

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 3.2 Filing/145GEC01-50

Filing at a Glance

Company: MetLife Insurance Company USA
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 08/17/2016
SERFF Tr Num: MILL-130627534
SERFF Status: Assigned
State Tr Num: MILL-130627534
State Status: Received Review in Progress
Co Tr Num: LTC2 NQ COMP

Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Michael Emmert, Samuel Scheevel, Joe Neary
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 56.5% increase on 510 PA policyholders of MetLife Insurance Company USA form H-LTC2J-5.
(LTC2 NQ COMP)

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 3.2 Filing/145GEC01-50

Filing Company: MetLife Insurance Company USA

General Information

Project Name: Round 3.2 Filing
Project Number: 145GEC01-50
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 56.5%
Deemer Date:
Submitted By: John Hebig

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This filing is not being submitted in Delaware.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/18/2016
State Status Changed: 08/23/2016
Created By: Michael Emmert
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC2J-5, et al. is an existing individual comprehensive long term care policy of insurance previously approved in 1990. The form was issued in Pennsylvania from September 1990 through March 1994 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, four prior increases have been approved and implemented on this form and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC031 Individual Long Term Care/LTC031.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 3.2 Filing/145GEC01-50

policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary amy.pahl@milliman.com
 8500 Normandale Lake Blvd., 952-820-2419 [Phone]
 Suite 1850 952-897-5301 [FAX]
 Minneapolis, MN 55437-3830

Filing Company Information

(This filing was made by a third party - millimaninc)

MetLife Insurance Company USA	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: The state of domicile, Delaware, has a \$100 fee.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company USA	\$100.00	08/17/2016	112605065

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 3.2 Filing/145GEC01-50

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 15.000%
Effective Date of Last Rate Revision: 10/17/2015
Filing Method of Last Filing: Review and Approval

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):
MetLife Insurance Company USA	%	56.500%	\$838,341	510	\$1,483,790	56.500%	56.500%

SERFF Tracking #:

MILL-130627534

State Tracking #:

MILL-130627534

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 3.2 Filing/145GEC01-50

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC2J-5, et al.	Revised	Previous State Filing Number: MILL-129886364 Percent Rate Change Request: 56.5	PA_LTC2_NQ_Prem_365EP_Current_20160817.pdf, PA_LTC2_NQ_Prem_365EP_20160817.pdf,

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	465.82	458.00	449.97	420.19	18-44	14.15	13.31	12.46	11.20
45-49	540.18	527.29	514.40	479.13	45-49	20.91	19.65	18.17	16.48
50-54	635.88	616.44	597.01	555.81	50-54	29.36	27.46	25.56	23.24
55	678.34	656.16	633.76	589.40	55	33.17	31.05	28.94	26.41
56	738.55	714.89	691.22	642.00	56	36.34	34.01	31.69	29.15
57	805.94	781.22	756.29	702.84	57	39.72	37.18	34.65	31.69
58	880.72	854.31	827.91	768.97	58	43.31	40.56	37.81	34.86
59	962.05	933.32	904.38	839.95	59	47.95	45.00	41.83	38.45
60	1,049.51	1,017.61	985.50	913.68	60	53.24	49.86	46.26	43.10
61	1,142.46	1,106.55	1,070.64	992.05	61	59.15	55.35	51.33	47.53
62	1,240.06	1,199.71	1,159.37	1,074.44	62	65.70	61.26	56.83	52.39
63	1,341.89	1,296.47	1,251.05	1,160.00	63	72.46	67.81	62.95	58.52
64	1,447.09	1,396.18	1,345.27	1,246.61	64	79.85	74.57	69.08	64.01
65	1,555.04	1,498.43	1,441.60	1,335.76	65	87.46	81.54	75.63	69.93
66	1,665.11	1,602.37	1,539.41	1,425.33	66	95.28	88.94	82.39	76.26
67	1,776.65	1,707.57	1,638.28	1,516.39	67	103.09	96.12	89.15	82.60
68	1,892.63	1,816.16	1,739.68	1,609.55	68	112.39	104.78	97.18	89.99
69	2,017.48	1,932.13	1,846.79	1,708.84	69	124.43	115.98	107.32	99.71
70	2,152.26	2,056.35	1,960.23	1,812.99	70	138.79	129.29	119.57	110.27
71	2,298.66	2,190.29	2,081.91	1,924.74	71	155.27	144.50	133.72	123.80
72	2,457.95	2,335.42	2,212.89	2,045.79	72	174.07	161.82	149.57	138.16
73	2,648.29	2,508.86	2,369.22	2,189.65	73	197.10	183.16	169.00	156.54
74	2,881.51	2,721.80	2,561.88	2,367.11	74	226.04	209.78	193.51	179.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,150.23	2,967.07	2,783.70	2,571.18	75	260.05	241.25	222.24	205.76
76	3,446.41	3,237.05	3,027.70	2,795.74	76	298.08	276.11	254.14	235.34
77	3,842.72	3,609.28	3,375.85	3,116.00	77	339.27	314.14	289.00	267.45
78	4,342.34	4,078.69	3,814.83	3,520.13	78	383.43	355.12	326.60	302.09
79	4,950.12	4,649.50	4,348.89	4,012.15	79	433.28	401.17	369.06	342.02
80		5,300.59	4,957.72		80	489.48	453.35	417.02	384.48
81		6,095.54	5,701.34		81	553.28	512.29	471.10	434.34
82		7,009.85	6,556.50		82	625.10	578.84	532.36	490.96
83		8,061.26	7,539.89		83	706.44	654.04	601.65	554.75
84		9,270.48	8,670.94		84	798.12	738.97	679.82	626.79
					85	901.85	835.09	768.33	708.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	482.72	474.27	465.82	434.97	18-44	15.84	15.00	14.15	12.68
45-49	568.27	554.75	541.02	503.84	45-49	23.66	22.39	20.91	18.80
50-54	678.13	658.06	637.78	593.84	50-54	33.59	31.69	29.58	26.83
55	726.93	703.90	680.66	633.13	55	38.03	35.70	33.38	30.63
56	790.51	765.80	740.87	688.06	56	41.62	39.08	36.55	33.59
57	860.86	834.46	808.05	751.01	57	45.42	42.67	39.93	36.34
58	939.45	911.14	882.83	819.88	58	49.64	46.69	43.73	40.35
59	1,027.12	996.07	964.80	895.93	59	55.14	51.76	48.38	44.57
60	1,123.03	1,088.38	1,053.53	976.84	60	61.26	57.67	53.87	50.07
61	1,226.12	1,187.04	1,147.96	1,063.67	61	68.24	64.01	60.00	55.56
62	1,335.34	1,291.61	1,247.67	1,156.41	62	75.84	71.19	66.55	61.48
63	1,450.26	1,401.04	1,351.82	1,253.37	63	84.08	79.01	73.73	68.45
64	1,569.83	1,514.91	1,459.77	1,352.66	64	92.53	86.83	81.12	75.21
65	1,693.21	1,631.94	1,570.68	1,455.33	65	101.61	95.28	88.94	82.39
66	1,819.54	1,751.72	1,683.91	1,559.06	66	110.91	103.94	96.97	89.78
67	1,947.77	1,873.41	1,798.83	1,664.90	67	120.20	112.81	105.20	97.39
68	2,083.60	2,001.43	1,919.04	1,775.38	68	131.40	123.16	114.92	106.47
69	2,233.81	2,141.49	2,049.17	1,896.01	69	145.77	136.68	127.39	118.30
70	2,399.43	2,295.28	2,190.92	2,026.35	70	163.30	152.95	142.39	131.40
71	2,581.95	2,463.65	2,345.35	2,168.32	71	183.58	171.75	159.92	148.09
72	2,782.22	2,648.08	2,513.93	2,324.01	72	206.61	193.30	179.78	166.05
73	3,021.57	2,868.41	2,715.25	2,509.49	73	234.70	219.28	203.86	188.86
74	3,314.37	3,137.98	2,961.58	2,736.38	74	270.19	252.24	234.28	217.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,651.54	3,448.31	3,244.87	2,997.07	75	312.02	291.11	269.98	249.91
76	4,023.98	3,790.75	3,557.53	3,285.01	76	358.71	334.42	309.91	286.88
77	4,486.84	4,226.78	3,966.73	3,661.46	77	409.62	381.53	353.22	327.02
78	5,070.11	4,776.25	4,482.40	4,135.94	78	462.86	430.96	399.06	369.06
79	5,779.71	5,444.88	5,109.83	4,714.15	79	523.07	487.15	451.03	418.07
					80	591.09	550.53	509.76	470.04
					81	667.78	621.93	575.88	531.09
					82	754.60	702.84	650.88	600.17
					83	852.83	794.11	735.38	678.13
					84	963.74	897.41	831.08	766.43
					85	1,089.02	1,014.02	939.03	865.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	526.02	516.09	505.95	472.37	18-44	20.49	19.44	18.38	16.48
45-49	636.51	620.67	604.82	563.42	45-49	30.63	28.94	27.25	24.72
50-54	778.47	755.24	731.79	681.30	50-54	43.52	41.19	38.87	35.28
55	841.64	815.02	788.19	733.05	55	49.22	46.69	43.94	40.14
56	914.94	886.00	856.85	795.80	56	53.87	51.12	48.17	44.36
57	995.01	963.95	932.69	866.78	57	58.94	55.77	52.60	47.95
58	1,085.21	1,051.41	1,017.61	945.15	58	64.64	61.26	57.67	53.24
59	1,187.67	1,150.28	1,112.68	1,033.25	59	71.62	67.81	63.80	58.73
60	1,301.12	1,259.29	1,217.25	1,128.52	60	79.64	75.42	70.98	65.91
61	1,424.49	1,377.38	1,330.27	1,232.67	61	88.73	83.87	78.80	72.88
62	1,556.73	1,503.92	1,450.90	1,344.64	62	98.66	93.16	87.67	80.91
63	1,696.59	1,637.22	1,577.86	1,463.15	63	109.43	103.30	96.97	90.21
64	1,843.20	1,776.86	1,710.32	1,584.83	64	120.63	113.87	106.89	99.08
65	1,994.88	1,921.15	1,847.42	1,711.80	65	132.25	124.85	117.25	108.58
66	2,150.99	2,069.66	1,988.12	1,840.87	66	144.50	136.26	127.81	118.30
67	2,310.07	2,220.92	2,131.56	1,972.91	67	156.75	147.88	138.79	128.44
68	2,481.82	2,383.16	2,284.51	2,113.60	68	171.12	161.40	151.47	140.27
69	2,677.02	2,566.11	2,455.20	2,271.62	69	190.13	179.14	167.95	155.91
70	2,896.51	2,770.81	2,644.91	2,446.12	70	212.94	200.48	187.81	173.23
71	3,140.72	2,997.70	2,854.68	2,639.20	71	239.56	225.20	210.83	195.41
72	3,410.70	3,248.04	3,085.37	2,852.36	72	269.56	253.29	237.03	219.07
73	3,731.60	3,545.49	3,359.16	3,104.60	73	306.32	287.52	268.72	248.86
74	4,120.94	3,905.89	3,690.62	3,409.86	74	352.80	330.82	308.85	286.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,567.96	4,319.52	4,070.88	3,759.91	75	407.51	381.74	355.75	329.35
76	5,062.08	4,776.25	4,490.22	4,146.29	76	468.77	438.56	408.36	378.15
77	5,644.30	5,325.52	5,006.52	4,621.19	77	535.11	500.25	465.39	430.75
78	6,377.99	6,017.80	5,657.40	5,220.31	78	604.61	565.32	525.81	486.31
79	7,270.96	6,860.28	6,449.39	5,949.77	79	683.20	638.83	594.26	550.74
					80	772.14	721.86	671.58	619.19
					81	872.48	815.65	758.83	699.68
					82	985.93	921.70	857.48	790.73
					83	1,114.16	1,041.70	969.02	893.61
					84	1,258.87	1,176.90	1,094.93	1,009.59
					85	1,422.59	1,330.06	1,237.32	1,140.99

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	883.04	846.71	810.16	756.50	18-44	57.88	54.08	50.28	45.00
45-49	961.21	919.17	876.92	816.71	45-49	65.07	60.84	56.40	50.91
50-54	1,061.77	1,012.33	962.69	896.35	50-54	74.15	69.29	64.22	58.31
55	1,106.34	1,053.74	1,000.92	931.00	55	78.16	72.88	67.60	61.90
56	1,180.49	1,125.56	1,070.64	994.38	56	82.18	76.69	71.19	65.70
57	1,264.36	1,207.32	1,150.28	1,068.95	57	86.61	80.91	75.00	68.45
58	1,356.89	1,297.31	1,237.53	1,149.44	58	91.68	85.56	79.43	73.31
59	1,455.97	1,392.80	1,329.64	1,234.78	59	97.60	91.05	84.50	77.74
60	1,561.38	1,493.78	1,425.97	1,322.03	60	104.36	97.39	90.21	83.87
61	1,672.29	1,599.41	1,526.53	1,414.35	61	111.96	104.36	96.54	89.36
62	1,788.06	1,709.26	1,630.46	1,511.10	62	119.99	111.75	103.51	95.49
63	1,908.47	1,823.13	1,737.57	1,611.24	63	128.65	119.99	111.12	103.30
64	2,032.69	1,940.16	1,847.42	1,712.01	64	137.95	128.44	118.73	110.06
65	2,160.08	2,059.73	1,959.39	1,815.52	65	147.46	137.32	126.96	117.46
66	2,290.00	2,181.63	2,073.25	1,919.67	66	157.17	146.40	135.41	125.27
67	2,422.03	2,305.42	2,188.60	2,025.72	67	167.31	155.69	143.86	133.09
68	2,557.87	2,431.96	2,306.05	2,133.46	68	178.51	166.05	153.37	142.17
69	2,700.68	2,564.00	2,427.31	2,245.85	69	192.24	178.72	164.99	153.16
70	2,852.36	2,703.42	2,554.49	2,362.46	70	208.09	193.30	178.51	164.57
71	3,015.03	2,851.94	2,688.64	2,485.62	71	226.25	209.99	193.72	179.57
72	3,189.94	3,011.01	2,831.87	2,618.08	72	246.53	228.79	210.83	194.78
73	3,393.17	3,195.65	2,997.91	2,770.60	73	271.04	251.18	231.32	214.21
74	3,634.85	3,415.35	3,195.86	2,952.71	74	301.25	279.07	256.67	237.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,908.00	3,664.00	3,419.79	3,158.68	75	336.32	311.18	286.04	264.70
76	4,205.87	3,934.62	3,663.37	3,382.82	76	375.19	347.09	318.78	295.12
77	4,689.64	4,387.12	4,084.61	3,770.26	77	417.23	385.75	354.06	327.66
78	5,299.11	4,957.51	4,615.70	4,259.10	78	471.52	435.82	400.12	370.12
79	6,041.04	5,651.48	5,261.93	4,854.42	79	532.78	492.43	452.08	418.92
80		6,095.54	5,701.34		80		525.81	483.77	
81		6,636.77	6,134.62		81		566.80	522.86	
82		7,416.94	6,930.21		82		624.05	573.34	
83		8,404.13	7,856.56		83		691.01	635.24	
84		9,544.27	8,922.34		84		767.91	706.44	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	969.66	930.58	891.49	832.34	18-44	66.97	62.95	58.73	52.60
45-49	1,061.55	1,016.56	971.56	904.80	45-49	75.21	70.56	65.91	59.57
50-54	1,179.65	1,127.25	1,074.65	1,000.50	50-54	85.98	80.70	75.21	68.45
55	1,232.25	1,176.48	1,120.49	1,042.12	55	90.63	85.14	79.43	72.67
56	1,312.10	1,253.58	1,195.07	1,109.93	56	95.49	89.57	83.66	77.11
57	1,401.67	1,340.41	1,279.15	1,188.73	57	100.77	94.43	88.09	80.28
58	1,500.96	1,436.53	1,372.10	1,274.50	58	106.68	99.92	93.16	85.98
59	1,609.76	1,541.10	1,472.44	1,367.45	59	113.65	106.68	99.50	91.68
60	1,727.01	1,653.28	1,579.55	1,464.42	60	121.68	114.08	106.47	98.87
61	1,852.07	1,772.43	1,692.78	1,568.57	61	130.77	122.53	114.08	105.63
62	1,983.89	1,897.70	1,811.51	1,679.05	62	140.48	131.61	122.53	113.02
63	2,122.05	2,028.68	1,935.09	1,794.40	63	150.84	141.33	131.61	122.32
64	2,265.49	2,164.30	2,062.90	1,911.64	64	161.82	151.47	141.12	130.77
65	2,413.37	2,303.94	2,194.30	2,033.11	65	173.23	162.24	151.05	139.85
66	2,565.26	2,446.96	2,328.66	2,156.06	66	185.06	173.23	161.19	149.15
67	2,719.90	2,592.73	2,465.34	2,281.76	67	197.10	184.43	171.54	158.65
68	2,881.30	2,743.99	2,606.46	2,411.47	68	210.62	197.10	183.37	169.85
69	3,054.74	2,905.38	2,755.82	2,549.84	69	227.31	212.52	197.52	183.37
70	3,242.34	3,078.82	2,915.31	2,696.24	70	246.75	230.48	214.21	197.52
71	3,445.98	3,266.42	3,086.85	2,853.84	71	269.14	251.39	233.44	216.32
72	3,667.38	3,469.86	3,272.33	3,025.17	72	294.07	274.42	254.77	235.34
73	3,924.90	3,706.25	3,487.60	3,223.11	73	324.28	302.31	280.33	259.63
74	4,230.58	3,986.58	3,742.59	3,457.81	74	361.67	336.95	312.02	289.21
75	4,576.20	4,303.68	4,030.95	3,723.15	75	404.97	377.09	348.99	323.01
76	4,953.92	4,649.71	4,345.30	4,012.57	76	453.35	421.66	389.76	360.82
77	5,523.67	5,184.40	4,844.91	4,472.05	77	505.53	469.83	434.13	401.81
78	6,241.73	5,858.30	5,474.87	5,051.73	78	571.23	530.88	490.53	453.77
79	7,115.48	6,678.39	6,241.30	5,757.95	79	645.59	599.96	554.33	513.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,151.34	1,105.50	1,059.44	989.31	18-44	86.19	81.33	76.47	68.45
45-49	1,271.12	1,218.09	1,164.86	1,085.00	45-49	96.97	91.47	85.98	77.74
50-54	1,425.12	1,362.80	1,300.27	1,210.70	50-54	110.91	104.57	98.23	89.36
55	1,493.57	1,427.02	1,360.48	1,265.41	55	117.04	110.49	103.73	94.85
56	1,586.73	1,516.81	1,446.88	1,344.00	56	123.37	116.40	109.22	100.56
57	1,690.04	1,616.73	1,543.21	1,434.21	57	130.13	122.74	115.13	104.99
58	1,805.59	1,728.06	1,650.53	1,533.07	58	137.74	129.92	121.89	112.60
59	1,934.04	1,851.22	1,768.41	1,642.29	59	147.03	138.58	129.92	119.57
60	2,074.52	1,985.58	1,896.43	1,758.27	60	157.38	148.30	139.22	129.29
61	2,225.99	2,129.87	2,033.54	1,884.18	61	169.21	159.29	149.36	138.16
62	2,387.39	2,283.03	2,178.67	2,019.17	62	181.89	171.12	160.34	148.09
63	2,557.45	2,444.43	2,331.19	2,161.56	63	195.41	184.00	172.38	160.13
64	2,735.11	2,612.80	2,490.27	2,307.53	64	209.78	197.31	184.85	171.33
65	2,919.54	2,787.08	2,654.62	2,459.64	65	224.77	211.25	197.73	182.95
66	3,109.46	2,966.65	2,823.84	2,614.70	66	239.99	225.62	211.25	195.41
67	3,304.02	3,150.44	2,996.65	2,773.56	67	255.83	240.41	224.99	208.30
68	3,509.99	3,344.16	3,178.11	2,940.24	68	273.57	257.10	240.41	222.66
69	3,736.46	3,555.41	3,374.37	3,122.13	69	295.33	277.38	259.21	240.62
70	3,985.11	3,786.53	3,587.95	3,318.39	70	320.90	301.25	281.39	259.63
71	4,258.05	4,039.40	3,820.54	3,532.18	71	350.05	328.29	306.53	283.93
72	4,556.76	4,315.51	4,074.04	3,766.25	72	383.00	358.92	334.84	309.28
73	4,903.22	4,635.14	4,367.05	4,036.02	73	422.51	395.68	368.85	341.60
74	5,311.57	5,011.59	4,711.61	4,353.32	74	471.73	441.31	410.68	380.47
75	5,772.53	5,436.00	5,099.47	4,709.92	75	528.98	494.34	459.48	425.26
76	6,276.80	5,899.92	5,523.04	5,100.11	76	592.78	553.28	513.77	475.75
77	6,998.65	6,578.47	6,158.28	5,684.44	77	661.65	617.07	572.29	529.62
78	7,908.53	7,433.63	6,958.73	6,421.08	78	747.63	697.14	646.65	598.06
79	9,015.71	8,474.48	7,933.03	7,318.49	79	844.81	787.77	730.73	677.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	430.96	424.20	417.23	389.55	18-44	10.35	9.72	8.87	8.03
45-49	490.32	479.13	467.72	435.61	45-49	15.63	14.58	13.31	12.04
50-54	566.80	549.68	532.57	495.81	50-54	22.39	20.70	19.01	17.32
55	600.81	581.16	561.51	522.22	55	25.35	23.45	21.55	19.65
56	654.47	633.76	613.06	569.54	56	27.89	25.98	23.87	21.97
57	715.10	693.55	671.79	624.26	57	30.42	28.31	25.98	23.66
58	782.28	759.46	736.43	684.04	58	33.38	31.05	28.52	26.41
59	855.37	830.44	805.30	747.84	59	37.18	34.43	31.69	29.15
60	933.75	905.86	877.97	813.96	60	41.41	38.45	35.49	32.96
61	1,016.77	985.50	954.03	883.89	61	46.48	43.10	39.50	36.55
62	1,104.02	1,068.53	1,033.03	957.41	62	51.76	47.95	44.15	40.77
63	1,194.64	1,154.72	1,114.58	1,033.46	63	57.46	53.24	49.01	45.63
64	1,288.23	1,243.44	1,198.45	1,110.57	64	63.59	58.94	54.29	50.28
65	1,384.35	1,334.07	1,283.58	1,189.36	65	69.93	64.86	59.57	55.14
66	1,482.16	1,426.18	1,370.20	1,268.58	66	76.47	70.98	65.28	60.42
67	1,581.24	1,519.55	1,457.66	1,349.07	67	83.23	77.11	70.98	65.70
68	1,683.91	1,615.46	1,547.02	1,431.25	68	91.26	84.50	77.74	72.04
69	1,793.97	1,717.50	1,640.81	1,518.29	69	101.82	94.22	86.61	80.49
70	1,912.91	1,826.51	1,740.10	1,609.34	70	114.50	106.05	97.39	89.78
71	2,041.35	1,943.54	1,845.73	1,706.51	71	129.50	119.78	109.85	101.82
72	2,181.20	2,070.29	1,959.39	1,811.30	72	146.40	135.41	124.22	114.71
73	2,349.15	2,222.61	2,095.86	1,936.99	73	166.89	154.22	141.54	131.19
74	2,556.39	2,410.84	2,265.07	2,092.69	74	192.88	178.09	163.09	151.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	2,795.74	2,628.43	2,460.90	2,272.89	75	223.08	205.97	188.65	174.71
76	3,060.23	2,868.41	2,676.60	2,471.68	76	257.10	237.24	217.17	201.11
77	3,412.18	3,198.39	2,984.39	2,754.76	77	294.07	271.04	248.01	229.63
78	3,855.82	3,614.14	3,372.47	3,111.78	78	332.30	306.32	280.33	259.21
79	4,395.57	4,120.10	3,844.41	3,546.54	79	375.40	346.03	316.67	293.43
80		4,696.82	4,382.69		80	424.41	391.24	357.87	329.98
81		5,401.36	5,040.11		81	479.55	441.94	404.34	372.86
82		6,211.52	5,796.19		82	541.87	499.41	456.94	421.45
83		7,143.36	6,665.50		83	612.22	564.26	516.31	476.17
84		8,214.84	7,665.37		84	691.86	637.78	583.49	538.07
					85	781.85	720.59	659.33	607.99

