	9,424,563	23,858,334	253.2%	2,975	4,939,546	12,504,488	253.2%	1.8800	0.9950	0.0604	0.9800	0.940	0.916	3.99%	0.5241
	2038	8,597,917	24,365,596	283.4%	2,786	4,333,258	12,279,999	283.4%	1.8800	0.9950	0.0636	0.9800	0.936	0.912	3.99%	0.5040
	2039	7,804,756	24,710,433	316.6%	2,599	3,782,476	11,975,597	316.6%	1.8800	0.9950	0.0670	0.9800	0.933	0.908	3.99%	0.4846
	2040	7,052,874	24,873,973	352.7%	2,416	3,286,839	11,591,976	352.7%	1.8800	0.9950	0.0705	0.9800	0.930	0.904	3.99%	0.4660
	2041	6,342,547	24,849,863	391.8%	2,237	2,842,311	11,136,066	391.8%	1.8800	0.9950	0.0739	0.9800	0.926	0.899	3.99%	0.4481
	2042	5,669,750	24,626,844	434.4%	2,064	2,443,246	10,612,362	434.4%	1.8800	0.9950	0.0774	0.9800	0.923	0.894	3.99%	0.4309
	2043	5,047,231	24,208,352	479.6%	1,897	2,091,472	10,031,458	479.6%	1.8800	0.9950	0.0810	0.9800	0.919	0.890	3.99%	0.4144
	2044	4,470,357	23,600,209	527.9%	1,736	1,781,298	9,403,947	527.9%	1.8800	0.9950	0.0847	0.9800	0.915	0.886	3.99%	0.3985
	2045	3,939,322	22,814,287	579.1%	1,583	1,509,424	8,741,716	579.1%	1.8800	0.9950	0.0883	0.9800	0.912	0.881	3.99%	0.3832
	2046	3,454,119	21,872,575	633.2%	1,438	1,272,690	8,059,076	633.2%	1.8800	0.9950	0.0918	0.9800	0.908	0.877	3.99%	0.3685
	2047	3,014,034	20,801,681	690.2%	1,301	1,067,896	7,370,200	690.2%	1.8800	0.9950	0.0951	0.9800	0.905	0.873	3.99%	0.3543
	2048	2,617,350	19,624,036	749.8%	1,173	891,740	6,685,973	749.8%	1.8800	0.9950	0.0985	0.9800	0.902	0.868	3.99%	0.3407
	2049	2,263,036	18,374,721	811.9%	1,054	741,418	6,019,946	811.9%	1.8800	0.9950	0.1015	0.9800	0.898	0.865	3.99%	0.3276
	2050	1,948,545	17,085,828	876.9%	943	613,872	5,382,739	876.9%	1.8800	0.9950	0.1046	0.9800	0.895	0.861	3.99%	0.3150
	2051	1,671,144	15,785,913	944.6%	842	506,264	4,782,253	944.6%	1.8800	0.9950	0.1073	0.9800	0.893	0.858	3.99%	0.3029
	2052	1,428,043	14,497,396	1015.2%	750	416,006	4,223,265	1015.2%	1.8800	0.9950	0.1099	0.9800	0.890	0.855	3.99%	0.2913
	2053	1,215,860	13,243,410	1089.2%	666	340,594	3,709,827	1089.2%	1.8800	0.9950	0.1120	0.9800	0.888	0.851	3.99%	0.2801
	2054	1,031,935	12,036,907	1166.4%	590	277,972	3,242,383	1166.4%	1.8800	0.9950	0.1142	0.9800	0.886	0.849	3.99%	0.2694
	2055	873,183	10,887,569	1246.9%	521	226,178	2,820,173	1246.9%	1.8800	0.9950	0.1160	0.9800	0.884	0.846	3.99%	0.2590
	2056	737,273	9,814,908	1331.2%	460	183,640	2,444,706	1331.2%	1.8800	0.9950	0.1171	0.9800	0.883	0.844	3.99%	0.2491
	2057	621,291	8,821,090	1419.8%	406	148,810	2,112,799	1419.8%	1.8800	0.9950	0.1187	0.9800	0.881	0.843	3.99%	0.2395
	2058	522,357	7,902,834	1512.9%	357	120,309	1,820,180	1512.9%	1.8800	0.9950	0.1200	0.9800	0.880	0.841	3.99%	0.2303
	2059	438,354	7,060,280	1610.6%	314	97,085	1,563,683	1610.6%	1.8800	0.9950	0.1209	0.9800	0.879	0.839	3.99%	0.2215
	2060	367,321	6,294,852	1713.7%	276	78,229	1,340,627	1713.7%	1.8800	0.9950	0.1216	0.9800	0.878	0.838	3.99%	0.2130
	2061	307,404	5,600,823	1822.0%	242	62,955	1,147,017	1822.0%	1.8800	0.9950	0.1228	0.9800	0.877	0.837	3.99%	0.2048
	2062	256,802	4,975,083	1937.3%	212	50,572	979,746	1937.3%	1.8800	0.9950	0.1238	0.9800	0.876	0.835	3.99%	0.1969
	2063	214,045	4,409,823	2060.2%	186	40,534	835,084	2060.2%	1.8800	0.9950	0.1244	0.9800	0.876	0.834	3.99%	0.1894
	2064	178,049	3,900,681	2190.8%	162	32,422	710,305	2190.8%	1.8800	0.9950	0.1268	0.9800	0.873	0.832	3.99%	0.1821
	2065	147,669	3,439,933	2329.5%	141	25,858	602,351	2329.5%	1.8800	0.9950	0.1275	0.9800	0.873	0.829	3.99%	0.1751
	2066	122,077	3,021,524	2475.1%	123	20,556	508,770	2475.1%	1.8800	0.9950	0.1283	0.9800	0.872	0.827	3.99%	0.1684
	2067	100,649	2,643,766	2626.7%	107	16,297	428,069	2626.7%	1.8800	0.9950	0.1302	0.9800	0.870	0.824	3.99%	0.1619
	2068	82,797	2,302,925	2781.4%	93	12,891	358,564	2781.4%	1.8800	0.9950	0.1339	0.9800	0.866	0.823	3.99%	0.1557
	2069	67,971	1,999,395	2941.5%	80	10,177	299,351	2941.5%	1.8800	0.9950	0.1350	0.9800	0.865	0.821	3.99%	0.1497
	2070+	241,534	9,062,542	3752.1%	69	34,774	1,304,750	3752.1%	1.8800	0.9950	0.1387	0.9800	0.861	N/A	3.99%	0.1440
	Past	213,692,703	36,050,442	16.9%	80,908	266,215,205	41,007,868	15.4%								
	Future	352,423,109	719,056,442	204.0%	106,033	242,286,211	347,222,665	143.3%								
	Lifetime	566,115,812	755,106,884	133.4%	186,941	508,501,416	388,230,533	76.3%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

1 Accumulated value of initial earned premium	251,045,073	x	58%	=	145,606,143
2a Accumulated value of earned premium	266,215,205				
2b Accumulated value of prior premium rate schedule increases (2a-1)	15,170,131		85%	=	12,894,612
3 Present value of future projected initial earned premium	140,033,886		58%	=	81,219,654
4a Present value of future projected premium	242,286,211				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	102,252,326		85%	=	86,914,477
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**326,634,885**
6a Accumulated value of incurred claims without the inclusion of active life reserves					41,007,868
6b Present value of future projected incurred claims without the inclusion of active life reserves					347,222,665
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**388,230,533**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	126,162	15.8%	273	915,743	144,692	15.8%							3.99%	1.1469
	2018	825,727	274,823	33.3%	272	910,642	303,085	33.3%							3.99%	1.1028
	2019	869,556	268,656	30.9%	262	922,156	284,907	30.9%							3.99%	1.0605
	2020	857,740	338,027	39.4%	261	874,698	344,710	39.4%							3.99%	1.0198
Projected Future Experience	2021	845,373	439,137	51.9%	254	828,984	430,623	51.9%	1.4340	N/A	0.0281	N/A	0.972	0.950	3.99%	0.9806
	2022	811,168	483,785	59.6%	246	764,899	456,190	59.6%	1.4365	N/A	0.0291	N/A	0.971	0.958	3.99%	0.9430
	2023	775,533	528,880	68.2%	239	703,217	479,563	68.2%	1.4365	N/A	0.0298	N/A	0.970	0.956	3.99%	0.9068
	2024	739,413	573,345	77.5%	231	644,720	499,920	77.5%	1.4365	N/A	0.0315	N/A	0.968	0.953	3.99%	0.8719
	2025	702,288	616,368	87.8%	224	588,836	516,797	87.8%	1.4365	N/A	0.0338	N/A	0.966	0.950	3.99%	0.8385
	2026	663,989	656,827	98.9%	216	535,348	529,574	98.9%	1.4365	N/A	0.0360	N/A	0.964	0.945	3.99%	0.8063
	2027	625,491	694,646	111.1%	207	484,944	538,560	111.1%	1.4365	N/A	0.0383	N/A	0.962	0.942	3.99%	0.7753
	2028	587,431	730,877	124.4%	199	437,949	544,892	124.4%	1.4365	N/A	0.0403	N/A	0.960	0.939	3.99%	0.7455
	2029	550,129	765,464	139.1%	190	394,391	548,765	139.1%	1.4365	N/A	0.0431	N/A	0.957	0.937	3.99%	0.7169
	2030	513,864	798,862	155.5%	182	354,246	550,718	155.5%	1.4365	N/A	0.0451	N/A	0.955	0.934	3.99%	0.6894
	2031	478,866	832,291	173.8%	173	317,443	551,732	173.8%	1.4365	N/A	0.0471	N/A	0.953	0.932	3.99%	0.6629
	2032	445,072	866,357	194.7%	165	283,713	552,262	194.7%	1.4365	N/A	0.0497	N/A	0.950	0.929	3.99%	0.6375
	2033	412,533	901,097	218.4%	156	252,873	552,351	218.4%	1.4365	N/A	0.0523	N/A	0.948	0.927	3.99%	0.6130
	2034	381,303	936,153	245.5%	147	224,755	551,806	245.5%	1.4365	N/A	0.0550	N/A	0.945	0.924	3.99%	0.5894
	2035	351,312	970,732	276.3%	139	199,126	550,217	276.3%	1.4365	N/A	0.0572	N/A	0.943	0.921	3.99%	0.5668
	2036	322,550	1,003,441	311.1%	131	175,804	546,918	311.1%	1.4365	N/A	0.0604	N/A	0.940	0.918	3.99%	0.5450
	2037	294,993	1,032,883	350.1%	122	154,610	541,348	350.1%	1.4365	N/A	0.0635	N/A	0.937	0.915	3.99%	0.5241
	2038	268,559	1,057,589	393.8%	114	135,351	533,013	393.8%	1.4365	N/A	0.0668	N/A	0.933	0.910	3.99%	0.5040
	2039	243,356	1,076,542	442.4%	106	117,940	521,732	442.4%	1.4365	N/A	0.0698	N/A	0.930	0.906	3.99%	0.4846
	2040	219,413	1,088,558	496.1%	98	102,253	507,299	496.1%	1.4365	N/A	0.0732	N/A	0.927	0.902	3.99%	0.4660
	2041	196,761	1,093,017	555.5%	91	88,175	489,818	555.5%	1.4365	N/A	0.0769	N/A	0.923	0.897	3.99%	0.4481
	2042	175,300	1,087,276	620.2%	83	75,541	468,536	620.2%	1.4365	N/A	0.0816	N/A	0.918	0.891	3.99%	0.4309