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	445.75	438.35	430.96	402.44	18-44	12.04	11.20	10.35	9.30
45-49	515.88	503.84	491.80	458.00	45-49	18.17	16.90	15.63	14.15
50-54	605.88	588.13	570.18	530.88	50-54	25.98	24.29	22.60	20.49
55	646.02	625.52	605.03	562.78	55	29.58	27.67	25.56	23.45
56	702.84	680.87	658.90	612.00	56	32.53	30.42	28.10	25.98
57	765.80	742.56	719.32	668.41	57	35.70	33.38	30.84	28.10
58	836.36	811.43	786.50	730.52	58	39.29	36.76	34.01	31.48
59	915.15	887.69	860.23	798.75	59	43.73	40.77	37.81	34.86
60	1,001.14	970.50	939.87	871.43	60	48.80	45.63	42.25	39.29
61	1,093.66	1,059.23	1,024.58	949.38	61	54.71	51.12	47.32	43.73
62	1,191.90	1,153.03	1,113.95	1,032.40	62	61.26	57.25	53.02	49.01
63	1,295.20	1,251.26	1,207.32	1,119.44	63	68.24	63.59	58.94	54.71
64	1,402.52	1,353.30	1,304.07	1,208.38	64	75.63	70.56	65.28	60.42
65	1,513.22	1,458.29	1,403.36	1,300.27	65	83.45	77.74	72.04	66.76
66	1,626.66	1,565.82	1,504.77	1,393.22	66	91.26	85.14	78.80	72.88
67	1,741.79	1,674.83	1,607.65	1,488.08	67	99.50	92.74	85.98	79.64
68	1,863.69	1,789.33	1,714.96	1,586.52	68	109.22	101.82	94.22	87.25
69	1,998.26	1,914.81	1,831.15	1,694.26	69	122.11	113.87	105.42	97.81
70	2,146.77	2,052.13	1,957.27	1,810.24	70	137.74	128.44	118.94	109.64
71	2,310.07	2,202.33	2,094.59	1,936.57	71	156.33	145.55	134.78	124.85
72	2,489.64	2,367.11	2,244.58	2,074.94	72	177.03	164.99	152.74	141.12
73	2,704.69	2,564.42	2,424.15	2,240.35	73	202.59	188.65	174.50	161.61
74	2,968.55	2,806.73	2,644.91	2,443.79	74	234.70	218.44	201.96	187.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,272.97	3,086.22	2,899.47	2,678.07	75	272.52	253.29	233.86	216.54
76	3,609.28	3,394.86	3,180.44	2,936.86	76	314.77	292.38	269.98	249.91
77	4,024.40	3,785.26	3,546.12	3,273.18	77	360.61	334.84	308.85	285.83
78	4,547.47	4,277.48	4,007.29	3,697.59	78	407.51	378.36	348.99	322.80
79	5,184.19	4,876.18	4,568.17	4,214.32	79	460.53	427.58	394.41	365.47
					80	520.32	483.14	445.75	411.10
					81	587.92	545.88	503.63	464.34
					82	664.40	616.86	569.12	524.76
					83	750.80	696.93	643.06	592.99
					84	848.40	787.56	726.72	670.10
					85	958.67	890.02	821.15	757.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	480.60	472.15	463.70	433.07	18-44	15.63	14.79	13.73	12.25
45-49	571.44	557.71	543.98	506.59	45-49	23.87	22.39	20.91	18.80
50-54	688.27	667.78	647.07	602.50	50-54	34.22	32.32	30.21	27.46
55	740.24	716.58	692.91	644.54	55	38.87	36.55	34.22	31.27
56	804.67	779.11	753.55	699.89	56	42.67	40.14	37.60	34.65
57	875.65	848.19	820.72	762.63	57	46.90	44.15	41.19	37.60
58	955.72	925.93	896.14	832.34	58	51.55	48.59	45.42	41.83
59	1,046.77	1,013.81	980.85	910.93	59	57.46	54.08	50.49	46.48
60	1,147.75	1,110.99	1,074.02	995.85	60	64.22	60.42	56.40	52.39
61	1,257.81	1,216.40	1,174.79	1,088.59	61	71.83	67.60	63.17	58.52
62	1,375.90	1,329.00	1,282.10	1,188.31	62	80.49	75.63	70.56	65.07
63	1,500.75	1,448.15	1,395.55	1,293.93	63	89.57	84.08	78.59	73.09
64	1,631.73	1,572.79	1,513.64	1,402.73	64	99.29	93.16	87.04	80.70
65	1,767.36	1,701.87	1,636.17	1,515.96	65	109.22	102.67	95.91	88.73
66	1,906.78	1,834.32	1,761.65	1,631.10	66	119.57	112.39	104.99	97.18
67	2,049.17	1,969.53	1,889.67	1,748.98	67	130.34	122.32	114.29	105.84
68	2,202.96	2,114.66	2,026.14	1,874.46	68	143.02	134.36	125.49	116.19
69	2,377.67	2,278.17	2,178.46	2,015.58	69	159.92	149.99	140.06	130.13
70	2,574.35	2,461.12	2,347.88	2,171.49	70	180.41	169.21	158.02	145.77
71	2,793.42	2,664.34	2,535.05	2,343.66	71	204.49	191.61	178.72	165.62
72	3,035.73	2,888.48	2,741.03	2,534.00	72	231.75	217.17	202.38	186.96
73	3,324.09	3,155.09	2,985.87	2,759.62	73	265.12	248.22	231.11	214.00
74	3,674.35	3,478.73	3,282.90	3,033.19	74	306.95	287.09	267.03	247.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,077.00	3,850.33	3,623.65	3,346.91	75	356.18	332.73	309.07	286.04
76	4,521.90	4,260.79	3,999.68	3,693.36	76	411.10	383.64	356.18	329.77
77	5,042.01	4,750.90	4,459.58	4,116.51	77	470.89	439.20	407.51	377.09
78	5,697.32	5,368.40	5,039.48	4,650.14	78	532.15	496.45	460.53	425.89
79	6,495.02	6,120.04	5,744.86	5,299.95	79	601.23	560.88	520.32	482.29
					80	679.39	633.76	587.92	542.08
					81	767.70	716.15	664.40	612.64
					82	867.62	809.32	750.80	692.28
					83	980.43	914.52	848.40	782.28
					84	1,107.82	1,033.25	958.67	884.10
					85	1,251.89	1,167.60	1,083.31	999.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	775.30	743.19	710.87	663.76	18-44	46.48	43.10	39.72	35.49
45-49	839.31	802.13	764.95	712.56	45-49	52.18	48.38	44.57	40.35
50-54	921.49	877.97	834.46	776.99	50-54	59.57	55.35	50.91	46.26
55	958.04	911.77	865.30	804.88	55	62.95	58.31	53.66	49.01
56	1,024.80	976.63	928.25	862.13	56	66.33	61.48	56.62	52.18
57	1,100.64	1,050.57	1,000.29	929.52	57	70.14	65.07	59.79	54.50
58	1,184.29	1,131.90	1,079.30	1,002.40	58	74.15	68.66	63.17	58.31
59	1,273.65	1,218.09	1,162.32	1,079.30	59	79.22	73.31	67.39	62.11
60	1,368.51	1,308.93	1,249.15	1,158.10	60	84.92	78.59	72.25	67.18
61	1,468.22	1,403.79	1,339.35	1,240.91	61	91.26	84.50	77.53	71.83
62	1,572.37	1,502.44	1,432.31	1,327.52	62	98.23	90.84	83.45	77.11
63	1,680.32	1,604.27	1,528.00	1,416.88	63	105.63	97.81	89.78	83.45
64	1,791.65	1,708.84	1,626.03	1,506.67	64	113.44	104.99	96.33	89.36
65	1,905.73	1,815.94	1,725.95	1,599.20	65	121.68	112.60	103.30	95.70
66	2,021.92	1,924.74	1,827.35	1,691.94	66	130.13	120.42	110.49	102.25
67	2,140.01	2,035.02	1,929.81	1,786.16	67	138.79	128.44	117.88	109.01
68	2,261.27	2,147.61	2,033.96	1,881.64	68	148.72	137.53	126.12	116.82
69	2,388.44	2,264.86	2,141.28	1,981.15	69	160.76	148.51	136.26	126.54
70	2,523.22	2,388.44	2,253.45	2,084.03	70	175.13	161.82	148.30	136.89
71	2,667.30	2,519.42	2,371.54	2,192.61	71	191.40	176.82	162.03	150.20
72	2,822.36	2,659.69	2,497.03	2,308.38	72	209.78	193.72	177.45	163.93
73	3,002.98	2,823.21	2,643.22	2,442.74	73	231.75	213.79	195.83	181.47
74	3,218.67	3,018.62	2,818.56	2,604.13	74	258.79	238.72	218.44	202.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,463.10	3,240.22	3,017.14	2,786.66	75	290.26	267.45	244.42	226.25
76	3,729.91	3,481.90	3,233.67	2,986.08	76	325.12	299.35	273.57	253.29
77	4,158.76	3,882.23	3,605.48	3,328.10	77	362.94	333.99	305.05	282.45
78	4,699.57	4,386.91	4,074.26	3,759.49	78	410.05	377.51	344.77	318.78
79	5,357.42	5,001.03	4,644.64	4,284.88	79	463.49	426.52	389.55	361.03
80		5,410.86	4,908.71		80		453.77	415.12	
81		5,926.11	5,397.98		81		486.94	444.69	
82		6,556.92	6,109.27		82		538.28	492.22	
83		7,436.58	6,932.11		83		596.16	545.25	
84		8,449.13	7,880.01		84		662.71	606.30	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	856.64	821.78	786.92	734.74	18-44	55.14	51.55	47.74	42.67
45-49	933.75	893.61	853.26	794.74	45-49	62.11	57.88	53.66	48.38
50-54	1,032.82	985.71	938.60	873.96	50-54	70.77	66.12	61.26	55.77
55	1,076.76	1,026.70	976.42	908.18	55	74.78	69.71	64.64	59.15
56	1,148.59	1,096.20	1,043.60	969.24	56	78.80	73.52	68.24	62.95
57	1,229.50	1,174.58	1,119.65	1,040.43	57	83.23	77.74	72.04	65.70
58	1,319.28	1,261.61	1,203.73	1,117.96	58	88.30	82.39	76.26	70.35
59	1,417.73	1,356.04	1,294.36	1,202.04	59	94.22	87.88	81.33	75.00
60	1,523.57	1,457.45	1,391.11	1,289.71	60	101.19	94.43	87.46	81.33
61	1,636.59	1,564.97	1,493.36	1,383.72	61	109.01	101.61	94.01	87.04
62	1,755.95	1,678.21	1,600.46	1,483.43	62	117.46	109.43	101.19	93.37
63	1,880.80	1,796.30	1,711.80	1,587.16	63	126.54	117.88	109.01	101.19
64	2,010.30	1,918.83	1,827.14	1,693.21	64	136.05	126.75	117.25	108.58
65	2,144.02	2,044.73	1,945.44	1,802.64	65	145.98	136.05	125.91	116.61
66	2,281.13	2,173.81	2,066.49	1,913.33	66	156.33	145.55	134.78	124.64
67	2,420.98	2,305.42	2,189.65	2,026.78	67	166.89	155.48	143.86	133.09
68	2,566.74	2,441.68	2,316.62	2,143.18	68	178.93	166.68	154.22	142.81
69	2,723.28	2,587.23	2,450.98	2,267.82	69	193.93	180.41	166.89	155.06
70	2,892.29	2,743.35	2,594.21	2,399.22	70	211.68	196.89	182.10	167.95
71	3,075.87	2,911.93	2,748.00	2,540.55	71	231.96	215.69	199.42	184.85
72	3,275.50	3,094.88	2,914.26	2,694.13	72	254.77	236.82	218.86	202.17
73	3,508.09	3,307.82	3,107.55	2,872.01	73	282.24	262.17	242.10	224.35
74	3,784.41	3,560.70	3,336.98	3,083.05	74	316.04	293.43	270.62	250.76
75	4,097.28	3,846.95	3,596.61	3,321.98	75	355.33	329.77	304.00	281.39
76	4,439.51	4,159.81	3,879.90	3,582.67	76	399.06	369.91	340.75	315.61
77	4,950.12	4,638.09	4,326.07	3,993.13	77	446.38	413.64	380.68	352.37
78	5,593.60	5,241.01	4,888.43	4,510.71	78	504.48	467.30	430.11	397.79
79	6,376.72	5,974.91	5,572.90	5,141.30	79	569.96	528.14	486.10	450.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,009.80	968.60	927.41	865.93	18-44	71.19	66.97	62.53	55.98
45-49	1,110.57	1,063.03	1,015.50	945.79	45-49	80.28	75.42	70.35	63.59
50-54	1,240.28	1,184.50	1,128.73	1,050.99	50-54	91.90	86.40	80.70	73.31
55	1,297.95	1,238.59	1,179.01	1,096.62	55	97.18	91.26	85.14	77.95
56	1,380.97	1,318.65	1,256.33	1,166.97	56	102.46	96.12	89.78	82.81
57	1,473.50	1,408.01	1,342.52	1,247.67	57	108.16	101.61	94.85	86.61
58	1,577.02	1,507.94	1,438.64	1,336.19	58	114.50	107.53	100.56	92.74
59	1,692.15	1,618.42	1,544.48	1,434.21	59	122.53	114.92	107.32	98.87
60	1,818.27	1,738.84	1,659.19	1,538.36	60	131.40	123.37	115.13	107.11
61	1,954.10	1,868.12	1,782.14	1,651.38	61	141.54	132.67	123.80	114.50
62	2,099.03	2,005.65	1,912.28	1,772.43	62	152.53	143.02	133.51	123.16
63	2,251.76	2,150.57	2,049.17	1,900.02	63	164.36	154.00	143.65	133.51
64	2,411.47	2,301.62	2,191.55	2,030.79	64	177.03	165.83	154.64	143.23
65	2,577.31	2,458.37	2,339.22	2,167.47	65	189.92	177.88	165.83	153.37
66	2,748.00	2,619.56	2,490.90	2,306.27	66	203.44	190.55	177.45	164.14
67	2,922.71	2,784.34	2,645.96	2,449.07	67	217.17	203.44	189.50	175.34
68	3,107.77	2,958.20	2,808.63	2,598.43	68	233.01	218.23	203.23	188.23
69	3,311.20	3,147.90	2,984.60	2,761.52	69	252.45	236.39	220.13	204.49
70	3,534.71	3,355.36	3,176.00	2,937.28	70	275.69	257.94	239.99	221.39
71	3,779.98	3,582.24	3,384.30	3,128.89	71	302.31	282.66	262.80	243.58
72	4,048.69	3,830.05	3,611.40	3,338.67	72	332.09	310.33	288.36	266.39
73	4,360.51	4,117.35	3,874.20	3,580.55	73	368.01	343.50	318.99	295.55
74	4,728.30	4,455.78	4,183.26	3,865.11	74	412.16	384.48	356.81	330.61
75	5,143.84	4,837.73	4,531.62	4,185.59	75	463.70	432.23	400.54	370.75
76	5,598.67	5,255.38	4,912.09	4,535.85	76	520.95	485.04	449.13	415.96
77	6,242.57	5,859.78	5,476.99	5,055.53	77	582.85	542.29	501.73	464.34
78	7,054.00	6,621.56	6,188.91	5,710.63	78	658.69	612.85	567.01	524.33
79	8,041.62	7,548.55	7,055.48	6,508.96	79	744.25	692.49	640.74	593.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	729.00	716.77	704.21	657.59	18-44	22.15	20.83	19.51	17.52
45-49	845.38	825.21	805.04	749.83	45-49	32.73	30.75	28.43	25.79
50-54	995.15	964.73	934.31	869.84	50-54	45.96	42.98	40.00	36.37
55	1,061.60	1,026.89	991.84	922.41	55	51.91	48.60	45.29	41.33
56	1,155.82	1,118.80	1,081.77	1,004.73	56	56.87	53.23	49.59	45.62
57	1,261.29	1,222.61	1,183.60	1,099.95	57	62.16	58.19	54.22	49.59
58	1,378.33	1,337.00	1,295.67	1,203.43	58	67.78	63.48	59.18	54.55
59	1,505.61	1,460.65	1,415.36	1,314.52	59	75.05	70.42	65.46	60.17
60	1,642.49	1,592.56	1,542.31	1,429.90	60	83.31	78.02	72.40	67.45
61	1,787.96	1,731.75	1,675.55	1,552.56	61	92.57	86.62	80.34	74.39
62	1,940.70	1,877.55	1,814.41	1,681.50	62	102.82	95.88	88.94	81.99
63	2,100.06	2,028.97	1,957.89	1,815.40	63	113.40	106.13	98.52	91.58
64	2,264.70	2,185.02	2,105.35	1,950.95	64	124.97	116.71	108.11	100.18
65	2,433.65	2,345.04	2,256.11	2,090.47	65	136.87	127.62	118.36	109.43
66	2,605.89	2,507.70	2,409.18	2,230.65	66	149.11	139.19	128.94	119.35
67	2,780.46	2,672.35	2,563.91	2,373.14	67	161.34	150.43	139.52	129.27
68	2,961.97	2,842.28	2,722.60	2,518.94	68	175.89	163.98	152.08	140.84
69	3,157.36	3,023.79	2,890.22	2,674.33	69	194.73	181.51	167.95	156.05
70	3,368.29	3,218.19	3,067.76	2,837.32	70	217.21	202.34	187.13	172.58
71	3,597.40	3,427.80	3,258.19	3,012.22	71	243.00	226.14	209.28	193.74
72	3,846.69	3,654.93	3,463.18	3,201.66	72	272.43	253.25	234.07	216.22
73	4,144.57	3,926.36	3,707.83	3,426.81	73	308.46	286.64	264.49	244.98
74	4,509.57	4,259.62	4,009.35	3,704.52	74	353.76	328.30	302.84	280.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,930.11	4,643.47	4,356.49	4,023.90	75	406.99	377.56	347.81	322.02
76	5,393.63	5,065.99	4,738.35	4,375.34	76	466.50	432.11	397.73	368.30
77	6,013.86	5,648.53	5,283.20	4,876.55	77	530.97	491.62	452.28	418.56
78	6,795.76	6,383.15	5,970.22	5,509.01	78	600.06	555.76	511.13	472.78
79	7,746.93	7,276.47	6,806.01	6,279.01	79	678.09	627.83	577.58	535.26
80		8,295.42	7,758.84		80	766.03	709.50	652.63	601.72
81		9,539.52	8,922.59		81	865.88	801.74	737.27	679.74
82		10,970.41	10,260.92		82	978.29	905.88	833.15	768.35
83		12,615.88	11,799.92		83	1,105.57	1,023.58	941.59	868.19
84		14,508.31	13,570.03		84	1,249.06	1,156.49	1,063.91	980.93
					85	1,411.39	1,306.91	1,202.44	1,108.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	755.45	742.23	729.00	680.73	18-44	24.80	23.47	22.15	19.84
45-49	889.35	868.19	846.70	788.51	45-49	37.03	35.05	32.73	29.42
50-54	1,061.27	1,029.86	998.12	929.35	50-54	52.57	49.59	46.29	41.99
55	1,137.64	1,101.60	1,065.24	990.85	55	59.51	55.87	52.24	47.94
56	1,237.16	1,198.47	1,159.46	1,076.81	56	65.13	61.16	57.20	52.57
57	1,347.25	1,305.92	1,264.60	1,175.33	57	71.08	66.78	62.49	56.87
58	1,470.24	1,425.94	1,381.63	1,283.11	58	77.69	73.07	68.44	63.15
59	1,607.44	1,558.84	1,509.91	1,402.13	59	86.29	81.00	75.71	69.76
60	1,757.54	1,703.32	1,648.77	1,528.76	60	95.88	90.26	84.31	78.36
61	1,918.88	1,857.72	1,796.55	1,664.64	61	106.79	100.18	93.89	86.95
62	2,089.81	2,021.37	1,952.60	1,809.78	62	118.69	111.42	104.14	96.21
63	2,269.66	2,192.63	2,115.60	1,961.53	63	131.58	123.65	115.38	107.12
64	2,456.79	2,370.83	2,284.54	2,116.92	64	144.81	135.88	126.96	117.70
65	2,649.87	2,553.99	2,458.11	2,277.60	65	159.03	149.11	139.19	128.94
66	2,847.57	2,741.45	2,635.32	2,439.93	66	173.57	162.66	151.75	140.51
67	3,048.26	2,931.88	2,815.17	2,605.56	67	188.12	176.55	164.65	152.41
68	3,260.84	3,132.23	3,003.29	2,778.47	68	205.64	192.75	179.85	166.63
69	3,495.91	3,351.43	3,206.95	2,967.26	69	228.12	213.91	199.36	185.14
70	3,755.11	3,592.11	3,428.79	3,171.24	70	255.56	239.36	222.83	205.64
71	4,040.76	3,855.61	3,670.47	3,393.42	71	287.30	268.79	250.27	231.76
72	4,354.18	4,144.24	3,934.30	3,637.08	72	323.34	302.51	281.35	259.86
73	4,728.76	4,489.07	4,249.37	3,927.36	73	367.31	343.18	319.04	295.57
74	5,186.99	4,910.93	4,634.87	4,282.44	74	422.85	394.75	366.65	339.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,714.65	5,396.60	5,078.22	4,690.41	75	488.32	455.59	422.52	391.12
76	6,297.52	5,932.53	5,567.53	5,141.04	76	561.38	523.36	485.01	448.97
77	7,021.90	6,614.91	6,207.93	5,730.19	77	641.06	597.09	552.79	511.79
78	7,934.72	7,474.84	7,014.95	6,472.75	78	724.37	674.45	624.53	577.58
79	9,045.25	8,521.23	7,996.88	7,377.64	79	818.60	762.39	705.86	654.28
					80	925.06	861.58	797.77	735.61
					81	1,045.07	973.33	901.25	831.16
					82	1,180.95	1,099.95	1,018.62	939.27
					83	1,334.69	1,242.78	1,150.87	1,061.27
					84	1,508.26	1,404.45	1,300.63	1,199.47
					85	1,704.31	1,586.94	1,469.58	1,355.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period				Issue Age	<u>Additional \$5 Increments</u> Elimination Period			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	823.23	807.69	791.82	739.25	18-44	32.07	30.42	28.76	25.79
45-49	996.14	971.34	946.55	881.75	45-49	47.94	45.29	42.65	38.68
50-54	1,218.31	1,181.94	1,145.24	1,066.23	50-54	68.11	64.47	60.83	55.21
55	1,317.16	1,275.51	1,233.52	1,147.23	55	77.03	73.07	68.77	62.82
56	1,431.89	1,386.59	1,340.97	1,245.42	56	84.31	80.01	75.38	69.43
57	1,557.19	1,508.59	1,459.66	1,356.51	57	92.24	87.28	82.32	75.05
58	1,698.36	1,645.46	1,592.56	1,479.16	58	101.17	95.88	90.26	83.31
59	1,858.71	1,800.19	1,741.34	1,617.03	59	112.08	106.13	99.85	91.91
60	2,036.25	1,970.79	1,904.99	1,766.14	60	124.64	118.03	111.09	103.15
61	2,229.33	2,155.60	2,081.87	1,929.13	61	138.86	131.25	123.32	114.06
62	2,436.29	2,353.64	2,270.65	2,104.35	62	154.40	145.80	137.20	126.62
63	2,655.16	2,562.25	2,469.35	2,289.83	63	171.26	161.67	151.75	141.17
64	2,884.60	2,780.79	2,676.65	2,480.26	64	188.78	178.20	167.29	155.06
65	3,121.98	3,006.60	2,891.21	2,678.96	65	206.96	195.39	183.49	169.94
66	3,366.31	3,239.02	3,111.40	2,880.97	66	226.14	213.25	200.02	185.14
67	3,615.26	3,475.74	3,335.89	3,087.60	67	245.32	231.43	217.21	201.01
68	3,884.05	3,729.65	3,575.25	3,307.79	68	267.80	252.59	237.05	219.53
69	4,189.53	4,015.96	3,842.39	3,555.09	69	297.55	280.36	262.84	243.99
70	4,533.04	4,336.33	4,139.28	3,828.17	70	333.26	313.75	293.92	271.10
71	4,915.23	4,691.40	4,467.58	4,130.35	71	374.92	352.43	329.95	305.82
72	5,337.75	5,083.18	4,828.61	4,463.94	72	421.86	396.41	370.95	342.85
73	5,839.95	5,548.68	5,257.08	4,858.69	73	479.39	449.96	420.54	389.46
74	6,449.28	6,112.71	5,775.82	5,336.43	74	552.12	517.74	483.36	447.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	7,148.85	6,760.05	6,370.92	5,884.26	75	637.75	597.42	556.75	515.43
76	7,922.16	7,474.84	7,027.19	6,488.95	76	733.63	686.35	639.08	591.80
77	8,833.33	8,334.43	7,835.21	7,232.17	77	837.44	782.89	728.34	674.12
78	9,981.55	9,417.85	8,853.83	8,169.79	78	946.22	884.72	822.90	761.07
79	11,379.05	10,736.34	10,093.30	9,311.40	79	1,069.20	999.77	930.02	861.91
					80	1,208.39	1,129.71	1,051.02	969.03
					81	1,365.43	1,276.50	1,187.56	1,094.99
					82	1,542.97	1,442.47	1,341.96	1,237.49
					83	1,743.66	1,630.25	1,516.52	1,398.49
					84	1,970.13	1,841.85	1,713.57	1,580.00
					85	2,226.35	2,081.54	1,936.40	1,785.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,381.96	1,325.10	1,267.90	1,183.93	18-44	90.59	84.64	78.69	70.42
45-49	1,504.29	1,438.50	1,372.38	1,278.15	45-49	101.83	95.22	88.27	79.68
50-54	1,661.66	1,584.30	1,506.61	1,402.79	50-54	116.05	108.44	100.51	91.25
55	1,731.42	1,649.10	1,566.45	1,457.01	55	122.33	114.06	105.80	96.87
56	1,847.47	1,761.51	1,675.55	1,556.20	56	128.61	120.01	111.42	102.82
57	1,978.72	1,889.46	1,800.19	1,672.90	57	135.55	126.62	117.37	107.12
58	2,123.53	2,030.30	1,936.73	1,798.87	58	143.49	133.90	124.31	114.72
59	2,278.59	2,179.73	2,080.88	1,932.44	59	152.74	142.49	132.25	121.67
60	2,443.56	2,337.77	2,231.64	2,068.98	60	163.32	152.41	141.17	131.25
61	2,617.14	2,503.07	2,389.01	2,213.46	61	175.23	163.32	151.09	139.85
62	2,798.31	2,674.99	2,551.67	2,364.88	62	187.79	174.89	162.00	149.44
63	2,986.76	2,853.19	2,719.30	2,521.59	63	201.34	187.79	173.90	161.67
64	3,181.16	3,036.35	2,891.21	2,679.29	64	215.89	201.01	185.80	172.25
65	3,380.52	3,223.48	3,066.44	2,841.29	65	230.77	214.90	198.70	183.82
66	3,583.85	3,414.24	3,244.64	3,004.28	66	245.98	229.12	211.92	196.05
67	3,790.48	3,607.98	3,425.15	3,170.25	67	261.85	243.66	225.15	208.29
68	4,003.07	3,806.02	3,608.98	3,338.86	68	279.37	259.86	240.03	222.50
69	4,226.56	4,012.65	3,798.75	3,514.75	69	300.86	279.70	258.21	239.69
70	4,463.94	4,230.86	3,997.78	3,697.25	70	325.65	302.51	279.37	257.55
71	4,718.51	4,463.28	4,207.72	3,890.00	71	354.09	328.63	303.17	281.02
72	4,992.26	4,712.23	4,431.87	4,097.29	72	385.83	358.05	329.95	304.83
73	5,310.31	5,001.19	4,691.73	4,335.99	73	424.18	393.10	362.02	335.24
74	5,688.53	5,345.03	5,001.52	4,620.98	74	471.45	436.74	401.70	372.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
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STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,116.02	5,734.16	5,351.97	4,943.33	75	526.34	486.99	447.65	414.26
76	6,582.18	6,157.67	5,733.17	5,294.11	76	587.17	543.20	498.90	461.87
77	7,339.29	6,865.85	6,392.41	5,900.46	77	652.96	603.70	554.11	512.78
78	8,293.11	7,758.50	7,223.57	6,665.50	78	737.93	682.06	626.18	579.23
79	9,454.22	8,844.57	8,234.92	7,597.17	79	833.81	770.66	707.51	655.61
80		9,539.52	8,922.59		80		822.90	757.10	
81		10,386.55	9,600.68		81		887.04	818.27	
82		11,607.51	10,845.77		82		976.63	897.28	
83		13,152.46	12,295.51		83		1,081.44	994.15	
84		14,936.78	13,963.46		84		1,201.78	1,105.57	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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STANDARD INFLATION BENEFITS

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RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,517.52	1,456.35	1,395.19	1,302.62	18-44	104.80	98.52	91.91	82.32
45-49	1,661.33	1,590.91	1,520.49	1,416.02	45-49	117.70	110.42	103.15	93.23
50-54	1,846.15	1,764.15	1,681.83	1,565.79	50-54	134.56	126.29	117.70	107.12
55	1,928.47	1,841.19	1,753.57	1,630.92	55	141.83	133.24	124.31	113.73
56	2,053.44	1,961.86	1,870.28	1,737.04	56	149.44	140.18	130.92	120.67
57	2,193.62	2,097.74	2,001.86	1,860.36	57	157.70	147.78	137.87	125.63
58	2,349.01	2,248.17	2,147.33	1,994.59	58	166.96	156.38	145.80	134.56
59	2,519.27	2,411.82	2,304.38	2,140.06	59	177.87	166.96	155.72	143.49
60	2,702.76	2,587.38	2,472.00	2,291.81	60	190.43	178.53	166.63	154.73
61	2,898.49	2,773.85	2,649.21	2,454.80	61	204.65	191.76	178.53	165.31
62	3,104.79	2,969.90	2,835.01	2,627.72	62	219.86	205.97	191.76	176.88
63	3,321.01	3,174.88	3,028.42	2,808.23	63	236.06	221.18	205.97	191.43
64	3,545.50	3,387.13	3,228.44	2,991.72	64	253.25	237.05	220.85	204.65
65	3,776.93	3,605.67	3,434.08	3,181.82	65	271.10	253.91	236.39	218.87
66	4,014.64	3,829.49	3,644.35	3,374.24	66	289.62	271.10	252.26	233.41
67	4,256.65	4,057.62	3,858.26	3,570.96	67	308.46	288.63	268.46	248.29
68	4,509.24	4,294.34	4,079.11	3,773.95	68	329.62	308.46	286.97	265.81
69	4,780.67	4,546.93	4,312.85	3,990.50	69	355.74	332.60	309.12	286.97
70	5,074.25	4,818.36	4,562.46	4,219.62	70	386.16	360.70	335.24	309.12
71	5,392.97	5,111.94	4,830.92	4,466.26	71	421.20	393.43	365.33	338.55
72	5,739.45	5,430.32	5,121.20	4,734.38	72	460.21	429.47	398.72	368.30
73	6,142.47	5,800.28	5,458.10	5,044.17	73	507.49	473.11	438.72	406.32
74	6,620.86	6,239.01	5,857.15	5,411.48	74	566.01	527.33	488.32	452.61
75	7,161.75	6,735.26	6,308.43	5,826.73	75	633.79	590.14	546.17	505.51
76	7,752.88	7,276.80	6,800.39	6,279.67	76	709.50	659.90	609.98	564.69
77	8,644.55	8,113.58	7,582.29	6,998.75	77	791.16	735.28	679.41	628.83
78	9,768.30	9,168.24	8,568.18	7,905.96	78	893.98	830.83	767.68	710.16
79	11,135.72	10,451.68	9,767.64	9,011.20	79	1,010.35	938.94	867.53	804.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

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STANDARD INFLATION BENEFITS

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RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,801.84	1,730.10	1,658.03	1,548.26	18-44	134.89	127.29	119.68	107.12
45-49	1,989.30	1,906.32	1,823.00	1,698.03	45-49	151.75	143.16	134.56	121.67
50-54	2,230.32	2,132.79	2,034.93	1,894.75	50-54	173.57	163.65	153.74	139.85
55	2,337.44	2,233.29	2,129.15	1,980.37	55	183.16	172.91	162.33	148.45
56	2,483.24	2,373.80	2,264.37	2,103.36	56	193.08	182.17	170.93	157.37
57	2,644.91	2,530.18	2,415.13	2,244.53	57	203.66	192.09	180.18	164.31
58	2,825.75	2,704.42	2,583.08	2,399.26	58	215.56	203.33	190.76	176.22
59	3,026.77	2,897.17	2,767.56	2,570.19	59	230.11	216.88	203.33	187.13
60	3,246.62	3,107.44	2,967.92	2,751.70	60	246.31	232.09	217.87	202.34
61	3,483.67	3,333.24	3,182.48	2,948.74	61	264.82	249.28	233.74	216.22
62	3,736.26	3,572.94	3,409.62	3,160.00	62	284.66	267.80	250.94	231.76
63	4,002.41	3,825.53	3,648.32	3,382.84	63	305.82	287.96	269.78	250.60
64	4,280.45	4,089.03	3,897.27	3,611.29	64	328.30	308.79	289.29	268.13
65	4,569.08	4,361.78	4,154.49	3,849.33	65	351.77	330.61	309.45	286.31
66	4,866.30	4,642.80	4,419.31	4,092.00	66	375.58	353.10	330.61	305.82
67	5,170.79	4,930.44	4,689.75	4,340.62	67	400.37	376.24	352.10	325.98
68	5,493.14	5,233.61	4,973.75	4,601.48	68	428.14	402.36	376.24	348.47
69	5,847.56	5,564.22	5,280.89	4,886.14	69	462.20	434.10	405.66	376.57
70	6,236.69	5,925.91	5,615.14	5,193.28	70	502.20	471.45	440.38	406.32
71	6,663.84	6,321.66	5,979.14	5,527.86	71	547.83	513.77	479.72	444.34
72	7,131.33	6,753.77	6,375.88	5,894.18	72	599.40	561.71	524.02	484.02
73	7,673.54	7,253.99	6,834.44	6,316.37	73	661.23	619.24	577.25	534.60
74	8,312.61	7,843.14	7,373.67	6,812.95	74	738.26	690.65	642.71	595.43
75	9,034.01	8,507.34	7,980.68	7,371.03	75	827.86	773.64	719.08	665.52
76	9,823.19	9,233.37	8,643.56	7,981.67	76	927.70	865.88	804.05	744.54
77	10,952.89	10,295.30	9,637.71	8,896.15	77	1,035.48	965.72	895.63	828.85
78	12,376.84	11,633.62	10,890.41	10,048.99	78	1,170.04	1,091.02	1,012.01	935.97
79	14,109.59	13,262.56	12,415.19	11,453.44	79	1,322.12	1,232.86	1,143.59	1,059.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	674.45	663.87	652.96	609.65	18-44	16.20	15.21	13.89	12.56
45-49	767.35	749.83	731.98	681.72	45-49	24.47	22.81	20.83	18.84
50-54	887.04	860.26	833.48	775.95	50-54	35.05	32.40	29.76	27.11
55	940.26	909.52	878.77	817.28	55	39.67	36.70	33.72	30.75
56	1,024.24	991.84	959.44	891.33	56	43.64	40.67	37.36	34.38
57	1,119.13	1,085.40	1,051.35	976.96	57	47.61	44.30	40.67	37.03
58	1,224.26	1,188.56	1,152.52	1,070.53	58	52.24	48.60	44.63	41.33
59	1,338.65	1,299.64	1,260.30	1,170.37	59	58.19	53.89	49.59	45.62
60	1,461.31	1,417.67	1,374.03	1,273.85	60	64.80	60.17	55.54	51.58
61	1,591.24	1,542.31	1,493.05	1,383.29	61	72.73	67.45	61.82	57.20
62	1,727.79	1,672.24	1,616.70	1,498.34	62	81.00	75.05	69.10	63.81
63	1,869.62	1,807.13	1,744.32	1,617.36	63	89.93	83.31	76.70	71.41
64	2,016.08	1,945.99	1,875.57	1,738.03	64	99.51	92.24	84.97	78.69
65	2,166.51	2,087.82	2,008.81	1,861.35	65	109.43	101.50	93.23	86.29
66	2,319.58	2,231.97	2,144.36	1,985.33	66	119.68	111.09	102.16	94.56
67	2,474.64	2,378.10	2,281.23	2,111.30	67	130.26	120.67	111.09	102.82
68	2,635.32	2,528.20	2,421.08	2,239.91	68	142.82	132.25	121.67	112.74
69	2,807.57	2,687.89	2,567.87	2,376.12	69	159.36	147.45	135.55	125.96
70	2,993.70	2,858.48	2,723.26	2,518.61	70	179.19	165.97	152.41	140.51
71	3,194.72	3,041.64	2,888.57	2,670.69	71	202.67	187.46	171.92	159.36
72	3,413.58	3,240.01	3,066.44	2,834.68	72	229.12	211.92	194.40	179.52
73	3,676.42	3,478.38	3,280.02	3,031.39	73	261.18	241.35	221.51	205.31
74	4,000.75	3,772.96	3,544.84	3,275.06	74	301.85	278.71	255.23	236.39