	2043	155,122	1,069,735	689.6%	76	64,279	443,277	689.6%	1.4365	N/A	0.0848	N/A	0.915	0.885	3.99%	0.4144
	2044	136,324	1,041,068	763.7%	70	54,321	414,833	763.7%	1.4365	N/A	0.0895	N/A	0.911	0.879	3.99%	0.3985
	2045	118,931	1,000,496	841.2%	63	45,571	383,359	841.2%	1.4365	N/A	0.0939	N/A	0.906	0.872	3.99%	0.3832
	2046	103,003	948,574	920.9%	57	37,952	349,508	920.9%	1.4365	N/A	0.0981	N/A	0.902	0.866	3.99%	0.3685
	2047	88,600	888,023	1002.3%	51	31,392	314,634	1002.3%	1.4365	N/A	0.1007	N/A	0.899	0.860	3.99%	0.3543
	2048	75,697	821,163	1084.8%	46	25,790	279,773	1084.8%	1.4365	N/A	0.1043	N/A	0.896	0.854	3.99%	0.3407
	2049	64,284	750,845	1168.0%	41	21,061	245,993	1168.0%	1.4365	N/A	0.1084	N/A	0.892	0.849	3.99%	0.3276
	2050	54,292	680,445	1253.3%	36	17,104	214,368	1253.3%	1.4365	N/A	0.1111	N/A	0.889	0.845	3.99%	0.3150
	2051	45,633	612,366	1341.9%	32	13,824	185,513	1341.9%	1.4365	N/A	0.1139	N/A	0.886	0.841	3.99%	0.3029
	2052	38,188	547,730	1434.3%	28	11,125	159,560	1434.3%	1.4365	N/A	0.1170	N/A	0.883	0.837	3.99%	0.2913
	2053	31,787	486,090	1529.2%	25	8,904	136,167	1529.2%	1.4365	N/A	0.1184	N/A	0.882	0.832	3.99%	0.2801
	2054	26,324	427,955	1625.7%	22	7,091	115,278	1625.7%	1.4365	N/A	0.1196	N/A	0.880	0.828	3.99%	0.2694
	2055	21,720	373,594	1720.0%	19	5,626	96,771	1720.0%	1.4365	N/A	0.1235	N/A	0.876	0.825	3.99%	0.2590
	2056	17,882	323,323	1808.1%	17	4,454	80,534	1808.1%	1.4365	N/A	0.1244	N/A	0.876	0.823	3.99%	0.2491
	2057	14,743	278,071	1886.2%	15	3,531	66,603	1886.2%	1.4365	N/A	0.1237	N/A	0.876	0.824	3.99%	0.2395
	2058	12,163	237,723	1954.5%	13	2,801	54,752	1954.5%	1.4365	N/A	0.1249	N/A	0.875	0.825	3.99%	0.2303
	2059	10,056	202,328	2012.0%	11	2,227	44,811	2012.0%	1.4365	N/A	0.1250	N/A	0.875	0.827	3.99%	0.2215
	2060	8,350	172,153	2061.6%	10	1,778	36,664	2061.6%	1.4365	N/A	0.1252	N/A	0.875	0.830	3.99%	0.2130
	2061	6,962	146,325	2101.8%	9	1,426	29,967	2101.8%	1.4365	N/A	0.1210	N/A	0.879	0.834	3.99%	0.2048
	2062	5,823	124,562	2139.3%	8	1,147	24,530	2139.3%	1.4365	N/A	0.1261	N/A	0.874	0.836	3.99%	0.1969
	2063	4,887	105,885	2166.7%	7	925	20,051	2166.7%	1.4365	N/A	0.1194	N/A	0.881	0.839	3.99%	0.1894
	2064	4,117	90,069	2187.8%	6	750	16,401	2187.8%	1.4365	N/A	0.1207	N/A	0.879	0.842	3.99%	0.1821
	2065	3,485	76,565	2196.7%	5	610	13,407	2196.7%	1.4365	N/A	0.1186	N/A	0.881	0.847	3.99%	0.1751
	2066	2,979	65,348	2193.3%	5	502	11,003	2193.3%	1.4365	N/A	0.1154	N/A	0.885	0.855	3.99%	0.1684
	2067	2,560	56,136	2193.0%	4	414	9,089	2193.0%	1.4365	N/A	0.1152	N/A	0.885	0.859	3.99%	0.1619
	2068	2,213	48,694	2200.8%	4	344	7,582	2200.8%	1.4365	N/A	0.1130	N/A	0.887	0.864	3.99%	0.1557
	2069	1,916	42,663	2226.2%	3	287	6,388	2226.2%	1.4365	N/A	0.1136	N/A	0.886	0.866	3.99%	0.1497
	2070+	8,963	287,521	3207.7%	3	1,290	41,395	3207.7%	1.4365	N/A	0.1156	N/A	0.884	N/A	3.99%	0.1440
	Past	9,692,204	1,375,706	14.2%	3,426	12,182,201	1,542,900	12.7%								
	Future	11,671,704	30,139,577	258.2%	4,399	8,231,647	15,264,843	185.4%								
	Lifetime	21,363,907	31,515,284	147.5%	7,825	20,413,848	16,807,743	82.3%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 30.87% Future Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							3.99%	2.4132
	1999	-	-	N/A	-	-	-	N/A							3.99%	2.3206
	2000	-	-	N/A	-	-	-	N/A							3.99%	2.2315
	2001	-	-	N/A	-	-	-	N/A							3.99%	2.1458
	2002	-	-	N/A	-	-	-	N/A							3.99%	2.0634
	2003	-	-	N/A	-	-	-	N/A							3.99%	1.9842
	2004	-	-	N/A	-	-	-	N/A							3.99%	1.9080
	2005	-	-	N/A	-	-	-	N/A							3.99%	1.8347
	2006	-	-	N/A	-	-	-	N/A							3.99%	1.7643
	2007	-	-	N/A	-	-	-	N/A							3.99%	1.6965
	2008	-	-	N/A	-	-	-	N/A							3.99%	1.6314
	2009	125,661	-	0.0%	151	197,130	-	0.0%							3.99%	1.5687
	2010	719,776	-	0.0%	349	1,085,786	-	0.0%							3.99%	1.5085
	2011	1,029,848	-	0.0%	378	1,493,881	-	0.0%							3.99%	1.4506
	2012	952,914	-	0.0%	315	1,329,205	-	0.0%							3.99%	1.3949
	2013	910,197	1,233	0.1%	298	1,220,869	1,654	0.1%							3.99%	1.3413
	2014	898,215	189,800	21.1%	296	1,158,536	244,807	21.1%							3.99%	1.2898
	2015	863,542	166,640	19.3%	290	1,071,047	206,683	19.3%							3.99%	1.2403
	2016	840,560	10,365	1.2%	281	1,002,510	12,362	1.2%							3.99%	1.1927
	2017	798,469	126,162	15.8%	273	915,743	144,692	15.8%							3.99%	1.1469
	2018	825,727	274,823	33.3%	272	910,642	303,085	33.3%							3.99%	1.1028
	2019	869,556	268,656	30.9%	262	922,156	284,907	30.9%							3.99%	1.0605
	2020	857,740	338,027	39.4%	261	874,698	344,710	39.4%							3.99%	1.0198
Projected Future Experience	2021	845,373	439,137	51.9%	254	828,984	430,623	51.9%	1.4340	1.0000	0.0281	1.0000	0.972	0.950	3.99%	0.9806
	2022	811,168	483,785	59.6%	246	764,899	456,190	59.6%	1.4365	1.0000	0.0291	1.0000	0.971	0.958	3.99%	0.9430
	2023	823,380	525,990	63.9%	238	746,602	476,943	63.9%	1.5335	0.9989	0.0341	0.9956	0.966	0.956	3.99%	0.9068
	2024	932,526	559,859	60.0%	227	813,102	488,161	60.0%	1.8553	0.9953	0.0456	0.9811	0.954	0.953	3.99%	0.8719
	2025	896,199	601,020	67.1%	219	751,422	503,928	67.1%	1.8800	0.9950	0.0349	0.9800	0.965	0.950	3.99%	0.8385
	2026	847,326	640,472	75.6%	211	683,165	516,387	75.6%	1.8800	0.9950	0.0360	0.9800	0.964	0.945	3.99%	0.8063
	2027	798,198	677,349	84.9%	203	618,844	525,150	84.9%	1.8800	0.9950	0.0383	0.9800	0.962	0.942	3.99%	0.7753
	2028	749,628	712,678	95.1%	195	558,872	531,324	95.1%	1.8800	0.9950	0.0403	0.9800	0.960	0.939	3.99%	0.7455
	2029	702,028	746,404	106.3%	187	503,287	535,101	106.3%	1.8800	0.9950	0.0431	0.9800	0.957	0.937	3.99%	0.7169
	2030	655,749	778,970	118.8%	178	452,059	537,005	118.8%	1.8800	0.9950	0.0451	0.9800	0.955	0.934	3.99%	0.6894
	2031	611,087	811,567	132.8%	170	405,094	537,994	132.8%	1.8800	0.9950	0.0471	0.9800	0.953	0.932	3.99%	0.6629
	2032	567,963	844,784	148.7%	161	362,050	538,510	148.7%	1.8800	0.9950	0.0497	0.9800	0.950	0.929	3.99%	0.6375
	2033	526,438	878,659	166.9%	153	322,694	538,597	166.9%	1.8800	0.9950	0.0523	0.9800	0.948	0.927	3.99%	0.6130
	2034	486,586	912,843	187.6%	144	286,813	538,066	187.6%	1.8800	0.9950	0.0550	0.9800	0.945	0.924	3.99%	0.5894
	2035	448,314	946,560	211.1%	136	254,107	536,517	211.1%	1.8800	0.9950	0.0572	0.9800	0.943	0.921	3.99%	0.5668
	2036	411,611	978,455	237.7%	128	224,345	533,299	237.7%	1.8800	0.9950	0.0604	0.9800	0.940	0.918	3.99%	0.5450
	2037	376,445	1,007,164	267.5%	120	197,300	527,869	267.5%	1.8800	0.9950	0.0635	0.9800	0.937	0.915	3.99%	0.5241
	2038	342,712	1,031,255	300.9%	112	172,723	519,741	300.9%	1.8800	0.9950	0.0668	0.9800	0.933	0.910	3.99%	0.5040
	2039	310,550	1,049,736	338.0%	104	150,504	508,741	338.0%	1.8800	0.9950	0.0698	0.9800	0.930	0.906	3.99%	0.4846
	2040	279,996	1,061,453	379.1%	96	130,486	494,667	379.1%	1.8800	0.9950	0.0732	0.9800	0.927	0.902	3.99%	0.4660
	2041	251,089	1,065,801	424.5%	89	112,521	477,621	424.5%	1.8800	0.9950	0.0769	0.9800	0.923	0.897	3.99%	0.4481
	2042	223,703	1,060,203	473.9%	82	96,399	456,870	473.9%	1.8800	0.9950	0.0816	0.9800	0.918	0.891	3.99%	0.4309