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,375.34	4,113.49	3,851.32	3,557.07	75	349.13	322.35	295.24	273.42
76	4,789.27	4,489.07	4,188.87	3,868.18	76	402.36	371.28	339.87	314.74
77	5,340.07	5,005.49	4,670.58	4,311.20	77	460.21	424.18	388.14	359.38
78	6,034.36	5,656.13	5,277.91	4,869.94	78	520.05	479.39	438.72	405.66
79	6,879.07	6,447.95	6,016.50	5,550.34	79	587.50	541.54	495.59	459.22
80		7,350.53	6,858.91		80	664.20	612.30	560.06	516.42
81		8,453.12	7,887.77		81	750.49	691.64	632.79	583.53
82		9,721.03	9,071.04		82	848.02	781.57	715.12	659.57
83		11,179.36	10,431.51		83	958.12	883.07	808.02	745.20
84		12,856.23	11,996.31		84	1,082.76	998.12	913.15	842.07
					85	1,223.60	1,127.72	1,031.84	951.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	697.59	686.02	674.45	629.82	18-44	18.84	17.52	16.20	14.55
45-49	807.36	788.51	769.67	716.77	45-49	28.43	26.45	24.47	22.15
50-54	948.20	920.43	892.33	830.83	50-54	40.67	38.02	35.38	32.07
55	1,011.02	978.95	946.88	880.75	55	46.29	43.31	40.00	36.70
56	1,099.95	1,065.57	1,031.18	957.79	56	50.91	47.61	43.97	40.67
57	1,198.47	1,162.11	1,125.74	1,046.06	57	55.87	52.24	48.27	43.97
58	1,308.90	1,269.89	1,230.87	1,143.26	58	61.49	57.53	53.23	49.26
59	1,432.22	1,389.24	1,346.26	1,250.05	59	68.44	63.81	59.18	54.55
60	1,566.78	1,518.84	1,470.90	1,363.78	60	76.37	71.41	66.12	61.49
61	1,711.59	1,657.70	1,603.47	1,485.78	61	85.63	80.01	74.06	68.44
62	1,865.32	1,804.49	1,743.32	1,615.71	62	95.88	89.60	82.98	76.70
63	2,026.99	1,958.22	1,889.46	1,751.92	63	106.79	99.51	92.24	85.63
64	2,194.94	2,117.91	2,040.88	1,891.11	64	118.36	110.42	102.16	94.56
65	2,368.18	2,282.22	2,196.26	2,034.93	65	130.59	121.67	112.74	104.47
66	2,545.72	2,450.51	2,354.96	2,180.40	66	142.82	133.24	123.32	114.06
67	2,725.91	2,621.10	2,515.97	2,328.84	67	155.72	145.14	134.56	124.64
68	2,916.67	2,800.30	2,683.92	2,482.91	68	170.93	159.36	147.45	136.54
69	3,127.27	2,996.68	2,865.76	2,651.52	69	191.09	178.20	164.98	153.07
70	3,359.69	3,211.58	3,063.13	2,833.03	70	215.56	201.01	186.14	171.59
71	3,615.26	3,446.64	3,278.03	3,030.73	71	244.65	227.79	210.93	195.39
72	3,896.28	3,704.52	3,512.77	3,247.28	72	277.05	258.21	239.03	220.85
73	4,232.84	4,013.32	3,793.79	3,506.16	73	317.06	295.24	273.09	252.92
74	4,645.78	4,392.53	4,139.28	3,824.54	74	367.31	341.85	316.07	292.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,122.19	4,829.93	4,537.67	4,191.19	75	426.49	396.41	365.99	338.88
76	5,648.53	5,312.96	4,977.38	4,596.19	76	492.61	457.57	422.52	391.12
77	6,298.19	5,923.93	5,549.68	5,122.52	77	564.36	524.02	483.36	447.32
78	7,116.78	6,694.26	6,271.41	5,786.73	78	637.75	592.13	546.17	505.18
79	8,113.25	7,631.22	7,149.18	6,595.41	79	720.74	669.16	617.26	571.96
					80	814.30	756.11	697.59	643.37
					81	920.10	854.31	788.18	726.69
					82	1,039.78	965.39	890.67	821.24
					83	1,175.00	1,090.69	1,006.39	928.03
					84	1,327.74	1,232.53	1,137.31	1,048.71
					85	1,500.32	1,392.87	1,285.09	1,184.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	752.15	738.92	725.70	677.76	18-44	24.47	23.14	21.49	19.18
45-49	894.31	872.82	851.33	792.81	45-49	37.36	35.05	32.73	29.42
50-54	1,077.14	1,045.07	1,012.67	942.91	50-54	53.56	50.58	47.28	42.98
55	1,158.47	1,121.44	1,084.41	1,008.70	55	60.83	57.20	53.56	48.93
56	1,259.31	1,219.30	1,179.30	1,095.32	56	66.78	62.82	58.85	54.22
57	1,370.39	1,327.41	1,284.43	1,193.51	57	73.40	69.10	64.47	58.85
58	1,495.69	1,449.08	1,402.46	1,302.62	58	80.67	76.04	71.08	65.46
59	1,638.19	1,586.61	1,535.04	1,425.60	59	89.93	84.64	79.02	72.73
60	1,796.22	1,738.70	1,680.84	1,558.51	60	100.51	94.56	88.27	81.99
61	1,968.47	1,903.67	1,838.54	1,703.65	61	112.41	105.80	98.85	91.58
62	2,153.29	2,079.89	2,006.49	1,859.70	62	125.96	118.36	110.42	101.83
63	2,348.68	2,266.35	2,184.03	2,025.01	63	140.18	131.58	122.99	114.39
64	2,553.66	2,461.42	2,368.84	2,195.27	64	155.39	145.80	136.21	126.29
65	2,765.91	2,663.42	2,560.60	2,372.48	65	170.93	160.68	150.10	138.86
66	2,984.12	2,870.72	2,756.99	2,552.67	66	187.13	175.89	164.31	152.08
67	3,206.95	3,082.31	2,957.34	2,737.15	67	203.99	191.43	178.86	165.64
68	3,447.64	3,309.44	3,170.91	2,933.53	68	223.83	210.27	196.38	181.84
69	3,721.05	3,565.33	3,409.29	3,154.38	69	250.27	234.74	219.20	203.66
70	4,028.85	3,851.65	3,674.44	3,398.38	70	282.34	264.82	247.30	228.12
71	4,371.70	4,169.70	3,967.36	3,667.82	71	320.03	299.87	279.70	259.20
72	4,750.91	4,520.48	4,289.71	3,965.71	72	362.68	339.87	316.73	292.59
73	5,202.20	4,937.71	4,672.89	4,318.80	73	414.92	388.47	361.69	334.91
74	5,750.36	5,444.21	5,137.73	4,746.95	74	480.38	449.30	417.90	387.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,380.51	6,025.76	5,671.01	5,237.91	75	557.41	520.72	483.69	447.65
76	7,076.78	6,668.14	6,259.50	5,780.11	76	643.37	600.39	557.41	516.09
77	7,890.75	7,435.16	6,979.25	6,442.33	77	736.94	687.35	637.75	590.14
78	8,916.31	8,401.55	7,886.78	7,277.46	78	832.82	776.94	720.74	666.52
79	10,164.71	9,577.87	8,990.70	8,294.43	79	940.93	877.78	814.30	754.79
					80	1,063.25	991.84	920.10	848.35
					81	1,201.45	1,120.78	1,039.78	958.78
					82	1,357.83	1,266.58	1,175.00	1,083.42
					83	1,534.38	1,431.23	1,327.74	1,224.26
					84	1,733.74	1,617.03	1,500.32	1,383.62
					85	1,959.21	1,827.30	1,695.39	1,563.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,213.35	1,163.10	1,112.51	1,038.79	18-44	72.73	67.45	62.16	55.54
45-49	1,313.53	1,255.34	1,197.15	1,115.16	45-49	81.66	75.71	69.76	63.15
50-54	1,442.14	1,374.03	1,305.92	1,216.00	50-54	93.23	86.62	79.68	72.40
55	1,499.33	1,426.93	1,354.19	1,259.64	55	98.52	91.25	83.98	76.70
56	1,603.81	1,528.43	1,452.72	1,349.23	56	103.81	96.21	88.60	81.66
57	1,722.50	1,644.14	1,565.45	1,454.70	57	109.76	101.83	93.56	85.30
58	1,853.42	1,771.43	1,689.10	1,568.76	58	116.05	107.45	98.85	91.25
59	1,993.27	1,906.32	1,819.03	1,689.10	59	123.98	114.72	105.47	97.20
60	2,141.71	2,048.48	1,954.92	1,812.42	60	132.91	122.99	113.07	105.14
61	2,297.76	2,196.93	2,096.09	1,942.02	61	142.82	132.25	121.34	112.41
62	2,460.76	2,351.32	2,241.56	2,077.57	62	153.74	142.16	130.59	120.67
63	2,629.70	2,510.68	2,391.33	2,217.42	63	165.31	153.07	140.51	130.59
64	2,803.93	2,674.33	2,544.73	2,357.93	64	177.54	164.31	150.76	139.85
65	2,982.46	2,841.95	2,701.11	2,502.74	65	190.43	176.22	161.67	149.77
66	3,164.30	3,012.22	2,859.81	2,647.88	66	203.66	188.45	172.91	160.02
67	3,349.11	3,184.80	3,020.15	2,795.34	67	217.21	201.01	184.48	170.60
68	3,538.89	3,361.02	3,183.15	2,944.77	68	232.75	215.23	197.38	182.83
69	3,737.91	3,544.51	3,351.10	3,100.49	69	251.60	232.42	213.25	198.04
70	3,948.85	3,737.91	3,526.65	3,261.50	70	274.08	253.25	232.09	214.24
71	4,174.32	3,942.90	3,711.47	3,431.44	71	299.54	276.72	253.58	235.07
72	4,416.99	4,162.42	3,907.85	3,612.61	72	328.30	303.17	277.72	256.56
73	4,699.67	4,418.32	4,136.63	3,822.88	73	362.68	334.58	306.48	284.00
74	5,037.23	4,724.13	4,411.04	4,075.47	74	405.00	373.59	341.85	316.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,419.75	5,070.95	4,721.82	4,361.12	75	454.26	418.56	382.52	354.09
76	5,837.31	5,449.17	5,060.70	4,673.22	76	508.81	468.48	428.14	396.41
77	6,508.46	6,075.68	5,642.58	5,208.48	77	567.99	522.70	477.41	442.03
78	7,354.83	6,865.52	6,376.21	5,883.60	78	641.72	590.81	539.56	498.90
79	8,384.36	7,826.61	7,268.87	6,705.83	79	725.37	667.51	609.65	565.02
80		8,468.00	7,682.13		80		710.16	649.66	
81		9,274.37	8,447.83		81		762.06	695.94	
82		10,261.58	9,561.01		82		842.40	770.33	
83		11,638.25	10,848.75		83		932.99	853.31	
84		13,222.88	12,332.21		84		1,037.13	948.86	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,340.64	1,286.09	1,231.53	1,149.87	18-44	86.29	80.67	74.72	66.78
45-49	1,461.31	1,398.49	1,335.35	1,243.77	45-49	97.20	90.59	83.98	75.71
50-54	1,616.37	1,542.64	1,468.92	1,367.75	50-54	110.76	103.48	95.88	87.28
55	1,685.14	1,606.78	1,528.10	1,421.31	55	117.04	109.10	101.17	92.57
56	1,797.55	1,715.55	1,633.23	1,516.85	56	123.32	115.05	106.79	98.52
57	1,924.17	1,838.21	1,752.25	1,628.27	57	130.26	121.67	112.74	102.82
58	2,064.68	1,974.42	1,883.84	1,749.61	58	138.20	128.94	119.35	110.09
59	2,218.75	2,122.21	2,025.67	1,881.19	59	147.45	137.54	127.29	117.37
60	2,384.38	2,280.90	2,177.09	2,018.39	60	158.36	147.78	136.87	127.29
61	2,561.26	2,449.18	2,337.11	2,165.52	61	170.60	159.03	147.12	136.21
62	2,748.06	2,626.39	2,504.73	2,321.57	62	183.82	171.26	158.36	146.13
63	2,943.45	2,811.21	2,678.96	2,483.90	63	198.04	184.48	170.60	158.36
64	3,146.12	3,002.96	2,859.48	2,649.87	64	212.92	198.37	183.49	169.94
65	3,355.40	3,200.01	3,044.62	2,821.12	65	228.45	212.92	197.05	182.50
66	3,569.96	3,402.01	3,234.06	2,994.37	66	244.65	227.79	210.93	195.06
67	3,788.83	3,607.98	3,426.81	3,171.90	67	261.18	243.33	225.15	208.29
68	4,016.95	3,821.23	3,625.51	3,354.07	68	280.03	260.85	241.35	223.49
69	4,261.94	4,049.02	3,835.78	3,549.13	69	303.50	282.34	261.18	242.67
70	4,526.43	4,293.35	4,059.93	3,754.78	70	331.27	308.13	284.99	262.84
71	4,813.73	4,557.17	4,300.62	3,975.96	71	363.01	337.56	312.10	289.29
72	5,126.16	4,843.49	4,560.81	4,216.31	72	398.72	370.62	342.52	316.40
73	5,490.17	5,176.74	4,863.32	4,494.69	73	441.70	410.29	378.88	351.11
74	5,922.61	5,572.49	5,222.37	4,824.97	74	494.60	459.22	423.52	392.44
75	6,412.25	6,020.47	5,628.69	5,198.90	75	556.09	516.09	475.75	440.38
76	6,947.84	6,510.11	6,072.05	5,606.87	76	624.53	578.90	533.28	493.94
77	7,746.93	7,258.62	6,770.30	6,249.25	77	698.59	647.34	595.77	551.46
78	8,753.98	8,202.19	7,650.39	7,059.26	78	789.50	731.32	673.13	622.55
79	9,979.57	9,350.74	8,721.58	8,046.14	79	891.99	826.53	760.74	705.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,580.33	1,515.86	1,451.39	1,355.18	18-44	111.42	104.80	97.86	87.61
45-49	1,738.03	1,663.65	1,589.26	1,480.16	45-49	125.63	118.03	110.09	99.51
50-54	1,941.03	1,853.75	1,766.47	1,644.80	50-54	143.82	135.22	126.29	114.72
55	2,031.29	1,938.39	1,845.15	1,716.21	55	152.08	142.82	133.24	122.00
56	2,161.22	2,063.69	1,966.16	1,826.31	56	160.35	150.43	140.51	129.60
57	2,306.03	2,203.54	2,101.05	1,952.60	57	169.27	159.03	148.45	135.55
58	2,468.03	2,359.92	2,251.48	2,091.13	58	179.19	168.28	157.37	145.14
59	2,648.21	2,532.83	2,417.11	2,244.53	59	191.76	179.85	167.95	154.73
60	2,845.59	2,721.28	2,596.64	2,407.53	60	205.64	193.08	180.18	167.62
61	3,058.17	2,923.61	2,789.05	2,584.40	61	221.51	207.63	193.74	179.19
62	3,284.97	3,138.84	2,992.71	2,773.85	62	238.70	223.83	208.95	192.75
63	3,524.01	3,365.64	3,206.95	2,973.54	63	257.22	241.02	224.82	208.95
64	3,773.95	3,602.03	3,429.78	3,178.19	64	277.05	259.53	242.01	224.16
65	4,033.48	3,847.35	3,660.88	3,392.09	65	297.22	278.38	259.53	240.03
66	4,300.62	4,099.61	3,898.26	3,609.31	66	318.38	298.21	277.72	256.89
67	4,574.04	4,357.48	4,140.93	3,832.80	67	339.87	318.38	296.56	274.41
68	4,863.65	4,629.58	4,395.51	4,066.54	68	364.67	341.52	318.05	294.58
69	5,182.03	4,926.47	4,670.91	4,321.78	69	395.08	369.96	344.50	320.03
70	5,531.82	5,251.13	4,970.44	4,596.85	70	431.45	403.68	375.58	346.48
71	5,915.67	5,606.21	5,296.43	4,896.71	71	473.11	442.36	411.28	381.20
72	6,336.21	5,994.02	5,651.84	5,225.01	72	519.72	485.67	451.29	416.90
73	6,824.19	6,443.65	6,063.12	5,603.57	73	575.93	537.58	499.23	462.53
74	7,399.79	6,973.30	6,546.81	6,048.90	74	645.03	601.72	558.41	517.41
75	8,050.11	7,571.05	7,091.99	6,550.44	75	725.70	676.43	626.84	580.23
76	8,761.92	8,224.67	7,687.42	7,098.60	76	815.29	759.09	702.88	650.98
77	9,769.63	9,170.55	8,571.48	7,911.91	77	912.16	848.68	785.21	726.69
78	11,039.51	10,362.75	9,685.65	8,937.14	78	1,030.85	959.11	887.37	820.58
79	12,585.13	11,813.48	11,041.83	10,186.53	79	1,164.75	1,083.75	1,002.75	929.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

SERFF Tracking #:

MILL-130627534

State Tracking #:

MILL-130627534

Company Tracking #:

LTC2 NQ COMP

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 3.2 Filing/145GEC01-50

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC2 NQ Comp_PA_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC2 NQ Comp_PA_20160817.pdf Supplement to AM_LTC2 NQ Comp_PA_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	MetLife Auth Letter_McLinden_LTC2 NQ Comp_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

SERFF Tracking #:

MILL-130627534

State Tracking #:

MILL-130627534

Company Tracking #:

LTC2 NQ COMP

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 3.2 Filing/145GEC01-50

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC2 NQ Comp_20160817.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-130627534

State Tracking #:

MILL-130627534

Company Tracking #:

LTC2 NQ COMP

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 3.2 Filing/145GEC01-50

Attachment PA_Supplement Exhibits_LTC2 NQ Comp_20160817.xlsb is not a PDF document and cannot be reproduced here.



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August 17, 2016

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-130627534
Policy Forms: Long Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider

H-LTC2J-5, et al.
H-5IR
H-CPIR

Dear Commissioner Miller:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC2J-5, et al. is an existing individual comprehensive long term care policy of insurance previously approved in 1990. The form was issued in Pennsylvania from September 1990 through March 1994 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, four prior increases have been approved and implemented on this form and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

4. On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a letter from MetLife USA authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Teresa D. Miller
August 17, 2016

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/mse

Enclosures

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

Product or Rider

Long Term Care
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Rider

Form Number

H-LTC2J-5, et al.
H-5IR
H-CPIR

This policy form is an individual policy form providing comprehensive long term care coverage. The form was issued in Pennsylvania from September 1990 through March 1994.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for nursing facilities, home health, adult day care, and respite care.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

Benefit periods are 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and continence) or cognitive impairment.

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either "to age 86" or "for life", depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

3. Renewability

This policy form is guaranteed renewable for life.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

4. Applicability

This filing is applicable to in-force policies only as this policy form is no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between The Travelers Insurance Company and GECA and actual-to-expected factors that reflect actual emerging experience on this policy form.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year		
	1990 through 1992	1993 through 1994	1995 and Later
1 - 4	228.0%	118.6%	109.4%
5 - 7	167.7%	148.7%	117.9%
8 - 9	173.6%	160.5%	121.2%
10 - 11	173.6%	167.1%	124.5%
12 - 13	172.3%	163.8%	134.3%
14 - 15	167.1%	167.1%	147.4%
16	167.1%	167.1%	149.0%
17	167.1%	167.1%	150.6%
18	167.1%	167.1%	148.9%
19	167.1%	168.9%	148.9%
20	167.1%	170.7%	145.5%
21	168.9%	172.5%	145.5%
22	167.4%	169.2%	142.1%
23	164.9%	164.9%	138.5%
24	160.8%	160.8%	135.1%
25	156.8%	156.8%	131.7%
26	152.9%	152.9%	128.4%
27	149.0%	149.0%	125.2%
28	145.3%	145.3%	122.1%
29	141.7%	141.7%	119.0%
30	138.1%	138.1%	116.0%
31	134.7%	134.7%	113.1%
32	131.3%	131.3%	110.3%
33	128.0%	128.0%	107.6%
34	124.8%	124.8%	104.9%
35	121.7%	121.7%	102.2%
36	118.7%	118.7%	99.7%
37	115.7%	115.7%	97.2%
38	112.8%	112.8%	94.8%
39	110.0%	110.0%	92.4%
40	107.2%	107.2%	90.1%
41	104.6%	104.6%	87.8%
42+	102.0%	102.0%	85.6%

A cumulative 2.0% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7+	1.00%

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Benefit exhaustion rates were developed from actual experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	Currently Assumed Exhaustion Rates	Attained Age	Currently Assumed Exhaustion Rates
< 67	0.000%	84	1.100%
67	0.003%	85	1.400%
68	0.008%	86	1.740%
69	0.014%	87	2.120%
70	0.021%	88	2.540%
71	0.029%	89	3.000%
72	0.038%	90	3.500%
73	0.048%	91	4.040%
74	0.060%	92	4.550%
75	0.075%	93	5.100%
76	0.094%	94	5.690%
77	0.138%	95	6.320%
78	0.238%	96	6.990%
79	0.346%	97	7.700%
80	0.463%	98	8.450%
81	0.591%	99	9.240%
82	0.735%	100	10.070%
83	0.898%	101+	11.000%

In the year of rate increase implementation, an additional 2.3% of in-force policyholders are assumed to lapse, and a 5.7% reduction in premium and claims is expected due to the election of reduced benefits.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	45.0%
3	50.0%
4	53.0%
5	56.0%
6	60.0%
7	62.0%
8	63.0%
9	64.0%
10	65.0%
11	65.0%
12	68.0%
13	70.0%
14	72.0%
15	75.0%
16	78.0%
17	80.0%
18	85.0%
19	90.0%
20+	95.0%

- c. 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 experience of the policies in-force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was 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.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2014) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	46.5%
Semi-Annual	0.51*AP	17.8%
Quarterly	0.26*AP	12.4%
Monthly	0.09*AP	23.3%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2014 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2014 have been allocated to a calendar year of incurred and included in historic 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 experience for this policy form is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

METLIFE INSURANCE COMPANY USA

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The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced form is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2014} Pmt_t^j * v^{t-j} + {}_jCR_{2014} * v^{2014-j+1/2} + {}_jIBNR_{2014} * v^{2014-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2014}$ = open claim reserve held on December 31, 2014 for claims incurred in year j

${}_jIBNR_{2014}$ = incurred but not reported reserve as of December 31, 2014 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.045 = 0.956938$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2014 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2015 through 2054 are developed from an asset share model representing actual contracts in-force as of December 31, 2014. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the proposed rate increase request assume that the increase is effective on

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each policy's first anniversary on or after July 1, 2016, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Four prior rate increases have been approved and implemented on this policy form and associated riders. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

The experience and projections in Exhibit I have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Projected experience assuming this increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables are included with this memorandum in Exhibit II. Rate tables reflecting the 56.5% increase are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2014 In-force)

Before increase*: \$3,346
After increase: \$5,236

*Before increase average premium reflects the full impact of the prior rate increase approved in Pennsylvania in July 2015.

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19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2014 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	3.7%
48 - 52	6.9%
53 - 57	16.0%
58 - 62	26.2%
63 - 67	28.7%
68 - 72	15.2%
73 +	3.3%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.5%
60-day	14.2%
100-day	41.9%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	15.3%
5-Year	30.8%
Unlimited	53.9%

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.0%
Compound to Age 86	20.1%
Compound for Life	16.4%
CPI	50.5%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	15.6%
Standard	84.4%

21. Number of Policyholders

As of 12/31/2014, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2014 In-force
Pennsylvania	510	\$1,483,790
Nationwide	16,923	\$50,705,226

*Annualized premiums reflect all prior rate increases approved prior to April 1, 2015 except any rate increase approved in the most recent nationwide rate increase filing.

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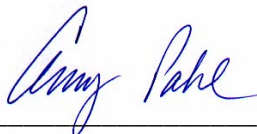
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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 the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: August 17, 2016