	2043	197,953	1,043,099	526.9%	75	82,028	432,239	526.9%	1.8800	0.9950	0.0848	0.9800	0.915	0.885	3.99%	0.4144
	2044	173,965	1,015,145	583.5%	68	69,320	404,504	583.5%	1.8800	0.9950	0.0895	0.9800	0.911	0.879	3.99%	0.3985
	2045	151,770	975,584	642.8%	62	58,153	373,813	642.8%	1.8800	0.9950	0.0939	0.9800	0.906	0.872	3.99%	0.3832
	2046	131,444	924,955	703.7%	56	48,431	340,805	703.7%	1.8800	0.9950	0.0981	0.9800	0.902	0.866	3.99%	0.3685
	2047	113,064	865,911	765.9%	50	40,060	306,799	765.9%	1.8800	0.9950	0.1007	0.9800	0.899	0.860	3.99%	0.3543
	2048	96,598	800,716	828.9%	45	32,911	272,807	828.9%	1.8800	0.9950	0.1043	0.9800	0.896	0.854	3.99%	0.3407
	2049	82,034	732,149	892.5%	40	26,876	239,867	892.5%	1.8800	0.9950	0.1084	0.9800	0.892	0.849	3.99%	0.3276
	2050	69,282	663,502	957.7%	36	21,827	209,031	957.7%	1.8800	0.9950	0.1111	0.9800	0.889	0.845	3.99%	0.3150
	2051	58,233	597,118	1025.4%	31	17,641	180,893	1025.4%	1.8800	0.9950	0.1139	0.9800	0.886	0.841	3.99%	0.3029
	2052	48,732	534,092	1096.0%	28	14,196	155,587	1096.0%	1.8800	0.9950	0.1170	0.9800	0.883	0.837	3.99%	0.2913
	2053	40,564	473,986	1168.5%	25	11,363	132,776	1168.5%	1.8800	0.9950	0.1184	0.9800	0.882	0.832	3.99%	0.2801
	2054	33,593	417,299	1242.2%	22	9,049	112,408	1242.2%	1.8800	0.9950	0.1196	0.9800	0.880	0.828	3.99%	0.2694
	2055	27,717	364,291	1314.3%	19	7,180	94,361	1314.3%	1.8800	0.9950	0.1235	0.9800	0.876	0.825	3.99%	0.2590
	2056	22,820	315,273	1381.6%	17	5,684	78,528	1381.6%	1.8800	0.9950	0.1244	0.9800	0.876	0.823	3.99%	0.2491
	2057	18,813	271,147	1441.3%	15	4,506	64,944	1441.3%	1.8800	0.9950	0.1237	0.9800	0.876	0.824	3.99%	0.2395
	2058	15,521	231,803	1493.4%	13	3,575	53,389	1493.4%	1.8800	0.9950	0.1249	0.9800	0.875	0.825	3.99%	0.2303
	2059	12,833	197,290	1537.4%	11	2,842	43,695	1537.4%	1.8800	0.9950	0.1250	0.9800	0.875	0.827	3.99%	0.2215
	2060	10,656	167,866	1575.3%	10	2,269	35,751	1575.3%	1.8800	0.9950	0.1252	0.9800	0.875	0.830	3.99%	0.2130
	2061	8,884	142,682	1606.0%	9	1,819	29,220	1606.0%	1.8800	0.9950	0.1210	0.9800	0.879	0.834	3.99%	0.2048
	2062	7,430	121,461	1634.7%	7	1,463	23,919	1634.7%	1.8800	0.9950	0.1261	0.9800	0.874	0.836	3.99%	0.1969
	2063	6,236	103,249	1655.6%	7	1,181	19,552	1655.6%	1.8800	0.9950	0.1194	0.9800	0.881	0.839	3.99%	0.1894
	2064	5,254	87,826	1671.7%	6	957	15,993	1671.7%	1.8800	0.9950	0.1207	0.9800	0.879	0.842	3.99%	0.1821
	2065	4,448	74,658	1678.6%	5	779	13,073	1678.6%	1.8800	0.9950	0.1186	0.9800	0.881	0.847	3.99%	0.1751
	2066	3,802	63,721	1675.9%	5	640	10,729	1675.9%	1.8800	0.9950	0.1154	0.9800	0.885	0.855	3.99%	0.1684
	2067	3,267	54,739	1675.7%	4	529	8,863	1675.7%	1.8800	0.9950	0.1152	0.9800	0.885	0.859	3.99%	0.1619
	2068	2,824	47,482	1681.7%	4	440	7,393	1681.7%	1.8800	0.9950	0.1130	0.9800	0.887	0.864	3.99%	0.1557
	2069	2,445	41,601	1701.1%	3	366	6,228	1701.1%	1.8800	0.9950	0.1136	0.9800	0.886	0.866	3.99%	0.1497
	2070+	11,438	280,362	2451.1%	3	1,647	40,364	2451.1%	1.8800	0.9950	0.1156	0.9800	0.884	N/A	3.99%	0.1440
	Past	9,692,204	1,375,706	14.2%	3,426	12,182,201	1,542,900	12.7%								
	Future	14,259,687	29,423,152	206.3%	4,325	9,904,005	14,916,840	150.6%								
	Lifetime	23,951,890	30,798,858	128.6%	7,751	22,086,206	16,459,740	74.5%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 30.87% is assumed to be implemented starting 6/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-B
Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

1 Accumulated value of initial earned premium	11,555,959	x	58%	=	6,702,456
2a Accumulated value of earned premium	12,182,201				
2b Accumulated value of prior premium rate schedule increases (2a-1)	626,242		85%	=	532,306
3 Present value of future projected initial earned premium	5,731,273		58%	=	3,324,139
4a Present value of future projected premium	9,904,005				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	4,172,732		85%	=	3,546,822
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**14,105,723**
6a Accumulated value of incurred claims without the inclusion of active life reserves					1,542,900
6b Present value of future projected incurred claims without the inclusion of active life reserves					14,916,840
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**16,459,740**
8 Test: 7 is not less than 5					TRUE

Attachment 7 - VIP2-New
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date
Alabama	Both	48.35%	306,374	133	15.00%	Filed	7/25/2022	15.00%	70.60%
Alaska	Both	53.69%	72,970	21	19.52%	Authorized	6/25/2021	19.52%	83.69%
Arizona	Both	0.00%	315,708	115	83.70%	Submitted - Pending DOI			0.00%
Arkansas	Both	43.75%	86,248	30	30.78%	Denied	9/29/2022		43.75%
California	Both	0.00%	814,152	240	42.00%	Authorized	12/31/2020	35.27%	35.27%
Colorado	Both	0.00%	428,796	173	83.70%	Submitted - Pending DOI			0.00%
Connecticut	Both	0.00%	653,744	171	96.06%	Submitted - Pending DOI			0.00%
Delaware	Both	53.69%	53,656	19	22.32%	Submitted - Pending MetLife			53.69%
District of Columbia	Both	10.00%	113,728	32	10.00%	Authorized	1/10/2022	10.00%	21.00%
Florida	Both	Varies by issue age	1,205,922	373		Not Submitted			Varies by issue age
Georgia	Both	51.51%	341,392	111	12.00%	Authorized	6/27/2022	12.00%	69.69%
Hawaii	Both	0.00%	109,904	42	53.70%	Authorized	9/30/2021	53.70%	53.70%
Idaho	Both	35.49%	38,628	21	38.75%	Submitted - Pending DOI			35.49%
Illinois	Both	35.66%	1,118,783	350	13.29%	Filed	10/8/2020	13.29%	53.69%
Indiana	Both	5.00%	209,595	68	74.95%	Authorized	7/1/2022	25.00%	31.25%
Iowa	Both	35.59%	187,877	88	38.65%	Authorized	9/15/2022	17.90%	59.85%
Kansas	Both	15.10%	154,224	66	63.33%	Submitted - Pending DOI			15.10%
Kentucky	Both	40.00%	157,205	67	34.28%	Withdrawn	8/8/2022		40.00%
Louisiana	Both	32.25%	227,724	106	42.15%	Submitted - Pending MetLife			32.25%
Maine	Both	39.68%	105,214	27	10.03%	Authorized	11/13/2020	1.66%	42.00%
Maryland	Both	25.01%	611,056	166	13.59%	Authorized	2/18/2020	13.60%	42.01%
Massachusetts	Both	20.00%	665,668	235	284.48%	Authorized	9/27/2022	27.00%	52.40%
Michigan	Both	34.00%	515,376	184	14.70%	Authorized	5/4/2020	14.70%	53.70%
Minnesota	Both	36.22%	231,428	82	38.01%	Submitted - Pending DOI			36.22%
Mississippi	Both	16.40%	117,612	40	32.04%	Authorized	2/22/2022	20.00%	39.68%
Missouri	Both	34.00%	382,227	128	14.70%	Filed	11/24/2020	14.70%	53.70%
Montana	Both	0.00%	10,705	3	35.70%	Authorized		16.49%	16.49%
Nebraska	Both	60.78%	191,482	51	16.92%	Submitted - Pending MetLife			60.78%
Nevada	Both	35.49%	31,385	11	13.44%	Authorized	4/15/2021	13.44%	53.70%
New Hampshire	Both	34.00%	106,022	46		Not Submitted			34.00%
New Jersey	Both	18.26%	895,358	292	55.33%	Submitted - Pending DOI			18.26%
New Mexico	Both	12.35%	102,171	32	67.33%	Submitted - Pending MetLife			12.35%
New York	Both	21.55%	2,567,548	676	54.66%	Submitted - Pending DOI			21.55%
North Carolina	Both	0.00%	396,926	154	53.70%	Authorized	2/7/2022	25.00%	25.00%
North Dakota	Both	0.00%	29,914	15	88.00%	Denied	8/26/2022		0.00%
Ohio	Both	15.00%	394,952	172	33.65%	Submitted - Pending DOI			15.00%
Oklahoma	Both	45.48%	110,593	51	29.23%	Authorized	10/12/2022	15.00%	67.30%
Oregon	Both	35.52%	179,954	65	54.56%	Submitted - Pending DOI			35.52%
Pennsylvania	Both	43.65%	869,836	255	28.08%	Submitted - Pending DOI			43.65%
Rhode Island	Both	0.00%	53,119	26	101.64%	Authorized	8/31/2021	42.00%	42.00%
South Carolina	Both	32.00%	390,512	133	39.16%	Authorized	10/21/2021	5.00%	38.60%
South Dakota	Both	35.66%	58,243	13	13.29%	Authorized	9/25/2020	13.29%	53.69%
Tennessee	Both	45.50%	251,245	82	29.20%	Submitted - Pending DOI			45.50%
Texas	Both	35.54%	599,025	250	38.70%	Submitted - Pending MetLife			35.54%
Utah	Both	0.00%	72,413	29	53.70%	Authorized	11/2/2020	53.70%	53.70%
Vermont	Both	0.00%	1,666	1		Not Submitted			0.00%
Virginia	Both	69.00%	521,393	156	11.24%	Submitted - Pending DOI			69.00%
Washington	Both	37.36%	363,302	122	36.86%	Submitted - Pending DOI			37.36%
West Virginia	Both	0.00%	60,396	23	53.70%	Authorized	11/20/2020	53.70%	53.70%
Wisconsin	Both	34.00%	182,168	57	14.70%	Authorized	11/25/2020	14.70%	53.70%
Wyoming	Both	0.00%	11,477	3	53.70%	Authorized	2/10/2021	53.68%	53.68%