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1990	97,751	0	0.0%	495	287,390	0	0.0%				0.0040		0.996		4.5%	2.9400
	1991	8,790,314	1,692,299	19.3%	10,920	24,730,745	4,761,127	19.3%				0.0173		0.983		4.5%	2.8134
	1992	25,733,575	3,991,483	15.5%	20,991	69,281,401	10,746,099	15.5%				0.0400		0.960		4.5%	2.6923
	1993	40,514,432	5,835,618	14.4%	27,528	104,378,246	15,034,434	14.4%				0.0610		0.939		4.5%	2.5763
	1994	46,171,420	13,526,325	29.3%	28,793	113,830,119	33,347,537	29.3%				0.0568		0.943		4.5%	2.4654
	1995	51,164,552	15,500,008	30.3%	31,684	120,708,218	36,567,863	30.3%				0.0372		0.963		4.5%	2.3592
	1996	58,357,012	14,672,390	25.1%	36,497	131,748,118	33,124,721	25.1%				0.0318		0.968		4.5%	2.2576
	1997	64,444,421	20,207,592	31.4%	35,418	139,226,021	43,656,573	31.4%				0.0307		0.969		4.5%	2.1604
	1998	63,115,678	25,423,137	40.3%	34,500	130,483,634	52,559,101	40.3%				0.0260		0.974		4.5%	2.0674
	1999	61,841,832	32,340,690	52.3%	33,684	122,344,612	63,981,112	52.3%				0.0237		0.976		4.5%	1.9783
	2000	60,638,040	35,765,219	59.0%	32,855	114,797,219	67,709,109	59.0%				0.0246		0.975		4.5%	1.8932
	2001	59,684,684	39,507,324	66.2%	31,951	108,126,668	71,572,721	66.2%				0.0275		0.972		4.5%	1.8116
	2002	58,720,550	52,790,961	89.9%	31,059	101,798,977	91,519,407	89.9%				0.0279		0.972		4.5%	1.7336
	2003	57,309,579	59,671,708	104.1%	30,103	95,074,611	98,993,302	104.1%				0.0308		0.969		4.5%	1.6590
	2004	55,963,367	62,103,863	111.0%	29,106	88,843,341	98,591,543	111.0%				0.0331		0.967		4.5%	1.5875
	2005	66,979,396	62,150,616	92.8%	27,912	101,752,711	94,417,000	92.8%				0.0410		0.959		4.5%	1.5192
	2006	72,573,224	80,925,495	111.5%	26,842	105,503,019	117,645,097	111.5%				0.0383		0.962		4.5%	1.4537
	2007	70,907,405	82,467,645	116.3%	25,776	98,642,432	114,724,393	116.3%				0.0397		0.960		4.5%	1.3911
	2008	68,604,979	93,419,670	136.2%	24,598	91,329,593	124,363,867	136.2%				0.0457		0.954		4.5%	1.3312
	2009	66,221,228	111,826,660	168.9%	23,368	84,360,050	142,457,380	168.9%				0.0500		0.950		4.5%	1.2739
2010	63,272,492	115,451,932	182.5%	22,104	77,132,649	140,742,257	182.5%				0.0541		0.946		4.5%	1.2191	
2011	61,404,692	118,974,601	193.8%	20,729	71,632,247	138,790,990	193.8%				0.0622		0.938		4.5%	1.1666	
2012	61,832,089	113,644,854	183.8%	19,390	69,024,718	126,864,613	183.8%				0.0646		0.935		4.5%	1.1163	
2013	59,830,369	115,436,253	192.9%	18,141	63,914,018	123,315,213	192.9%				0.0644		0.936		4.5%	1.0683	
2014	56,481,411	133,536,572	236.4%	16,923	57,738,259	136,508,084	236.4%				0.0671		0.933		4.5%	1.0223	
Projected Future Experience	2015	58,010,746	120,291,121	207.4%	15,519	56,747,967	117,672,621	207.4%	1.0033	0.9823	1.0000	0.0830	0.0000	0.917	0.912	4.5%	0.9782
	2016	58,009,578	116,405,158	200.7%	14,154	54,303,181	108,967,701	200.7%	1.1023	1.0610	1.0000	0.0879	0.0000	0.912	0.907	4.5%	0.9361
	2017	54,007,843	112,514,904	208.3%	12,844	48,380,027	100,790,437	208.3%	1.0399	1.0651	1.0000	0.0925	0.0000	0.907	0.895	4.5%	0.8958
	2018	48,187,576	108,136,267	224.4%	11,596	41,307,419	92,696,718	224.4%	1.0000	1.0645	1.0000	0.0972	0.0000	0.903	0.892	4.5%	0.8572
	2019	42,743,496	103,242,908	241.5%	10,416	35,062,811	84,690,934	241.5%	1.0000	1.0629	1.0000	0.1018	0.0000	0.898	0.887	4.5%	0.8203
	2020	37,692,334	97,907,315	259.8%	9,308	29,587,851	76,855,605	259.8%	1.0000	1.0612	1.0000	0.1064	0.0000	0.894	0.882	4.5%	0.7850
	2021	33,043,389	92,300,753	279.3%	8,275	24,821,538	69,334,495	279.3%	1.0000	1.0604	1.0000	0.1109	0.0000	0.889	0.877	4.5%	0.7512
	2022	28,798,280	86,538,970	300.5%	7,320	20,701,533	62,207,041	300.5%	1.0000	1.0600	1.0000	0.1155	0.0000	0.885	0.872	4.5%	0.7188
	2023	24,953,994	80,676,181	323.3%	6,442	17,165,308	55,495,385	323.3%	1.0000	1.0593	1.0000	0.1199	0.0000	0.880	0.866	4.5%	0.6879
	2024	21,498,267	74,827,693	348.1%	5,641	14,151,377	49,255,825	348.1%	1.0000	1.0592	1.0000	0.1243	0.0000	0.876	0.862	4.5%	0.6583
	2025	18,415,815	69,094,694	375.2%	4,915	11,600,318	43,523,484	375.2%	1.0000	1.0598	1.0000	0.1287	0.0000	0.871	0.857	4.5%	0.6299
	2026	15,686,655	63,508,350	404.9%	4,261	9,455,685	38,281,900	404.9%	1.0000	1.0602	1.0000	0.1330	0.0000	0.867	0.852	4.5%	0.6028
	2027	13,287,682	58,031,948	436.7%	3,676	7,664,708	33,474,455	436.7%	1.0000	1.0592	1.0000	0.1373	0.0000	0.863	0.847	4.5%	0.5768
	2028	11,193,720	52,712,500	470.9%	3,155	6,178,805	29,096,697	470.9%	1.0000	1.0582	1.0000	0.1416	0.0000	0.858	0.842	4.5%	0.5520
	2029	9,378,430	47,611,974	507.7%	2,695	4,953,862	25,149,536	507.7%	1.0000	1.0575	1.0000	0.1459	0.0000	0.854	0.838	4.5%	0.5282
	2030	7,815,193	42,787,664	547.5%	2,291	3,950,365	21,627,986	547.5%	1.0000	1.0574	1.0000	0.1501	0.0000	0.850	0.833	4.5%	0.5055
	2031	6,477,752	38,212,763	589.9%	1,937	3,133,325	18,483,731	589.9%	1.0000	1.0561	1.0000	0.1544	0.0000	0.846	0.829	4.5%	0.4837
	2032	5,340,783	33,886,981	634.5%	1,630	2,472,122	15,685,480	634.5%	1.0000	1.0540	1.0000	0.1586	0.0000	0.841	0.824	4.5%	0.4629
	2033	4,380,280	29,867,307	681.9%	1,364	1,940,218	13,229,538	681.9%	1.0000	1.0529	1.0000	0.1629	0.0000	0.837	0.820	4.5%	0.4429
	2034	3,573,835	26,217,699	733.6%	1,136	1,514,840	11,112,887	733.6%	1.0000	1.0541	1.0000	0.1672	0.0000	0.833	0.816	4.5%	0.4239
2035	2,900,801	22,915,984	790.0%	941	1,176,614	9,295,110	790.0%	1.0000	1.0551	1.0000	0.1716	0.0000	0.828	0.812	4.5%	0.4056	
2036	2,342,396	19,914,340	850.2%	775	909,201	7,729,754	850.2%	1.0000	1.0546	1.0000	0.1760	0.0000	0.824	0.807	4.5%	0.3882	
2037	1,881,723	17,245,731	916.5%	636	698,939	6,405,677	916.5%	1.0000	1.0567	1.0000	0.1805	0.0000	0.819	0.803	4.5%	0.3714	
2038	1,503,786	14,917,722	992.0%	518	534,507	5,302,366	992.0%	1.0000	1.0615	1.0000	0.1851	0.0000	0.815	0.799	4.5%	0.3554	
2039	1,195,411	12,910,252	1080.0%	420	406,601	4,391,224	1080.0%	1.0000	1.0683	1.0000	0.1899	0.0000	0.810	0.795	4.5%	0.3401	
2040	945,135	11,094,869	1173.9%	338	307,630	3,611,244	1173.9%	1.0000	1.0673	1.0000	0.1948	0.0000	0.805	0.791	4.5%	0.3255	
2041	743,086	9,477,227	1275.4%	270	231,450	2,951,886	1275.4%	1.0000	1.0676	1.0000	0.1999	0.0000	0.800	0.786	4.5%	0.3115	
2042	580,833	8,050,693	1386.1%	215	173,122	2,399,580	1386.1%	1.0000	1.0689	1.0000	0.2053	0.0000	0.795	0.782	4.5%	0.2981	
2043	451,238	6,785,560	1503.8%	170	128,704	1,935,403	1503.8%	1.0000	1.0681	1.0000	0.2109	0.0000	0.789	0.777	4.5%	0.2852	
2044	348,311	5,679,909	1630.7%	133	95,068	1,550,282	1630.7%	1.0000	1.0687	1.0000	0.2167	0.0000	0.783	0.772	4.5%	0.2729	
2045	267,046	4,710,742	1764.0%	103	69,749	1,230,389	1764.0%	1.0000	1.0672	1.0000	0.2228	0.0000	0.777	0.767	4.5%	0.2612	
2046	203,289	3,857,727	1897.7%	80	50,810	964,203	1897.7%	1.0000	1.0625	1.0000	0.2292	0.0000	0.771	0.761	4.5%	0.2499	
2047	153,602	3,127,925	2036.4%	61	36,738	748,130	2036.4%	1.0000	1.0611	1.0000	0.2359	0.0000	0.764	0.756	4.5%	0.2392	
2048	115,152	2,516,753	2185.6%	46	26,356	576,030	2185.6%	1.0000	1.0627	1.0000	0.2429	0.0000	0.757	0.750	4.5%	0.2289	
2049	85,622	2,007,529	2344.6%	35	18,753	439,693	2344.6%	1.0000	1.0637	1.0000	0.2501	0.0000	0.750	0.744	4.5%	0.2190	
2050	63,121	1,582,361	2506.9%	26	13,230	331,648	2506.9%	1.0000	1.0618	1.0000	0.2576	0.0000	0.742	0.737	4.5%	0.2096	
2051	46,119	1,239,599	2687.8%	19	9,250	248,620	2687.8%	1.0000	1.0666	1.0000	0.2656	0.0000	0.734	0.731	4.5%	0.2006	
2052	33,383	964,551	2889.4%	14	6,407	185,125	2889.4%	1.0000	1.0716	1.0000	0.2739	0.0000	0.726	0.724	4.5%	0.1919	
2053	23,925	743,079	3105.8%	10	4,394	136,477	3105.8%	1.0000	1.0741	1.0000	0.2828	0.0000	0.717	0.717	4.5%	0.1837	
2054	16,967	567,377	3343.9%	7	2,982	99,719	3343.9%	1.0000	1.0789	1.0000							

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 56.5% Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1990	97,751	0	0.0%	495	287,390	0	0.0%				0.0040		0.996		4.5%	2.9400
	1991	8,790,314	1,692,299	19.3%	10,920	24,730,745	4,761,127	19.3%				0.0173		0.983		4.5%	2.8134
	1992	25,733,575	3,991,483	15.5%	20,991	69,281,401	10,746,099	15.5%				0.0400		0.960		4.5%	2.6923
	1993	40,514,432	5,835,618	14.4%	27,528	104,378,246	15,034,434	14.4%				0.0610		0.939		4.5%	2.5763
	1994	46,171,420	13,526,325	29.3%	28,793	113,830,119	33,347,537	29.3%				0.0568		0.943		4.5%	2.4654
	1995	51,164,552	15,500,008	30.3%	31,684	120,708,218	36,567,863	30.3%				0.0372		0.963		4.5%	2.3592
	1996	58,357,012	14,672,390	25.1%	36,497	131,748,118	33,124,721	25.1%				0.0318		0.968		4.5%	2.2576
	1997	64,444,421	20,207,592	31.4%	35,418	139,226,021	43,656,573	31.4%				0.0307		0.969		4.5%	2.1604
	1998	63,115,678	25,423,137	40.3%	34,500	130,483,634	52,559,101	40.3%				0.0260		0.974		4.5%	2.0674
	1999	61,841,832	32,340,690	52.3%	33,684	122,344,612	63,981,112	52.3%				0.0237		0.976		4.5%	1.9783
	2000	60,638,040	35,765,219	59.0%	32,855	114,797,219	67,709,109	59.0%				0.0246		0.975		4.5%	1.8932
	2001	59,684,684	39,507,324	66.2%	31,951	108,126,668	71,572,721	66.2%				0.0275		0.972		4.5%	1.8116
	2002	58,720,550	52,790,961	89.9%	31,059	101,798,977	91,519,407	89.9%				0.0279		0.972		4.5%	1.7336
	2003	57,309,579	59,671,708	104.1%	30,103	95,074,611	98,993,302	104.1%				0.0308		0.969		4.5%	1.6590
	2004	55,963,367	62,103,863	111.0%	29,106	88,843,341	98,591,543	111.0%				0.0331		0.967		4.5%	1.5875
2005	66,979,396	62,150,616	92.8%	27,912	101,752,711	94,417,000	92.8%				0.0410		0.959		4.5%	1.5192	
2006	72,573,224	80,925,495	111.5%	26,842	105,503,019	117,645,097	111.5%				0.0383		0.962		4.5%	1.4537	
2007	70,907,405	82,467,645	116.3%	25,776	98,642,432	114,724,393	116.3%				0.0397		0.960		4.5%	1.3911	
2008	68,604,979	93,419,670	136.2%	24,598	91,329,593	124,363,867	136.2%				0.0457		0.954		4.5%	1.3312	
2009	66,221,228	111,826,660	168.9%	23,368	84,360,050	142,457,380	168.9%				0.0500		0.950		4.5%	1.2739	
2010	63,272,492	115,451,932	182.5%	22,104	77,132,649	140,742,257	182.5%				0.0541		0.946		4.5%	1.2191	
2011	61,404,692	118,974,601	193.8%	20,729	71,632,247	138,790,990	193.8%				0.0622		0.938		4.5%	1.1666	
2012	61,832,089	113,644,854	183.8%	19,300	69,024,718	126,864,613	183.8%				0.0646		0.935		4.5%	1.1163	
2013	59,830,369	115,436,253	192.9%	18,141	63,914,018	123,315,213	192.9%				0.0644		0.936		4.5%	1.0683	
2014	56,481,411	133,536,572	236.4%	16,923	57,738,259	136,508,084	236.4%				0.0671		0.933		4.5%	1.0223	
Projected Future Experience	2015	58,010,746	120,291,121	207.4%	15,519	56,747,967	117,672,621	207.4%	1.0000	0.9823	1.0000	0.0830	0.0000	0.917	0.912	4.5%	0.9782
	2016	58,541,706	116,256,300	198.6%	14,074	54,801,310	108,828,355	198.6%	1.0123	1.0652	1.0004	0.0876	0.0060	0.907	0.904	4.5%	0.9361
	2017	70,566,799	107,886,762	152.9%	12,554	63,213,479	96,644,564	152.9%	1.3819	1.0264	1.0140	0.0926	0.0170	0.892	0.839	4.5%	0.8958
	2018	69,544,639	101,732,528	146.3%	11,334	59,615,150	87,207,296	146.3%	1.1187	1.0381	1.0202	0.0972	0.0000	0.903	0.881	4.5%	0.8572
	2019	61,687,706	97,128,949	157.5%	10,181	50,620,889	79,675,608	157.5%	1.0000	1.0629	1.0202	0.1018	0.0000	0.898	0.887	4.5%	0.8203
	2020	54,397,834	92,109,326	169.3%	9,098	42,701,390	72,304,280	169.3%	1.0000	1.0612	1.0202	0.1064	0.0000	0.894	0.882	4.5%	0.7850
	2021	47,688,445	86,834,780	182.1%	8,088	35,822,614	65,228,564	182.1%	1.0000	1.0604	1.0202	0.1109	0.0000	0.889	0.877	4.5%	0.7512
	2022	41,562,654	81,414,205	195.9%	7,155	29,876,595	58,523,192	195.9%	1.0000	1.0600	1.0202	0.1155	0.0000	0.885	0.872	4.5%	0.7188
	2023	36,013,775	75,898,606	210.7%	6,297	24,773,090	52,208,995	210.7%	1.0000	1.0593	1.0202	0.1199	0.0000	0.880	0.866	4.5%	0.6879
	2024	31,026,446	70,396,460	226.9%	5,514	20,423,363	46,338,937	226.9%	1.0000	1.0592	1.0202	0.1243	0.0000	0.876	0.862	4.5%	0.6583
	2025	26,577,830	65,002,965	244.6%	4,804	16,741,658	40,946,060	244.6%	1.0000	1.0598	1.0202	0.1287	0.0000	0.871	0.857	4.5%	0.6299
	2026	22,639,087	59,747,439	263.9%	4,165	13,646,509	36,014,878	263.9%	1.0000	1.0602	1.0202	0.1330	0.0000	0.867	0.852	4.5%	0.6028
	2027	19,176,874	54,595,345	284.7%	3,593	11,061,759	31,492,126	284.7%	1.0000	1.0592	1.0202	0.1373	0.0000	0.863	0.847	4.5%	0.5768
	2028	16,154,853	49,590,910	307.0%	3,084	8,917,294	27,373,615	307.0%	1.0000	1.0582	1.0202	0.1416	0.0000	0.858	0.842	4.5%	0.5520
	2029	13,535,015	44,792,433	330.9%	2,634	7,149,448	23,660,202	330.9%	1.0000	1.0575	1.0202	0.1459	0.0000	0.854	0.838	4.5%	0.5282
	2030	11,278,940	40,253,814	356.9%	2,239	5,701,193	20,347,195	356.9%	1.0000	1.0574	1.0202	0.1501	0.0000	0.850	0.833	4.5%	0.5055
	2031	9,348,736	35,949,835	384.5%	1,893	4,522,037	17,389,140	384.5%	1.0000	1.0561	1.0202	0.1544	0.0000	0.846	0.829	4.5%	0.4837
	2032	7,707,855	31,880,223	413.6%	1,593	3,567,783	14,756,599	413.6%	1.0000	1.0540	1.0202	0.1586	0.0000	0.841	0.824	4.5%	0.4629
	2033	6,321,651	28,098,590	444.5%	1,333	2,800,136	12,446,096	444.5%	1.0000	1.0529	1.0202	0.1629	0.0000	0.837	0.820	4.5%	0.4429
	2034	5,157,783	24,665,108	478.2%	1,110	2,186,228	10,454,791	478.2%	1.0000	1.0541	1.0202	0.1672	0.0000	0.833	0.816	4.5%	0.4239
	2035	4,186,456	21,558,918	515.0%	920	1,698,097	8,744,662	515.0%	1.0000	1.0551	1.0202	0.1716	0.0000	0.828	0.812	4.5%	0.4056
	2036	3,380,562	18,735,030	554.2%	758	1,312,166	7,272,005	554.2%	1.0000	1.0546	1.0202	0.1760	0.0000	0.824	0.807	4.5%	0.3882
	2037	2,715,715	16,224,453	597.4%	621	1,008,713	6,026,339	597.4%	1.0000	1.0567	1.0202	0.1805	0.0000	0.819	0.803	4.5%	0.3714
	2038	2,170,274	14,034,307	646.7%	506	771,404	4,988,364	646.7%	1.0000	1.0615	1.0202	0.1851	0.0000	0.815	0.799	4.5%	0.3554
	2039	1,725,225	12,145,718	704.0%	410	586,809	4,131,180	704.0%	1.0000	1.0683	1.0202	0.1899	0.0000	0.810	0.795	4.5%	0.3401
	2040	1,364,025	10,437,841	765.2%	330	443,974	3,397,389	765.2%	1.0000	1.0673	1.0202	0.1948	0.0000	0.805	0.791	4.5%	0.3255
	2041	1,072,427	8,915,993	831.4%	264	334,031	2,777,078	831.4%	1.0000	1.0676	1.0202	0.1999	0.0000	0.800	0.786	4.5%	0.3115
	2042	838,262	7,573,937	903.5%	210	249,852	2,257,479	903.5%	1.0000	1.0689	1.0202	0.2053	0.0000	0.795	0.782	4.5%	0.2981
	2043	651,230	6,383,725	980.3%	166	185,746	1,820,790	980.3%	1.0000	1.0681	1.0202	0.2109	0.0000	0.789	0.777	4.5%	0.2852
	2044	502,685	5,343,550	1063.0%	130	137,203	1,458,476	1063.0%	1.0000	1.0687	1.0202	0.2167	0.0000	0.783	0.772	4.5%	0.2729
	2045	385,403	4,431,775	1149.9%	101	100,663	1,157,526	1149.9%	1.0000	1.0672	1.0202	0.2228	0.0000	0.777	0.767	4.5%	0.2612
	2046	293,388	3,629,276	1237.0%	78	73,330	907,103	1237.0%	1.0000	1.0625	1.0202	0.2292	0.0000	0.771	0.761	4.5%	0.2499
	2047	221,679	2,942,692	1327.5%	59	53,021	703,826	1327.5%	1.0000	1.0611	1.0202	0.2359	0.0000	0.764	0.756	4.5%	0.2392
	2048	166,188	2,367,713	1424.7%	45	38,037	541,918	1424.7%	1.0000	1.0627	1.0202	0.2429	0.0000	0.757	0.750	4.5%	0.2289
	2049	123,570	1,888,645	1528.4%	34	27,065	413,655	1528.4%	1.0000	1.0637	1.0202	0.2501	0.0000	0.750	0.744	4.5%	0.2190
2050	91,097	1,488,655	1634.1%	25	19,093	312,008	1634.1%	1.0000	1.0618	1.0202	0.2576	0.0000	0.742	0.737	4.5%	0.2096	
2051	66,560	1,166,191	1752.1%	18	13,350	233,897	1752.1%	1.0000	1.0666	1.0202	0.2656	0.0000	0.734	0.731	4.5%	0.2006	
2052	48,178	907,431	1883.5%	13	9,247	174,162	1883.5%	1.0000	1.0716	1.0202	0.2739	0.0000	0.726	0.724	4.5%	0.1919	
2053	34,529	699,075	2024.6%	10	6,342	128,394	2024.6%	1.0000	1.0741	1.0202	0.2828	0.0000	0.717	0.717	4.5%	0.1837	
2054	24,488	533,777	2179.8%	7	4,304	93,814	2179.8%	1.0000	1.0789	1							

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	465.82	458.00	449.97	420.19	18-44	14.15	13.31	12.46	11.20
45-49	540.18	527.29	514.40	479.13	45-49	20.91	19.65	18.17	16.48
50-54	635.88	616.44	597.01	555.81	50-54	29.36	27.46	25.56	23.24
55	678.34	656.16	633.76	589.40	55	33.17	31.05	28.94	26.41
56	738.55	714.89	691.22	642.00	56	36.34	34.01	31.69	29.15
57	805.94	781.22	756.29	702.84	57	39.72	37.18	34.65	31.69
58	880.72	854.31	827.91	768.97	58	43.31	40.56	37.81	34.86
59	962.05	933.32	904.38	839.95	59	47.95	45.00	41.83	38.45
60	1,049.51	1,017.61	985.50	913.68	60	53.24	49.86	46.26	43.10
61	1,142.46	1,106.55	1,070.64	992.05	61	59.15	55.35	51.33	47.53
62	1,240.06	1,199.71	1,159.37	1,074.44	62	65.70	61.26	56.83	52.39
63	1,341.89	1,296.47	1,251.05	1,160.00	63	72.46	67.81	62.95	58.52
64	1,447.09	1,396.18	1,345.27	1,246.61	64	79.85	74.57	69.08	64.01
65	1,555.04	1,498.43	1,441.60	1,335.76	65	87.46	81.54	75.63	69.93
66	1,665.11	1,602.37	1,539.41	1,425.33	66	95.28	88.94	82.39	76.26
67	1,776.65	1,707.57	1,638.28	1,516.39	67	103.09	96.12	89.15	82.60
68	1,892.63	1,816.16	1,739.68	1,609.55	68	112.39	104.78	97.18	89.99
69	2,017.48	1,932.13	1,846.79	1,708.84	69	124.43	115.98	107.32	99.71
70	2,152.26	2,056.35	1,960.23	1,812.99	70	138.79	129.29	119.57	110.27
71	2,298.66	2,190.29	2,081.91	1,924.74	71	155.27	144.50	133.72	123.80
72	2,457.95	2,335.42	2,212.89	2,045.79	72	174.07	161.82	149.57	138.16
73	2,648.29	2,508.86	2,369.22	2,189.65	73	197.10	183.16	169.00	156.54
74	2,881.51	2,721.80	2,561.88	2,367.11	74	226.04	209.78	193.51	179.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,150.23	2,967.07	2,783.70	2,571.18	75	260.05	241.25	222.24	205.76
76	3,446.41	3,237.05	3,027.70	2,795.74	76	298.08	276.11	254.14	235.34
77	3,842.72	3,609.28	3,375.85	3,116.00	77	339.27	314.14	289.00	267.45
78	4,342.34	4,078.69	3,814.83	3,520.13	78	383.43	355.12	326.60	302.09
79	4,950.12	4,649.50	4,348.89	4,012.15	79	433.28	401.17	369.06	342.02
80		5,300.59	4,957.72		80	489.48	453.35	417.02	384.48
81		6,095.54	5,701.34		81	553.28	512.29	471.10	434.34
82		7,009.85	6,556.50		82	625.10	578.84	532.36	490.96
83		8,061.26	7,539.89		83	706.44	654.04	601.65	554.75
84		9,270.48	8,670.94		84	798.12	738.97	679.82	626.79
					85	901.85	835.09	768.33	708.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	482.72	474.27	465.82	434.97	18-44	15.84	15.00	14.15	12.68
45-49	568.27	554.75	541.02	503.84	45-49	23.66	22.39	20.91	18.80
50-54	678.13	658.06	637.78	593.84	50-54	33.59	31.69	29.58	26.83
55	726.93	703.90	680.66	633.13	55	38.03	35.70	33.38	30.63
56	790.51	765.80	740.87	688.06	56	41.62	39.08	36.55	33.59
57	860.86	834.46	808.05	751.01	57	45.42	42.67	39.93	36.34
58	939.45	911.14	882.83	819.88	58	49.64	46.69	43.73	40.35
59	1,027.12	996.07	964.80	895.93	59	55.14	51.76	48.38	44.57
60	1,123.03	1,088.38	1,053.53	976.84	60	61.26	57.67	53.87	50.07
61	1,226.12	1,187.04	1,147.96	1,063.67	61	68.24	64.01	60.00	55.56
62	1,335.34	1,291.61	1,247.67	1,156.41	62	75.84	71.19	66.55	61.48
63	1,450.26	1,401.04	1,351.82	1,253.37	63	84.08	79.01	73.73	68.45
64	1,569.83	1,514.91	1,459.77	1,352.66	64	92.53	86.83	81.12	75.21
65	1,693.21	1,631.94	1,570.68	1,455.33	65	101.61	95.28	88.94	82.39
66	1,819.54	1,751.72	1,683.91	1,559.06	66	110.91	103.94	96.97	89.78
67	1,947.77	1,873.41	1,798.83	1,664.90	67	120.20	112.81	105.20	97.39
68	2,083.60	2,001.43	1,919.04	1,775.38	68	131.40	123.16	114.92	106.47
69	2,233.81	2,141.49	2,049.17	1,896.01	69	145.77	136.68	127.39	118.30
70	2,399.43	2,295.28	2,190.92	2,026.35	70	163.30	152.95	142.39	131.40
71	2,581.95	2,463.65	2,345.35	2,168.32	71	183.58	171.75	159.92	148.09
72	2,782.22	2,648.08	2,513.93	2,324.01	72	206.61	193.30	179.78	166.05
73	3,021.57	2,868.41	2,715.25	2,509.49	73	234.70	219.28	203.86	188.86
74	3,314.37	3,137.98	2,961.58	2,736.38	74	270.19	252.24	234.28	217.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,651.54	3,448.31	3,244.87	2,997.07	75	312.02	291.11	269.98	249.91
76	4,023.98	3,790.75	3,557.53	3,285.01	76	358.71	334.42	309.91	286.88
77	4,486.84	4,226.78	3,966.73	3,661.46	77	409.62	381.53	353.22	327.02
78	5,070.11	4,776.25	4,482.40	4,135.94	78	462.86	430.96	399.06	369.06
79	5,779.71	5,444.88	5,109.83	4,714.15	79	523.07	487.15	451.03	418.07
					80	591.09	550.53	509.76	470.04
					81	667.78	621.93	575.88	531.09
					82	754.60	702.84	650.88	600.17
					83	852.83	794.11	735.38	678.13
					84	963.74	897.41	831.08	766.43
					85	1,089.02	1,014.02	939.03	865.93