Objection 1(c)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Effective Date of Current Increase Due to Current Requested Increase
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM
Policy Application Dates After April 02, 2009

		Loss Ratio Demonstration		Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998			3.99%	2.4132
	1999			3.99%	2.3206
	2000			3.99%	2.2315
	2001			3.99%	2.1458
	2002			3.99%	2.0634
	2003			3.99%	1.9842
	2004			3.99%	1.9080
	2005			3.99%	1.8347
	2006			3.99%	1.7643
	2007			3.99%	1.6965
	2008			3.99%	1.6314
	2009			3.99%	1.5687
	2010			3.99%	1.5085
	2011			3.99%	1.4506
	2012			3.99%	1.3949
	2013			3.99%	1.3413
	2014			3.99%	1.2898
	2015			3.99%	1.2403
	2016			3.99%	1.1927
	2017			3.99%	1.1469
	2018			3.99%	1.1028
	2019			3.99%	1.0605
	2020			3.99%	1.0198
Projected Future Experience	2021			3.99%	0.9806
	2022			3.99%	0.9430
	2023	1,141,126	1,034,719	3.99%	0.9068
	2024	4,703,272	4,100,949	3.99%	0.8719
	2025	4,741,472	3,975,511	3.99%	0.8385
	2026	4,495,581	3,624,608	3.99%	0.8063
	2027	4,250,855	3,295,696	3.99%	0.7753
	2028	4,006,484	2,986,962	3.99%	0.7455
	2029	3,769,647	2,702,479	3.99%	0.7169
	2030	3,537,879	2,438,935	3.99%	0.6894
	2031	3,311,896	2,195,480	3.99%	0.6629
	2032	3,088,425	1,968,727	3.99%	0.6375
	2033	2,872,571	1,760,819	3.99%	0.6130
	2034	2,662,914	1,569,627	3.99%	0.5894
	2035	2,459,565	1,394,097	3.99%	0.5668
	2036	2,262,985	1,233,423	3.99%	0.5450
	2037	2,073,810	1,086,913	3.99%	0.5241
	2038	1,891,913	953,504	3.99%	0.5040
	2039	1,717,383	832,308	3.99%	0.4846
	2040	1,551,937	723,246	3.99%	0.4660
	2041	1,395,634	625,431	3.99%	0.4481
	2042	1,247,590	537,620	3.99%	0.4309
	2043	1,110,609	460,214	3.99%	0.4144
	2044	983,671	391,962	3.99%	0.3985
	2045	866,821	332,138	3.99%	0.3832
	2046	760,055	280,047	3.99%	0.3685
	2047	663,217	234,983	3.99%	0.3543
	2048	575,930	196,221	3.99%	0.3407
	2049	497,966	163,144	3.99%	0.3276
	2050	428,764	135,078	3.99%	0.3150
	2051	367,724	111,400	3.99%	0.3029
	2052	314,231	91,539	3.99%	0.2913
	2053	267,542	74,945	3.99%	0.2801
	2054	227,070	61,166	3.99%	0.2694
	2055	192,138	49,769	3.99%	0.2590
	2056	162,232	40,409	3.99%	0.2491
	2057	136,711	32,745	3.99%	0.2395
	2058	114,941	26,473	3.99%	0.2303
	2059	96,457	21,363	3.99%	0.2215
	2060	80,827	17,214	3.99%	0.2130
	2061	67,642	13,853	3.99%	0.2048
	2062	56,507	11,128	3.99%	0.1969
	2063	47,099	8,919	3.99%	0.1894
	2064	39,179	7,134	3.99%	0.1821
	2065	32,494	5,690	3.99%	0.1751
	2066	26,862	4,523	3.99%	0.1684
	2067	22,147	3,586	3.99%	0.1619
	2068	18,219	2,837	3.99%	0.1557
	2069	14,957	2,239	3.99%	0.1497
	2070+	53,148	7,652	3.99%	0.1440
	Past	-	-		
	Future	65,408,098	41,829,425		
	Lifetime	65,408,098	41,829,425		

Metropolitan Life Insurance Company

MetLife

January 6, 2023

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

Re: Objection Letter Dated October 18, 2022
SERFF Tracking #: META-133266971
Company Tracking #: CT22-243 VIP2-NEW (RATE) KB

Dear Mr. Hibbert:

Please furnish the following information to the Department.
1. Please provide exhibits updated to reflect the new requested increase of 30.87% in excel.
[MetLife Response] Please see the attached excel exhibit "Pennsylvania_VIP2_New_Exhibits" reflecting the increase of 30.87%.

2. Is MetLife requesting identical increases in each state or does the requested increase vary by state?
[MetLife Response] MetLife is requesting increases based on the identical cumulative justifiable rate increase of 88.0% for the VIP2-New policy series. The requests vary based on prior approval amounts. Please see "Attachment 7 – VIP2-New" outlining the current status of requests and approvals by state.

3. Using the data from the objection exhibits submitted on 9/30, when taking the earned premium from the current increase request (Objection 1(c)) and dividing by the sum of the earned premium at the original rate level (Objection 1(a)) and the earned premium from prior approved increases (Objection 1(b)) for each year the highest value for any year is 24.9%. Since this ratio indicates the rate increase in each calendar year, please explain the discrepancy that is causing this to not reach the original requested increase of 28.08%. In other words, we understand that a rate increase can take a few years to become fully effective, but we don't understand why it never becomes fully effective (i.e. reaches the original requested 28.08%) in these projection exhibits.
[MetLife Response] Please see the revised Objection 1(c) file provided with this response.

Thank you for your timely response and consideration.
Sincerely,

Keith Bal
Product Consultant II

Metropolitan Life Insurance Company

January 24, 2023

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

Re: Objection Letter Dated January 11, 2023
SERFF Tracking #: META-133266971
Company Tracking #: CT22-243 VIP2-NEW (RATE) KB

Dear Mr. Hibbert:

The Department is prepared to approve the requested 30.87% increase after receiving an updated version of the file VIP2New Policyholders List.xlsx submitted on 9/30/2022. The updated file should include a column containing the current annual premium for each policy and the Requested Rate Increase column should be updated to the revised requested increase of 30.87%.

[MetLife Response] Please see the attached updated excel exhibit "PA_PolicyHolders_by_Form_2022_09_30_EMAIL_VIP2new."

Thank you for your timely response and consideration.
Sincerely,

Keith Bal
Product Consultant II