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	526.02	516.09	505.95	472.37	18-44	20.49	19.44	18.38	16.48
45-49	636.51	620.67	604.82	563.42	45-49	30.63	28.94	27.25	24.72
50-54	778.47	755.24	731.79	681.30	50-54	43.52	41.19	38.87	35.28
55	841.64	815.02	788.19	733.05	55	49.22	46.69	43.94	40.14
56	914.94	886.00	856.85	795.80	56	53.87	51.12	48.17	44.36
57	995.01	963.95	932.69	866.78	57	58.94	55.77	52.60	47.95
58	1,085.21	1,051.41	1,017.61	945.15	58	64.64	61.26	57.67	53.24
59	1,187.67	1,150.28	1,112.68	1,033.25	59	71.62	67.81	63.80	58.73
60	1,301.12	1,259.29	1,217.25	1,128.52	60	79.64	75.42	70.98	65.91
61	1,424.49	1,377.38	1,330.27	1,232.67	61	88.73	83.87	78.80	72.88
62	1,556.73	1,503.92	1,450.90	1,344.64	62	98.66	93.16	87.67	80.91
63	1,696.59	1,637.22	1,577.86	1,463.15	63	109.43	103.30	96.97	90.21
64	1,843.20	1,776.86	1,710.32	1,584.83	64	120.63	113.87	106.89	99.08
65	1,994.88	1,921.15	1,847.42	1,711.80	65	132.25	124.85	117.25	108.58
66	2,150.99	2,069.66	1,988.12	1,840.87	66	144.50	136.26	127.81	118.30
67	2,310.07	2,220.92	2,131.56	1,972.91	67	156.75	147.88	138.79	128.44
68	2,481.82	2,383.16	2,284.51	2,113.60	68	171.12	161.40	151.47	140.27
69	2,677.02	2,566.11	2,455.20	2,271.62	69	190.13	179.14	167.95	155.91
70	2,896.51	2,770.81	2,644.91	2,446.12	70	212.94	200.48	187.81	173.23
71	3,140.72	2,997.70	2,854.68	2,639.20	71	239.56	225.20	210.83	195.41
72	3,410.70	3,248.04	3,085.37	2,852.36	72	269.56	253.29	237.03	219.07
73	3,731.60	3,545.49	3,359.16	3,104.60	73	306.32	287.52	268.72	248.86
74	4,120.94	3,905.89	3,690.62	3,409.86	74	352.80	330.82	308.85	286.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,567.96	4,319.52	4,070.88	3,759.91	75	407.51	381.74	355.75	329.35
76	5,062.08	4,776.25	4,490.22	4,146.29	76	468.77	438.56	408.36	378.15
77	5,644.30	5,325.52	5,006.52	4,621.19	77	535.11	500.25	465.39	430.75
78	6,377.99	6,017.80	5,657.40	5,220.31	78	604.61	565.32	525.81	486.31
79	7,270.96	6,860.28	6,449.39	5,949.77	79	683.20	638.83	594.26	550.74
					80	772.14	721.86	671.58	619.19
					81	872.48	815.65	758.83	699.68
					82	985.93	921.70	857.48	790.73
					83	1,114.16	1,041.70	969.02	893.61
					84	1,258.87	1,176.90	1,094.93	1,009.59
					85	1,422.59	1,330.06	1,237.32	1,140.99

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	883.04	846.71	810.16	756.50	18-44	57.88	54.08	50.28	45.00
45-49	961.21	919.17	876.92	816.71	45-49	65.07	60.84	56.40	50.91
50-54	1,061.77	1,012.33	962.69	896.35	50-54	74.15	69.29	64.22	58.31
55	1,106.34	1,053.74	1,000.92	931.00	55	78.16	72.88	67.60	61.90
56	1,180.49	1,125.56	1,070.64	994.38	56	82.18	76.69	71.19	65.70
57	1,264.36	1,207.32	1,150.28	1,068.95	57	86.61	80.91	75.00	68.45
58	1,356.89	1,297.31	1,237.53	1,149.44	58	91.68	85.56	79.43	73.31
59	1,455.97	1,392.80	1,329.64	1,234.78	59	97.60	91.05	84.50	77.74
60	1,561.38	1,493.78	1,425.97	1,322.03	60	104.36	97.39	90.21	83.87
61	1,672.29	1,599.41	1,526.53	1,414.35	61	111.96	104.36	96.54	89.36
62	1,788.06	1,709.26	1,630.46	1,511.10	62	119.99	111.75	103.51	95.49
63	1,908.47	1,823.13	1,737.57	1,611.24	63	128.65	119.99	111.12	103.30
64	2,032.69	1,940.16	1,847.42	1,712.01	64	137.95	128.44	118.73	110.06
65	2,160.08	2,059.73	1,959.39	1,815.52	65	147.46	137.32	126.96	117.46
66	2,290.00	2,181.63	2,073.25	1,919.67	66	157.17	146.40	135.41	125.27
67	2,422.03	2,305.42	2,188.60	2,025.72	67	167.31	155.69	143.86	133.09
68	2,557.87	2,431.96	2,306.05	2,133.46	68	178.51	166.05	153.37	142.17
69	2,700.68	2,564.00	2,427.31	2,245.85	69	192.24	178.72	164.99	153.16
70	2,852.36	2,703.42	2,554.49	2,362.46	70	208.09	193.30	178.51	164.57
71	3,015.03	2,851.94	2,688.64	2,485.62	71	226.25	209.99	193.72	179.57
72	3,189.94	3,011.01	2,831.87	2,618.08	72	246.53	228.79	210.83	194.78
73	3,393.17	3,195.65	2,997.91	2,770.60	73	271.04	251.18	231.32	214.21
74	3,634.85	3,415.35	3,195.86	2,952.71	74	301.25	279.07	256.67	237.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,908.00	3,664.00	3,419.79	3,158.68	75	336.32	311.18	286.04	264.70
76	4,205.87	3,934.62	3,663.37	3,382.82	76	375.19	347.09	318.78	295.12
77	4,689.64	4,387.12	4,084.61	3,770.26	77	417.23	385.75	354.06	327.66
78	5,299.11	4,957.51	4,615.70	4,259.10	78	471.52	435.82	400.12	370.12
79	6,041.04	5,651.48	5,261.93	4,854.42	79	532.78	492.43	452.08	418.92
80		6,095.54	5,701.34		80		525.81	483.77	
81		6,636.77	6,134.62		81		566.80	522.86	
82		7,416.94	6,930.21		82		624.05	573.34	
83		8,404.13	7,856.56		83		691.01	635.24	
84		9,544.27	8,922.34		84		767.91	706.44	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	969.66	930.58	891.49	832.34	18-44	66.97	62.95	58.73	52.60
45-49	1,061.55	1,016.56	971.56	904.80	45-49	75.21	70.56	65.91	59.57
50-54	1,179.65	1,127.25	1,074.65	1,000.50	50-54	85.98	80.70	75.21	68.45
55	1,232.25	1,176.48	1,120.49	1,042.12	55	90.63	85.14	79.43	72.67
56	1,312.10	1,253.58	1,195.07	1,109.93	56	95.49	89.57	83.66	77.11
57	1,401.67	1,340.41	1,279.15	1,188.73	57	100.77	94.43	88.09	80.28
58	1,500.96	1,436.53	1,372.10	1,274.50	58	106.68	99.92	93.16	85.98
59	1,609.76	1,541.10	1,472.44	1,367.45	59	113.65	106.68	99.50	91.68
60	1,727.01	1,653.28	1,579.55	1,464.42	60	121.68	114.08	106.47	98.87
61	1,852.07	1,772.43	1,692.78	1,568.57	61	130.77	122.53	114.08	105.63
62	1,983.89	1,897.70	1,811.51	1,679.05	62	140.48	131.61	122.53	113.02
63	2,122.05	2,028.68	1,935.09	1,794.40	63	150.84	141.33	131.61	122.32
64	2,265.49	2,164.30	2,062.90	1,911.64	64	161.82	151.47	141.12	130.77
65	2,413.37	2,303.94	2,194.30	2,033.11	65	173.23	162.24	151.05	139.85
66	2,565.26	2,446.96	2,328.66	2,156.06	66	185.06	173.23	161.19	149.15
67	2,719.90	2,592.73	2,465.34	2,281.76	67	197.10	184.43	171.54	158.65
68	2,881.30	2,743.99	2,606.46	2,411.47	68	210.62	197.10	183.37	169.85
69	3,054.74	2,905.38	2,755.82	2,549.84	69	227.31	212.52	197.52	183.37
70	3,242.34	3,078.82	2,915.31	2,696.24	70	246.75	230.48	214.21	197.52
71	3,445.98	3,266.42	3,086.85	2,853.84	71	269.14	251.39	233.44	216.32
72	3,667.38	3,469.86	3,272.33	3,025.17	72	294.07	274.42	254.77	235.34
73	3,924.90	3,706.25	3,487.60	3,223.11	73	324.28	302.31	280.33	259.63
74	4,230.58	3,986.58	3,742.59	3,457.81	74	361.67	336.95	312.02	289.21
75	4,576.20	4,303.68	4,030.95	3,723.15	75	404.97	377.09	348.99	323.01
76	4,953.92	4,649.71	4,345.30	4,012.57	76	453.35	421.66	389.76	360.82
77	5,523.67	5,184.40	4,844.91	4,472.05	77	505.53	469.83	434.13	401.81
78	6,241.73	5,858.30	5,474.87	5,051.73	78	571.23	530.88	490.53	453.77
79	7,115.48	6,678.39	6,241.30	5,757.95	79	645.59	599.96	554.33	513.77

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,151.34	1,105.50	1,059.44	989.31	18-44	86.19	81.33	76.47	68.45
45-49	1,271.12	1,218.09	1,164.86	1,085.00	45-49	96.97	91.47	85.98	77.74
50-54	1,425.12	1,362.80	1,300.27	1,210.70	50-54	110.91	104.57	98.23	89.36
55	1,493.57	1,427.02	1,360.48	1,265.41	55	117.04	110.49	103.73	94.85
56	1,586.73	1,516.81	1,446.88	1,344.00	56	123.37	116.40	109.22	100.56
57	1,690.04	1,616.73	1,543.21	1,434.21	57	130.13	122.74	115.13	104.99
58	1,805.59	1,728.06	1,650.53	1,533.07	58	137.74	129.92	121.89	112.60
59	1,934.04	1,851.22	1,768.41	1,642.29	59	147.03	138.58	129.92	119.57
60	2,074.52	1,985.58	1,896.43	1,758.27	60	157.38	148.30	139.22	129.29
61	2,225.99	2,129.87	2,033.54	1,884.18	61	169.21	159.29	149.36	138.16
62	2,387.39	2,283.03	2,178.67	2,019.17	62	181.89	171.12	160.34	148.09
63	2,557.45	2,444.43	2,331.19	2,161.56	63	195.41	184.00	172.38	160.13
64	2,735.11	2,612.80	2,490.27	2,307.53	64	209.78	197.31	184.85	171.33
65	2,919.54	2,787.08	2,654.62	2,459.64	65	224.77	211.25	197.73	182.95
66	3,109.46	2,966.65	2,823.84	2,614.70	66	239.99	225.62	211.25	195.41
67	3,304.02	3,150.44	2,996.65	2,773.56	67	255.83	240.41	224.99	208.30
68	3,509.99	3,344.16	3,178.11	2,940.24	68	273.57	257.10	240.41	222.66
69	3,736.46	3,555.41	3,374.37	3,122.13	69	295.33	277.38	259.21	240.62
70	3,985.11	3,786.53	3,587.95	3,318.39	70	320.90	301.25	281.39	259.63
71	4,258.05	4,039.40	3,820.54	3,532.18	71	350.05	328.29	306.53	283.93
72	4,556.76	4,315.51	4,074.04	3,766.25	72	383.00	358.92	334.84	309.28
73	4,903.22	4,635.14	4,367.05	4,036.02	73	422.51	395.68	368.85	341.60
74	5,311.57	5,011.59	4,711.61	4,353.32	74	471.73	441.31	410.68	380.47
75	5,772.53	5,436.00	5,099.47	4,709.92	75	528.98	494.34	459.48	425.26
76	6,276.80	5,899.92	5,523.04	5,100.11	76	592.78	553.28	513.77	475.75
77	6,998.65	6,578.47	6,158.28	5,684.44	77	661.65	617.07	572.29	529.62
78	7,908.53	7,433.63	6,958.73	6,421.08	78	747.63	697.14	646.65	598.06
79	9,015.71	8,474.48	7,933.03	7,318.49	79	844.81	787.77	730.73	677.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	430.96	424.20	417.23	389.55	18-44	10.35	9.72	8.87	8.03
45-49	490.32	479.13	467.72	435.61	45-49	15.63	14.58	13.31	12.04
50-54	566.80	549.68	532.57	495.81	50-54	22.39	20.70	19.01	17.32
55	600.81	581.16	561.51	522.22	55	25.35	23.45	21.55	19.65
56	654.47	633.76	613.06	569.54	56	27.89	25.98	23.87	21.97
57	715.10	693.55	671.79	624.26	57	30.42	28.31	25.98	23.66
58	782.28	759.46	736.43	684.04	58	33.38	31.05	28.52	26.41
59	855.37	830.44	805.30	747.84	59	37.18	34.43	31.69	29.15
60	933.75	905.86	877.97	813.96	60	41.41	38.45	35.49	32.96
61	1,016.77	985.50	954.03	883.89	61	46.48	43.10	39.50	36.55
62	1,104.02	1,068.53	1,033.03	957.41	62	51.76	47.95	44.15	40.77
63	1,194.64	1,154.72	1,114.58	1,033.46	63	57.46	53.24	49.01	45.63
64	1,288.23	1,243.44	1,198.45	1,110.57	64	63.59	58.94	54.29	50.28
65	1,384.35	1,334.07	1,283.58	1,189.36	65	69.93	64.86	59.57	55.14
66	1,482.16	1,426.18	1,370.20	1,268.58	66	76.47	70.98	65.28	60.42
67	1,581.24	1,519.55	1,457.66	1,349.07	67	83.23	77.11	70.98	65.70
68	1,683.91	1,615.46	1,547.02	1,431.25	68	91.26	84.50	77.74	72.04
69	1,793.97	1,717.50	1,640.81	1,518.29	69	101.82	94.22	86.61	80.49
70	1,912.91	1,826.51	1,740.10	1,609.34	70	114.50	106.05	97.39	89.78
71	2,041.35	1,943.54	1,845.73	1,706.51	71	129.50	119.78	109.85	101.82
72	2,181.20	2,070.29	1,959.39	1,811.30	72	146.40	135.41	124.22	114.71
73	2,349.15	2,222.61	2,095.86	1,936.99	73	166.89	154.22	141.54	131.19
74	2,556.39	2,410.84	2,265.07	2,092.69	74	192.88	178.09	163.09	151.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS
FORM: H-LTC2J-5, et al.
RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	2,795.74	2,628.43	2,460.90	2,272.89	75	223.08	205.97	188.65	174.71
76	3,060.23	2,868.41	2,676.60	2,471.68	76	257.10	237.24	217.17	201.11
77	3,412.18	3,198.39	2,984.39	2,754.76	77	294.07	271.04	248.01	229.63
78	3,855.82	3,614.14	3,372.47	3,111.78	78	332.30	306.32	280.33	259.21
79	4,395.57	4,120.10	3,844.41	3,546.54	79	375.40	346.03	316.67	293.43
80		4,696.82	4,382.69		80	424.41	391.24	357.87	329.98
81		5,401.36	5,040.11		81	479.55	441.94	404.34	372.86
82		6,211.52	5,796.19		82	541.87	499.41	456.94	421.45
83		7,143.36	6,665.50		83	612.22	564.26	516.31	476.17
84		8,214.84	7,665.37		84	691.86	637.78	583.49	538.07
					85	781.85	720.59	659.33	607.99

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	445.75	438.35	430.96	402.44	18-44	12.04	11.20	10.35	9.30
45-49	515.88	503.84	491.80	458.00	45-49	18.17	16.90	15.63	14.15
50-54	605.88	588.13	570.18	530.88	50-54	25.98	24.29	22.60	20.49
55	646.02	625.52	605.03	562.78	55	29.58	27.67	25.56	23.45
56	702.84	680.87	658.90	612.00	56	32.53	30.42	28.10	25.98
57	765.80	742.56	719.32	668.41	57	35.70	33.38	30.84	28.10
58	836.36	811.43	786.50	730.52	58	39.29	36.76	34.01	31.48
59	915.15	887.69	860.23	798.75	59	43.73	40.77	37.81	34.86
60	1,001.14	970.50	939.87	871.43	60	48.80	45.63	42.25	39.29
61	1,093.66	1,059.23	1,024.58	949.38	61	54.71	51.12	47.32	43.73
62	1,191.90	1,153.03	1,113.95	1,032.40	62	61.26	57.25	53.02	49.01
63	1,295.20	1,251.26	1,207.32	1,119.44	63	68.24	63.59	58.94	54.71
64	1,402.52	1,353.30	1,304.07	1,208.38	64	75.63	70.56	65.28	60.42
65	1,513.22	1,458.29	1,403.36	1,300.27	65	83.45	77.74	72.04	66.76
66	1,626.66	1,565.82	1,504.77	1,393.22	66	91.26	85.14	78.80	72.88
67	1,741.79	1,674.83	1,607.65	1,488.08	67	99.50	92.74	85.98	79.64
68	1,863.69	1,789.33	1,714.96	1,586.52	68	109.22	101.82	94.22	87.25
69	1,998.26	1,914.81	1,831.15	1,694.26	69	122.11	113.87	105.42	97.81
70	2,146.77	2,052.13	1,957.27	1,810.24	70	137.74	128.44	118.94	109.64
71	2,310.07	2,202.33	2,094.59	1,936.57	71	156.33	145.55	134.78	124.85
72	2,489.64	2,367.11	2,244.58	2,074.94	72	177.03	164.99	152.74	141.12
73	2,704.69	2,564.42	2,424.15	2,240.35	73	202.59	188.65	174.50	161.61
74	2,968.55	2,806.73	2,644.91	2,443.79	74	234.70	218.44	201.96	187.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,272.97	3,086.22	2,899.47	2,678.07	75	272.52	253.29	233.86	216.54
76	3,609.28	3,394.86	3,180.44	2,936.86	76	314.77	292.38	269.98	249.91
77	4,024.40	3,785.26	3,546.12	3,273.18	77	360.61	334.84	308.85	285.83
78	4,547.47	4,277.48	4,007.29	3,697.59	78	407.51	378.36	348.99	322.80
79	5,184.19	4,876.18	4,568.17	4,214.32	79	460.53	427.58	394.41	365.47
					80	520.32	483.14	445.75	411.10
					81	587.92	545.88	503.63	464.34
					82	664.40	616.86	569.12	524.76
					83	750.80	696.93	643.06	592.99
					84	848.40	787.56	726.72	670.10
					85	958.67	890.02	821.15	757.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	480.60	472.15	463.70	433.07	18-44	15.63	14.79	13.73	12.25
45-49	571.44	557.71	543.98	506.59	45-49	23.87	22.39	20.91	18.80
50-54	688.27	667.78	647.07	602.50	50-54	34.22	32.32	30.21	27.46
55	740.24	716.58	692.91	644.54	55	38.87	36.55	34.22	31.27
56	804.67	779.11	753.55	699.89	56	42.67	40.14	37.60	34.65
57	875.65	848.19	820.72	762.63	57	46.90	44.15	41.19	37.60
58	955.72	925.93	896.14	832.34	58	51.55	48.59	45.42	41.83
59	1,046.77	1,013.81	980.85	910.93	59	57.46	54.08	50.49	46.48
60	1,147.75	1,110.99	1,074.02	995.85	60	64.22	60.42	56.40	52.39
61	1,257.81	1,216.40	1,174.79	1,088.59	61	71.83	67.60	63.17	58.52
62	1,375.90	1,329.00	1,282.10	1,188.31	62	80.49	75.63	70.56	65.07
63	1,500.75	1,448.15	1,395.55	1,293.93	63	89.57	84.08	78.59	73.09
64	1,631.73	1,572.79	1,513.64	1,402.73	64	99.29	93.16	87.04	80.70
65	1,767.36	1,701.87	1,636.17	1,515.96	65	109.22	102.67	95.91	88.73
66	1,906.78	1,834.32	1,761.65	1,631.10	66	119.57	112.39	104.99	97.18
67	2,049.17	1,969.53	1,889.67	1,748.98	67	130.34	122.32	114.29	105.84
68	2,202.96	2,114.66	2,026.14	1,874.46	68	143.02	134.36	125.49	116.19
69	2,377.67	2,278.17	2,178.46	2,015.58	69	159.92	149.99	140.06	130.13
70	2,574.35	2,461.12	2,347.88	2,171.49	70	180.41	169.21	158.02	145.77
71	2,793.42	2,664.34	2,535.05	2,343.66	71	204.49	191.61	178.72	165.62
72	3,035.73	2,888.48	2,741.03	2,534.00	72	231.75	217.17	202.38	186.96
73	3,324.09	3,155.09	2,985.87	2,759.62	73	265.12	248.22	231.11	214.00
74	3,674.35	3,478.73	3,282.90	3,033.19	74	306.95	287.09	267.03	247.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,077.00	3,850.33	3,623.65	3,346.91	75	356.18	332.73	309.07	286.04
76	4,521.90	4,260.79	3,999.68	3,693.36	76	411.10	383.64	356.18	329.77
77	5,042.01	4,750.90	4,459.58	4,116.51	77	470.89	439.20	407.51	377.09
78	5,697.32	5,368.40	5,039.48	4,650.14	78	532.15	496.45	460.53	425.89
79	6,495.02	6,120.04	5,744.86	5,299.95	79	601.23	560.88	520.32	482.29
					80	679.39	633.76	587.92	542.08
					81	767.70	716.15	664.40	612.64
					82	867.62	809.32	750.80	692.28
					83	980.43	914.52	848.40	782.28
					84	1,107.82	1,033.25	958.67	884.10
					85	1,251.89	1,167.60	1,083.31	999.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	775.30	743.19	710.87	663.76	18-44	46.48	43.10	39.72	35.49
45-49	839.31	802.13	764.95	712.56	45-49	52.18	48.38	44.57	40.35
50-54	921.49	877.97	834.46	776.99	50-54	59.57	55.35	50.91	46.26
55	958.04	911.77	865.30	804.88	55	62.95	58.31	53.66	49.01
56	1,024.80	976.63	928.25	862.13	56	66.33	61.48	56.62	52.18
57	1,100.64	1,050.57	1,000.29	929.52	57	70.14	65.07	59.79	54.50
58	1,184.29	1,131.90	1,079.30	1,002.40	58	74.15	68.66	63.17	58.31
59	1,273.65	1,218.09	1,162.32	1,079.30	59	79.22	73.31	67.39	62.11
60	1,368.51	1,308.93	1,249.15	1,158.10	60	84.92	78.59	72.25	67.18
61	1,468.22	1,403.79	1,339.35	1,240.91	61	91.26	84.50	77.53	71.83
62	1,572.37	1,502.44	1,432.31	1,327.52	62	98.23	90.84	83.45	77.11
63	1,680.32	1,604.27	1,528.00	1,416.88	63	105.63	97.81	89.78	83.45
64	1,791.65	1,708.84	1,626.03	1,506.67	64	113.44	104.99	96.33	89.36
65	1,905.73	1,815.94	1,725.95	1,599.20	65	121.68	112.60	103.30	95.70
66	2,021.92	1,924.74	1,827.35	1,691.94	66	130.13	120.42	110.49	102.25
67	2,140.01	2,035.02	1,929.81	1,786.16	67	138.79	128.44	117.88	109.01
68	2,261.27	2,147.61	2,033.96	1,881.64	68	148.72	137.53	126.12	116.82
69	2,388.44	2,264.86	2,141.28	1,981.15	69	160.76	148.51	136.26	126.54
70	2,523.22	2,388.44	2,253.45	2,084.03	70	175.13	161.82	148.30	136.89
71	2,667.30	2,519.42	2,371.54	2,192.61	71	191.40	176.82	162.03	150.20
72	2,822.36	2,659.69	2,497.03	2,308.38	72	209.78	193.72	177.45	163.93
73	3,002.98	2,823.21	2,643.22	2,442.74	73	231.75	213.79	195.83	181.47
74	3,218.67	3,018.62	2,818.56	2,604.13	74	258.79	238.72	218.44	202.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	3,463.10	3,240.22	3,017.14	2,786.66	75	290.26	267.45	244.42	226.25
76	3,729.91	3,481.90	3,233.67	2,986.08	76	325.12	299.35	273.57	253.29
77	4,158.76	3,882.23	3,605.48	3,328.10	77	362.94	333.99	305.05	282.45
78	4,699.57	4,386.91	4,074.26	3,759.49	78	410.05	377.51	344.77	318.78
79	5,357.42	5,001.03	4,644.64	4,284.88	79	463.49	426.52	389.55	361.03
80		5,410.86	4,908.71		80		453.77	415.12	
81		5,926.11	5,397.98		81		486.94	444.69	
82		6,556.92	6,109.27		82		538.28	492.22	
83		7,436.58	6,932.11		83		596.16	545.25	
84		8,449.13	7,880.01		84		662.71	606.30	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	856.64	821.78	786.92	734.74	18-44	55.14	51.55	47.74	42.67
45-49	933.75	893.61	853.26	794.74	45-49	62.11	57.88	53.66	48.38
50-54	1,032.82	985.71	938.60	873.96	50-54	70.77	66.12	61.26	55.77
55	1,076.76	1,026.70	976.42	908.18	55	74.78	69.71	64.64	59.15
56	1,148.59	1,096.20	1,043.60	969.24	56	78.80	73.52	68.24	62.95
57	1,229.50	1,174.58	1,119.65	1,040.43	57	83.23	77.74	72.04	65.70
58	1,319.28	1,261.61	1,203.73	1,117.96	58	88.30	82.39	76.26	70.35
59	1,417.73	1,356.04	1,294.36	1,202.04	59	94.22	87.88	81.33	75.00
60	1,523.57	1,457.45	1,391.11	1,289.71	60	101.19	94.43	87.46	81.33
61	1,636.59	1,564.97	1,493.36	1,383.72	61	109.01	101.61	94.01	87.04
62	1,755.95	1,678.21	1,600.46	1,483.43	62	117.46	109.43	101.19	93.37
63	1,880.80	1,796.30	1,711.80	1,587.16	63	126.54	117.88	109.01	101.19
64	2,010.30	1,918.83	1,827.14	1,693.21	64	136.05	126.75	117.25	108.58
65	2,144.02	2,044.73	1,945.44	1,802.64	65	145.98	136.05	125.91	116.61
66	2,281.13	2,173.81	2,066.49	1,913.33	66	156.33	145.55	134.78	124.64
67	2,420.98	2,305.42	2,189.65	2,026.78	67	166.89	155.48	143.86	133.09
68	2,566.74	2,441.68	2,316.62	2,143.18	68	178.93	166.68	154.22	142.81
69	2,723.28	2,587.23	2,450.98	2,267.82	69	193.93	180.41	166.89	155.06
70	2,892.29	2,743.35	2,594.21	2,399.22	70	211.68	196.89	182.10	167.95
71	3,075.87	2,911.93	2,748.00	2,540.55	71	231.96	215.69	199.42	184.85
72	3,275.50	3,094.88	2,914.26	2,694.13	72	254.77	236.82	218.86	202.17
73	3,508.09	3,307.82	3,107.55	2,872.01	73	282.24	262.17	242.10	224.35
74	3,784.41	3,560.70	3,336.98	3,083.05	74	316.04	293.43	270.62	250.76
75	4,097.28	3,846.95	3,596.61	3,321.98	75	355.33	329.77	304.00	281.39
76	4,439.51	4,159.81	3,879.90	3,582.67	76	399.06	369.91	340.75	315.61
77	4,950.12	4,638.09	4,326.07	3,993.13	77	446.38	413.64	380.68	352.37
78	5,593.60	5,241.01	4,888.43	4,510.71	78	504.48	467.30	430.11	397.79
79	6,376.72	5,974.91	5,572.90	5,141.30	79	569.96	528.14	486.10	450.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,009.80	968.60	927.41	865.93	18-44	71.19	66.97	62.53	55.98
45-49	1,110.57	1,063.03	1,015.50	945.79	45-49	80.28	75.42	70.35	63.59
50-54	1,240.28	1,184.50	1,128.73	1,050.99	50-54	91.90	86.40	80.70	73.31
55	1,297.95	1,238.59	1,179.01	1,096.62	55	97.18	91.26	85.14	77.95
56	1,380.97	1,318.65	1,256.33	1,166.97	56	102.46	96.12	89.78	82.81
57	1,473.50	1,408.01	1,342.52	1,247.67	57	108.16	101.61	94.85	86.61
58	1,577.02	1,507.94	1,438.64	1,336.19	58	114.50	107.53	100.56	92.74
59	1,692.15	1,618.42	1,544.48	1,434.21	59	122.53	114.92	107.32	98.87
60	1,818.27	1,738.84	1,659.19	1,538.36	60	131.40	123.37	115.13	107.11
61	1,954.10	1,868.12	1,782.14	1,651.38	61	141.54	132.67	123.80	114.50
62	2,099.03	2,005.65	1,912.28	1,772.43	62	152.53	143.02	133.51	123.16
63	2,251.76	2,150.57	2,049.17	1,900.02	63	164.36	154.00	143.65	133.51
64	2,411.47	2,301.62	2,191.55	2,030.79	64	177.03	165.83	154.64	143.23
65	2,577.31	2,458.37	2,339.22	2,167.47	65	189.92	177.88	165.83	153.37
66	2,748.00	2,619.56	2,490.90	2,306.27	66	203.44	190.55	177.45	164.14
67	2,922.71	2,784.34	2,645.96	2,449.07	67	217.17	203.44	189.50	175.34
68	3,107.77	2,958.20	2,808.63	2,598.43	68	233.01	218.23	203.23	188.23
69	3,311.20	3,147.90	2,984.60	2,761.52	69	252.45	236.39	220.13	204.49
70	3,534.71	3,355.36	3,176.00	2,937.28	70	275.69	257.94	239.99	221.39
71	3,779.98	3,582.24	3,384.30	3,128.89	71	302.31	282.66	262.80	243.58
72	4,048.69	3,830.05	3,611.40	3,338.67	72	332.09	310.33	288.36	266.39
73	4,360.51	4,117.35	3,874.20	3,580.55	73	368.01	343.50	318.99	295.55
74	4,728.30	4,455.78	4,183.26	3,865.11	74	412.16	384.48	356.81	330.61
75	5,143.84	4,837.73	4,531.62	4,185.59	75	463.70	432.23	400.54	370.75
76	5,598.67	5,255.38	4,912.09	4,535.85	76	520.95	485.04	449.13	415.96
77	6,242.57	5,859.78	5,476.99	5,055.53	77	582.85	542.29	501.73	464.34
78	7,054.00	6,621.56	6,188.91	5,710.63	78	658.69	612.85	567.01	524.33
79	8,041.62	7,548.55	7,055.48	6,508.96	79	744.25	692.49	640.74	593.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	729.00	716.77	704.21	657.59	18-44	22.15	20.83	19.51	17.52
45-49	845.38	825.21	805.04	749.83	45-49	32.73	30.75	28.43	25.79
50-54	995.15	964.73	934.31	869.84	50-54	45.96	42.98	40.00	36.37
55	1,061.60	1,026.89	991.84	922.41	55	51.91	48.60	45.29	41.33
56	1,155.82	1,118.80	1,081.77	1,004.73	56	56.87	53.23	49.59	45.62
57	1,261.29	1,222.61	1,183.60	1,099.95	57	62.16	58.19	54.22	49.59
58	1,378.33	1,337.00	1,295.67	1,203.43	58	67.78	63.48	59.18	54.55
59	1,505.61	1,460.65	1,415.36	1,314.52	59	75.05	70.42	65.46	60.17
60	1,642.49	1,592.56	1,542.31	1,429.90	60	83.31	78.02	72.40	67.45
61	1,787.96	1,731.75	1,675.55	1,552.56	61	92.57	86.62	80.34	74.39
62	1,940.70	1,877.55	1,814.41	1,681.50	62	102.82	95.88	88.94	81.99
63	2,100.06	2,028.97	1,957.89	1,815.40	63	113.40	106.13	98.52	91.58
64	2,264.70	2,185.02	2,105.35	1,950.95	64	124.97	116.71	108.11	100.18
65	2,433.65	2,345.04	2,256.11	2,090.47	65	136.87	127.62	118.36	109.43
66	2,605.89	2,507.70	2,409.18	2,230.65	66	149.11	139.19	128.94	119.35
67	2,780.46	2,672.35	2,563.91	2,373.14	67	161.34	150.43	139.52	129.27
68	2,961.97	2,842.28	2,722.60	2,518.94	68	175.89	163.98	152.08	140.84
69	3,157.36	3,023.79	2,890.22	2,674.33	69	194.73	181.51	167.95	156.05
70	3,368.29	3,218.19	3,067.76	2,837.32	70	217.21	202.34	187.13	172.58
71	3,597.40	3,427.80	3,258.19	3,012.22	71	243.00	226.14	209.28	193.74
72	3,846.69	3,654.93	3,463.18	3,201.66	72	272.43	253.25	234.07	216.22
73	4,144.57	3,926.36	3,707.83	3,426.81	73	308.46	286.64	264.49	244.98
74	4,509.57	4,259.62	4,009.35	3,704.52	74	353.76	328.30	302.84	280.69

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,930.11	4,643.47	4,356.49	4,023.90	75	406.99	377.56	347.81	322.02
76	5,393.63	5,065.99	4,738.35	4,375.34	76	466.50	432.11	397.73	368.30
77	6,013.86	5,648.53	5,283.20	4,876.55	77	530.97	491.62	452.28	418.56
78	6,795.76	6,383.15	5,970.22	5,509.01	78	600.06	555.76	511.13	472.78
79	7,746.93	7,276.47	6,806.01	6,279.01	79	678.09	627.83	577.58	535.26
80		8,295.42	7,758.84		80	766.03	709.50	652.63	601.72
81		9,539.52	8,922.59		81	865.88	801.74	737.27	679.74
82		10,970.41	10,260.92		82	978.29	905.88	833.15	768.35
83		12,615.88	11,799.92		83	1,105.57	1,023.58	941.59	868.19
84		14,508.31	13,570.03		84	1,249.06	1,156.49	1,063.91	980.93
					85	1,411.39	1,306.91	1,202.44	1,108.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	755.45	742.23	729.00	680.73	18-44	24.80	23.47	22.15	19.84
45-49	889.35	868.19	846.70	788.51	45-49	37.03	35.05	32.73	29.42
50-54	1,061.27	1,029.86	998.12	929.35	50-54	52.57	49.59	46.29	41.99
55	1,137.64	1,101.60	1,065.24	990.85	55	59.51	55.87	52.24	47.94
56	1,237.16	1,198.47	1,159.46	1,076.81	56	65.13	61.16	57.20	52.57
57	1,347.25	1,305.92	1,264.60	1,175.33	57	71.08	66.78	62.49	56.87
58	1,470.24	1,425.94	1,381.63	1,283.11	58	77.69	73.07	68.44	63.15
59	1,607.44	1,558.84	1,509.91	1,402.13	59	86.29	81.00	75.71	69.76
60	1,757.54	1,703.32	1,648.77	1,528.76	60	95.88	90.26	84.31	78.36
61	1,918.88	1,857.72	1,796.55	1,664.64	61	106.79	100.18	93.89	86.95
62	2,089.81	2,021.37	1,952.60	1,809.78	62	118.69	111.42	104.14	96.21
63	2,269.66	2,192.63	2,115.60	1,961.53	63	131.58	123.65	115.38	107.12
64	2,456.79	2,370.83	2,284.54	2,116.92	64	144.81	135.88	126.96	117.70
65	2,649.87	2,553.99	2,458.11	2,277.60	65	159.03	149.11	139.19	128.94
66	2,847.57	2,741.45	2,635.32	2,439.93	66	173.57	162.66	151.75	140.51
67	3,048.26	2,931.88	2,815.17	2,605.56	67	188.12	176.55	164.65	152.41
68	3,260.84	3,132.23	3,003.29	2,778.47	68	205.64	192.75	179.85	166.63
69	3,495.91	3,351.43	3,206.95	2,967.26	69	228.12	213.91	199.36	185.14
70	3,755.11	3,592.11	3,428.79	3,171.24	70	255.56	239.36	222.83	205.64
71	4,040.76	3,855.61	3,670.47	3,393.42	71	287.30	268.79	250.27	231.76
72	4,354.18	4,144.24	3,934.30	3,637.08	72	323.34	302.51	281.35	259.86
73	4,728.76	4,489.07	4,249.37	3,927.36	73	367.31	343.18	319.04	295.57
74	5,186.99	4,910.93	4,634.87	4,282.44	74	422.85	394.75	366.65	339.87

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,714.65	5,396.60	5,078.22	4,690.41	75	488.32	455.59	422.52	391.12
76	6,297.52	5,932.53	5,567.53	5,141.04	76	561.38	523.36	485.01	448.97
77	7,021.90	6,614.91	6,207.93	5,730.19	77	641.06	597.09	552.79	511.79
78	7,934.72	7,474.84	7,014.95	6,472.75	78	724.37	674.45	624.53	577.58
79	9,045.25	8,521.23	7,996.88	7,377.64	79	818.60	762.39	705.86	654.28
					80	925.06	861.58	797.77	735.61
					81	1,045.07	973.33	901.25	831.16
					82	1,180.95	1,099.95	1,018.62	939.27
					83	1,334.69	1,242.78	1,150.87	1,061.27
					84	1,508.26	1,404.45	1,300.63	1,199.47
					85	1,704.31	1,586.94	1,469.58	1,355.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	823.23	807.69	791.82	739.25	18-44	32.07	30.42	28.76	25.79
45-49	996.14	971.34	946.55	881.75	45-49	47.94	45.29	42.65	38.68
50-54	1,218.31	1,181.94	1,145.24	1,066.23	50-54	68.11	64.47	60.83	55.21
55	1,317.16	1,275.51	1,233.52	1,147.23	55	77.03	73.07	68.77	62.82
56	1,431.89	1,386.59	1,340.97	1,245.42	56	84.31	80.01	75.38	69.43
57	1,557.19	1,508.59	1,459.66	1,356.51	57	92.24	87.28	82.32	75.05
58	1,698.36	1,645.46	1,592.56	1,479.16	58	101.17	95.88	90.26	83.31
59	1,858.71	1,800.19	1,741.34	1,617.03	59	112.08	106.13	99.85	91.91
60	2,036.25	1,970.79	1,904.99	1,766.14	60	124.64	118.03	111.09	103.15
61	2,229.33	2,155.60	2,081.87	1,929.13	61	138.86	131.25	123.32	114.06
62	2,436.29	2,353.64	2,270.65	2,104.35	62	154.40	145.80	137.20	126.62
63	2,655.16	2,562.25	2,469.35	2,289.83	63	171.26	161.67	151.75	141.17
64	2,884.60	2,780.79	2,676.65	2,480.26	64	188.78	178.20	167.29	155.06
65	3,121.98	3,006.60	2,891.21	2,678.96	65	206.96	195.39	183.49	169.94
66	3,366.31	3,239.02	3,111.40	2,880.97	66	226.14	213.25	200.02	185.14
67	3,615.26	3,475.74	3,335.89	3,087.60	67	245.32	231.43	217.21	201.01
68	3,884.05	3,729.65	3,575.25	3,307.79	68	267.80	252.59	237.05	219.53
69	4,189.53	4,015.96	3,842.39	3,555.09	69	297.55	280.36	262.84	243.99
70	4,533.04	4,336.33	4,139.28	3,828.17	70	333.26	313.75	293.92	271.10
71	4,915.23	4,691.40	4,467.58	4,130.35	71	374.92	352.43	329.95	305.82
72	5,337.75	5,083.18	4,828.61	4,463.94	72	421.86	396.41	370.95	342.85
73	5,839.95	5,548.68	5,257.08	4,858.69	73	479.39	449.96	420.54	389.46
74	6,449.28	6,112.71	5,775.82	5,336.43	74	552.12	517.74	483.36	447.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	7,148.85	6,760.05	6,370.92	5,884.26	75	637.75	597.42	556.75	515.43
76	7,922.16	7,474.84	7,027.19	6,488.95	76	733.63	686.35	639.08	591.80
77	8,833.33	8,334.43	7,835.21	7,232.17	77	837.44	782.89	728.34	674.12
78	9,981.55	9,417.85	8,853.83	8,169.79	78	946.22	884.72	822.90	761.07
79	11,379.05	10,736.34	10,093.30	9,311.40	79	1,069.20	999.77	930.02	861.91
					80	1,208.39	1,129.71	1,051.02	969.03
					81	1,365.43	1,276.50	1,187.56	1,094.99
					82	1,542.97	1,442.47	1,341.96	1,237.49
					83	1,743.66	1,630.25	1,516.52	1,398.49
					84	1,970.13	1,841.85	1,713.57	1,580.00
					85	2,226.35	2,081.54	1,936.40	1,785.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,381.96	1,325.10	1,267.90	1,183.93	18-44	90.59	84.64	78.69	70.42
45-49	1,504.29	1,438.50	1,372.38	1,278.15	45-49	101.83	95.22	88.27	79.68
50-54	1,661.66	1,584.30	1,506.61	1,402.79	50-54	116.05	108.44	100.51	91.25
55	1,731.42	1,649.10	1,566.45	1,457.01	55	122.33	114.06	105.80	96.87
56	1,847.47	1,761.51	1,675.55	1,556.20	56	128.61	120.01	111.42	102.82
57	1,978.72	1,889.46	1,800.19	1,672.90	57	135.55	126.62	117.37	107.12
58	2,123.53	2,030.30	1,936.73	1,798.87	58	143.49	133.90	124.31	114.72
59	2,278.59	2,179.73	2,080.88	1,932.44	59	152.74	142.49	132.25	121.67
60	2,443.56	2,337.77	2,231.64	2,068.98	60	163.32	152.41	141.17	131.25
61	2,617.14	2,503.07	2,389.01	2,213.46	61	175.23	163.32	151.09	139.85
62	2,798.31	2,674.99	2,551.67	2,364.88	62	187.79	174.89	162.00	149.44
63	2,986.76	2,853.19	2,719.30	2,521.59	63	201.34	187.79	173.90	161.67
64	3,181.16	3,036.35	2,891.21	2,679.29	64	215.89	201.01	185.80	172.25
65	3,380.52	3,223.48	3,066.44	2,841.29	65	230.77	214.90	198.70	183.82
66	3,583.85	3,414.24	3,244.64	3,004.28	66	245.98	229.12	211.92	196.05
67	3,790.48	3,607.98	3,425.15	3,170.25	67	261.85	243.66	225.15	208.29
68	4,003.07	3,806.02	3,608.98	3,338.86	68	279.37	259.86	240.03	222.50
69	4,226.56	4,012.65	3,798.75	3,514.75	69	300.86	279.70	258.21	239.69
70	4,463.94	4,230.86	3,997.78	3,697.25	70	325.65	302.51	279.37	257.55
71	4,718.51	4,463.28	4,207.72	3,890.00	71	354.09	328.63	303.17	281.02
72	4,992.26	4,712.23	4,431.87	4,097.29	72	385.83	358.05	329.95	304.83
73	5,310.31	5,001.19	4,691.73	4,335.99	73	424.18	393.10	362.02	335.24
74	5,688.53	5,345.03	5,001.52	4,620.98	74	471.45	436.74	401.70	372.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,116.02	5,734.16	5,351.97	4,943.33	75	526.34	486.99	447.65	414.26
76	6,582.18	6,157.67	5,733.17	5,294.11	76	587.17	543.20	498.90	461.87
77	7,339.29	6,865.85	6,392.41	5,900.46	77	652.96	603.70	554.11	512.78
78	8,293.11	7,758.50	7,223.57	6,665.50	78	737.93	682.06	626.18	579.23
79	9,454.22	8,844.57	8,234.92	7,597.17	79	833.81	770.66	707.51	655.61
80		9,539.52	8,922.59		80		822.90	757.10	
81		10,386.55	9,600.68		81		887.04	818.27	
82		11,607.51	10,845.77		82		976.63	897.28	
83		13,152.46	12,295.51		83		1,081.44	994.15	
84		14,936.78	13,963.46		84		1,201.78	1,105.57	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,517.52	1,456.35	1,395.19	1,302.62	18-44	104.80	98.52	91.91	82.32
45-49	1,661.33	1,590.91	1,520.49	1,416.02	45-49	117.70	110.42	103.15	93.23
50-54	1,846.15	1,764.15	1,681.83	1,565.79	50-54	134.56	126.29	117.70	107.12
55	1,928.47	1,841.19	1,753.57	1,630.92	55	141.83	133.24	124.31	113.73
56	2,053.44	1,961.86	1,870.28	1,737.04	56	149.44	140.18	130.92	120.67
57	2,193.62	2,097.74	2,001.86	1,860.36	57	157.70	147.78	137.87	125.63
58	2,349.01	2,248.17	2,147.33	1,994.59	58	166.96	156.38	145.80	134.56
59	2,519.27	2,411.82	2,304.38	2,140.06	59	177.87	166.96	155.72	143.49
60	2,702.76	2,587.38	2,472.00	2,291.81	60	190.43	178.53	166.63	154.73
61	2,898.49	2,773.85	2,649.21	2,454.80	61	204.65	191.76	178.53	165.31
62	3,104.79	2,969.90	2,835.01	2,627.72	62	219.86	205.97	191.76	176.88
63	3,321.01	3,174.88	3,028.42	2,808.23	63	236.06	221.18	205.97	191.43
64	3,545.50	3,387.13	3,228.44	2,991.72	64	253.25	237.05	220.85	204.65
65	3,776.93	3,605.67	3,434.08	3,181.82	65	271.10	253.91	236.39	218.87
66	4,014.64	3,829.49	3,644.35	3,374.24	66	289.62	271.10	252.26	233.41
67	4,256.65	4,057.62	3,858.26	3,570.96	67	308.46	288.63	268.46	248.29
68	4,509.24	4,294.34	4,079.11	3,773.95	68	329.62	308.46	286.97	265.81
69	4,780.67	4,546.93	4,312.85	3,990.50	69	355.74	332.60	309.12	286.97
70	5,074.25	4,818.36	4,562.46	4,219.62	70	386.16	360.70	335.24	309.12
71	5,392.97	5,111.94	4,830.92	4,466.26	71	421.20	393.43	365.33	338.55
72	5,739.45	5,430.32	5,121.20	4,734.38	72	460.21	429.47	398.72	368.30
73	6,142.47	5,800.28	5,458.10	5,044.17	73	507.49	473.11	438.72	406.32
74	6,620.86	6,239.01	5,857.15	5,411.48	74	566.01	527.33	488.32	452.61
75	7,161.75	6,735.26	6,308.43	5,826.73	75	633.79	590.14	546.17	505.51
76	7,752.88	7,276.80	6,800.39	6,279.67	76	709.50	659.90	609.98	564.69
77	8,644.55	8,113.58	7,582.29	6,998.75	77	791.16	735.28	679.41	628.83
78	9,768.30	9,168.24	8,568.18	7,905.96	78	893.98	830.83	767.68	710.16
79	11,135.72	10,451.68	9,767.64	9,011.20	79	1,010.35	938.94	867.53	804.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,801.84	1,730.10	1,658.03	1,548.26	18-44	134.89	127.29	119.68	107.12
45-49	1,989.30	1,906.32	1,823.00	1,698.03	45-49	151.75	143.16	134.56	121.67
50-54	2,230.32	2,132.79	2,034.93	1,894.75	50-54	173.57	163.65	153.74	139.85
55	2,337.44	2,233.29	2,129.15	1,980.37	55	183.16	172.91	162.33	148.45
56	2,483.24	2,373.80	2,264.37	2,103.36	56	193.08	182.17	170.93	157.37
57	2,644.91	2,530.18	2,415.13	2,244.53	57	203.66	192.09	180.18	164.31
58	2,825.75	2,704.42	2,583.08	2,399.26	58	215.56	203.33	190.76	176.22
59	3,026.77	2,897.17	2,767.56	2,570.19	59	230.11	216.88	203.33	187.13
60	3,246.62	3,107.44	2,967.92	2,751.70	60	246.31	232.09	217.87	202.34
61	3,483.67	3,333.24	3,182.48	2,948.74	61	264.82	249.28	233.74	216.22
62	3,736.26	3,572.94	3,409.62	3,160.00	62	284.66	267.80	250.94	231.76
63	4,002.41	3,825.53	3,648.32	3,382.84	63	305.82	287.96	269.78	250.60
64	4,280.45	4,089.03	3,897.27	3,611.29	64	328.30	308.79	289.29	268.13
65	4,569.08	4,361.78	4,154.49	3,849.33	65	351.77	330.61	309.45	286.31
66	4,866.30	4,642.80	4,419.31	4,092.00	66	375.58	353.10	330.61	305.82
67	5,170.79	4,930.44	4,689.75	4,340.62	67	400.37	376.24	352.10	325.98
68	5,493.14	5,233.61	4,973.75	4,601.48	68	428.14	402.36	376.24	348.47
69	5,847.56	5,564.22	5,280.89	4,886.14	69	462.20	434.10	405.66	376.57
70	6,236.69	5,925.91	5,615.14	5,193.28	70	502.20	471.45	440.38	406.32
71	6,663.84	6,321.66	5,979.14	5,527.86	71	547.83	513.77	479.72	444.34
72	7,131.33	6,753.77	6,375.88	5,894.18	72	599.40	561.71	524.02	484.02
73	7,673.54	7,253.99	6,834.44	6,316.37	73	661.23	619.24	577.25	534.60
74	8,312.61	7,843.14	7,373.67	6,812.95	74	738.26	690.65	642.71	595.43
75	9,034.01	8,507.34	7,980.68	7,371.03	75	827.86	773.64	719.08	665.52
76	9,823.19	9,233.37	8,643.56	7,981.67	76	927.70	865.88	804.05	744.54
77	10,952.89	10,295.30	9,637.71	8,896.15	77	1,035.48	965.72	895.63	828.85
78	12,376.84	11,633.62	10,890.41	10,048.99	78	1,170.04	1,091.02	1,012.01	935.97
79	14,109.59	13,262.56	12,415.19	11,453.44	79	1,322.12	1,232.86	1,143.59	1,059.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	674.45	663.87	652.96	609.65	18-44	16.20	15.21	13.89	12.56
45-49	767.35	749.83	731.98	681.72	45-49	24.47	22.81	20.83	18.84
50-54	887.04	860.26	833.48	775.95	50-54	35.05	32.40	29.76	27.11
55	940.26	909.52	878.77	817.28	55	39.67	36.70	33.72	30.75
56	1,024.24	991.84	959.44	891.33	56	43.64	40.67	37.36	34.38
57	1,119.13	1,085.40	1,051.35	976.96	57	47.61	44.30	40.67	37.03
58	1,224.26	1,188.56	1,152.52	1,070.53	58	52.24	48.60	44.63	41.33
59	1,338.65	1,299.64	1,260.30	1,170.37	59	58.19	53.89	49.59	45.62
60	1,461.31	1,417.67	1,374.03	1,273.85	60	64.80	60.17	55.54	51.58
61	1,591.24	1,542.31	1,493.05	1,383.29	61	72.73	67.45	61.82	57.20
62	1,727.79	1,672.24	1,616.70	1,498.34	62	81.00	75.05	69.10	63.81
63	1,869.62	1,807.13	1,744.32	1,617.36	63	89.93	83.31	76.70	71.41
64	2,016.08	1,945.99	1,875.57	1,738.03	64	99.51	92.24	84.97	78.69
65	2,166.51	2,087.82	2,008.81	1,861.35	65	109.43	101.50	93.23	86.29
66	2,319.58	2,231.97	2,144.36	1,985.33	66	119.68	111.09	102.16	94.56
67	2,474.64	2,378.10	2,281.23	2,111.30	67	130.26	120.67	111.09	102.82
68	2,635.32	2,528.20	2,421.08	2,239.91	68	142.82	132.25	121.67	112.74
69	2,807.57	2,687.89	2,567.87	2,376.12	69	159.36	147.45	135.55	125.96
70	2,993.70	2,858.48	2,723.26	2,518.61	70	179.19	165.97	152.41	140.51
71	3,194.72	3,041.64	2,888.57	2,670.69	71	202.67	187.46	171.92	159.36
72	3,413.58	3,240.01	3,066.44	2,834.68	72	229.12	211.92	194.40	179.52
73	3,676.42	3,478.38	3,280.02	3,031.39	73	261.18	241.35	221.51	205.31
74	4,000.75	3,772.96	3,544.84	3,275.06	74	301.85	278.71	255.23	236.39

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	4,375.34	4,113.49	3,851.32	3,557.07	75	349.13	322.35	295.24	273.42
76	4,789.27	4,489.07	4,188.87	3,868.18	76	402.36	371.28	339.87	314.74
77	5,340.07	5,005.49	4,670.58	4,311.20	77	460.21	424.18	388.14	359.38
78	6,034.36	5,656.13	5,277.91	4,869.94	78	520.05	479.39	438.72	405.66
79	6,879.07	6,447.95	6,016.50	5,550.34	79	587.50	541.54	495.59	459.22
80		7,350.53	6,858.91		80	664.20	612.30	560.06	516.42
81		8,453.12	7,887.77		81	750.49	691.64	632.79	583.53
82		9,721.03	9,071.04		82	848.02	781.57	715.12	659.57
83		11,179.36	10,431.51		83	958.12	883.07	808.02	745.20
84		12,856.23	11,996.31		84	1,082.76	998.12	913.15	842.07
					85	1,223.60	1,127.72	1,031.84	951.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	697.59	686.02	674.45	629.82	18-44	18.84	17.52	16.20	14.55
45-49	807.36	788.51	769.67	716.77	45-49	28.43	26.45	24.47	22.15
50-54	948.20	920.43	892.33	830.83	50-54	40.67	38.02	35.38	32.07
55	1,011.02	978.95	946.88	880.75	55	46.29	43.31	40.00	36.70
56	1,099.95	1,065.57	1,031.18	957.79	56	50.91	47.61	43.97	40.67
57	1,198.47	1,162.11	1,125.74	1,046.06	57	55.87	52.24	48.27	43.97
58	1,308.90	1,269.89	1,230.87	1,143.26	58	61.49	57.53	53.23	49.26
59	1,432.22	1,389.24	1,346.26	1,250.05	59	68.44	63.81	59.18	54.55
60	1,566.78	1,518.84	1,470.90	1,363.78	60	76.37	71.41	66.12	61.49
61	1,711.59	1,657.70	1,603.47	1,485.78	61	85.63	80.01	74.06	68.44
62	1,865.32	1,804.49	1,743.32	1,615.71	62	95.88	89.60	82.98	76.70
63	2,026.99	1,958.22	1,889.46	1,751.92	63	106.79	99.51	92.24	85.63
64	2,194.94	2,117.91	2,040.88	1,891.11	64	118.36	110.42	102.16	94.56
65	2,368.18	2,282.22	2,196.26	2,034.93	65	130.59	121.67	112.74	104.47
66	2,545.72	2,450.51	2,354.96	2,180.40	66	142.82	133.24	123.32	114.06
67	2,725.91	2,621.10	2,515.97	2,328.84	67	155.72	145.14	134.56	124.64
68	2,916.67	2,800.30	2,683.92	2,482.91	68	170.93	159.36	147.45	136.54
69	3,127.27	2,996.68	2,865.76	2,651.52	69	191.09	178.20	164.98	153.07
70	3,359.69	3,211.58	3,063.13	2,833.03	70	215.56	201.01	186.14	171.59
71	3,615.26	3,446.64	3,278.03	3,030.73	71	244.65	227.79	210.93	195.39
72	3,896.28	3,704.52	3,512.77	3,247.28	72	277.05	258.21	239.03	220.85
73	4,232.84	4,013.32	3,793.79	3,506.16	73	317.06	295.24	273.09	252.92
74	4,645.78	4,392.53	4,139.28	3,824.54	74	367.31	341.85	316.07	292.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,122.19	4,829.93	4,537.67	4,191.19	75	426.49	396.41	365.99	338.88
76	5,648.53	5,312.96	4,977.38	4,596.19	76	492.61	457.57	422.52	391.12
77	6,298.19	5,923.93	5,549.68	5,122.52	77	564.36	524.02	483.36	447.32
78	7,116.78	6,694.26	6,271.41	5,786.73	78	637.75	592.13	546.17	505.18
79	8,113.25	7,631.22	7,149.18	6,595.41	79	720.74	669.16	617.26	571.96
					80	814.30	756.11	697.59	643.37
					81	920.10	854.31	788.18	726.69
					82	1,039.78	965.39	890.67	821.24
					83	1,175.00	1,090.69	1,006.39	928.03
					84	1,327.74	1,232.53	1,137.31	1,048.71
					85	1,500.32	1,392.87	1,285.09	1,184.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	752.15	738.92	725.70	677.76	18-44	24.47	23.14	21.49	19.18
45-49	894.31	872.82	851.33	792.81	45-49	37.36	35.05	32.73	29.42
50-54	1,077.14	1,045.07	1,012.67	942.91	50-54	53.56	50.58	47.28	42.98
55	1,158.47	1,121.44	1,084.41	1,008.70	55	60.83	57.20	53.56	48.93
56	1,259.31	1,219.30	1,179.30	1,095.32	56	66.78	62.82	58.85	54.22
57	1,370.39	1,327.41	1,284.43	1,193.51	57	73.40	69.10	64.47	58.85
58	1,495.69	1,449.08	1,402.46	1,302.62	58	80.67	76.04	71.08	65.46
59	1,638.19	1,586.61	1,535.04	1,425.60	59	89.93	84.64	79.02	72.73
60	1,796.22	1,738.70	1,680.84	1,558.51	60	100.51	94.56	88.27	81.99
61	1,968.47	1,903.67	1,838.54	1,703.65	61	112.41	105.80	98.85	91.58
62	2,153.29	2,079.89	2,006.49	1,859.70	62	125.96	118.36	110.42	101.83
63	2,348.68	2,266.35	2,184.03	2,025.01	63	140.18	131.58	122.99	114.39
64	2,553.66	2,461.42	2,368.84	2,195.27	64	155.39	145.80	136.21	126.29
65	2,765.91	2,663.42	2,560.60	2,372.48	65	170.93	160.68	150.10	138.86
66	2,984.12	2,870.72	2,756.99	2,552.67	66	187.13	175.89	164.31	152.08
67	3,206.95	3,082.31	2,957.34	2,737.15	67	203.99	191.43	178.86	165.64
68	3,447.64	3,309.44	3,170.91	2,933.53	68	223.83	210.27	196.38	181.84
69	3,721.05	3,565.33	3,409.29	3,154.38	69	250.27	234.74	219.20	203.66
70	4,028.85	3,851.65	3,674.44	3,398.38	70	282.34	264.82	247.30	228.12
71	4,371.70	4,169.70	3,967.36	3,667.82	71	320.03	299.87	279.70	259.20
72	4,750.91	4,520.48	4,289.71	3,965.71	72	362.68	339.87	316.73	292.59
73	5,202.20	4,937.71	4,672.89	4,318.80	73	414.92	388.47	361.69	334.91
74	5,750.36	5,444.21	5,137.73	4,746.95	74	480.38	449.30	417.90	387.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-CPIR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	6,380.51	6,025.76	5,671.01	5,237.91	75	557.41	520.72	483.69	447.65
76	7,076.78	6,668.14	6,259.50	5,780.11	76	643.37	600.39	557.41	516.09
77	7,890.75	7,435.16	6,979.25	6,442.33	77	736.94	687.35	637.75	590.14
78	8,916.31	8,401.55	7,886.78	7,277.46	78	832.82	776.94	720.74	666.52
79	10,164.71	9,577.87	8,990.70	8,294.43	79	940.93	877.78	814.30	754.79
					80	1,063.25	991.84	920.10	848.35
					81	1,201.45	1,120.78	1,039.78	958.78
					82	1,357.83	1,266.58	1,175.00	1,083.42
					83	1,534.38	1,431.23	1,327.74	1,224.26
					84	1,733.74	1,617.03	1,500.32	1,383.62
					85	1,959.21	1,827.30	1,695.39	1,563.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,213.35	1,163.10	1,112.51	1,038.79	18-44	72.73	67.45	62.16	55.54
45-49	1,313.53	1,255.34	1,197.15	1,115.16	45-49	81.66	75.71	69.76	63.15
50-54	1,442.14	1,374.03	1,305.92	1,216.00	50-54	93.23	86.62	79.68	72.40
55	1,499.33	1,426.93	1,354.19	1,259.64	55	98.52	91.25	83.98	76.70
56	1,603.81	1,528.43	1,452.72	1,349.23	56	103.81	96.21	88.60	81.66
57	1,722.50	1,644.14	1,565.45	1,454.70	57	109.76	101.83	93.56	85.30
58	1,853.42	1,771.43	1,689.10	1,568.76	58	116.05	107.45	98.85	91.25
59	1,993.27	1,906.32	1,819.03	1,689.10	59	123.98	114.72	105.47	97.20
60	2,141.71	2,048.48	1,954.92	1,812.42	60	132.91	122.99	113.07	105.14
61	2,297.76	2,196.93	2,096.09	1,942.02	61	142.82	132.25	121.34	112.41
62	2,460.76	2,351.32	2,241.56	2,077.57	62	153.74	142.16	130.59	120.67
63	2,629.70	2,510.68	2,391.33	2,217.42	63	165.31	153.07	140.51	130.59
64	2,803.93	2,674.33	2,544.73	2,357.93	64	177.54	164.31	150.76	139.85
65	2,982.46	2,841.95	2,701.11	2,502.74	65	190.43	176.22	161.67	149.77
66	3,164.30	3,012.22	2,859.81	2,647.88	66	203.66	188.45	172.91	160.02
67	3,349.11	3,184.80	3,020.15	2,795.34	67	217.21	201.01	184.48	170.60
68	3,538.89	3,361.02	3,183.15	2,944.77	68	232.75	215.23	197.38	182.83
69	3,737.91	3,544.51	3,351.10	3,100.49	69	251.60	232.42	213.25	198.04
70	3,948.85	3,737.91	3,526.65	3,261.50	70	274.08	253.25	232.09	214.24
71	4,174.32	3,942.90	3,711.47	3,431.44	71	299.54	276.72	253.58	235.07
72	4,416.99	4,162.42	3,907.85	3,612.61	72	328.30	303.17	277.72	256.56
73	4,699.67	4,418.32	4,136.63	3,822.88	73	362.68	334.58	306.48	284.00
74	5,037.23	4,724.13	4,411.04	4,075.47	74	405.00	373.59	341.85	316.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
75	5,419.75	5,070.95	4,721.82	4,361.12	75	454.26	418.56	382.52	354.09
76	5,837.31	5,449.17	5,060.70	4,673.22	76	508.81	468.48	428.14	396.41
77	6,508.46	6,075.68	5,642.58	5,208.48	77	567.99	522.70	477.41	442.03
78	7,354.83	6,865.52	6,376.21	5,883.60	78	641.72	590.81	539.56	498.90
79	8,384.36	7,826.61	7,268.87	6,705.83	79	725.37	667.51	609.65	565.02
80		8,468.00	7,682.13		80		710.16	649.66	
81		9,274.37	8,447.83		81		762.06	695.94	
82		10,261.58	9,561.01		82		842.40	770.33	
83		11,638.25	10,848.75		83		932.99	853.31	
84		13,222.88	12,332.21		84		1,037.13	948.86	

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,340.64	1,286.09	1,231.53	1,149.87	18-44	86.29	80.67	74.72	66.78
45-49	1,461.31	1,398.49	1,335.35	1,243.77	45-49	97.20	90.59	83.98	75.71
50-54	1,616.37	1,542.64	1,468.92	1,367.75	50-54	110.76	103.48	95.88	87.28
55	1,685.14	1,606.78	1,528.10	1,421.31	55	117.04	109.10	101.17	92.57
56	1,797.55	1,715.55	1,633.23	1,516.85	56	123.32	115.05	106.79	98.52
57	1,924.17	1,838.21	1,752.25	1,628.27	57	130.26	121.67	112.74	102.82
58	2,064.68	1,974.42	1,883.84	1,749.61	58	138.20	128.94	119.35	110.09
59	2,218.75	2,122.21	2,025.67	1,881.19	59	147.45	137.54	127.29	117.37
60	2,384.38	2,280.90	2,177.09	2,018.39	60	158.36	147.78	136.87	127.29
61	2,561.26	2,449.18	2,337.11	2,165.52	61	170.60	159.03	147.12	136.21
62	2,748.06	2,626.39	2,504.73	2,321.57	62	183.82	171.26	158.36	146.13
63	2,943.45	2,811.21	2,678.96	2,483.90	63	198.04	184.48	170.60	158.36
64	3,146.12	3,002.96	2,859.48	2,649.87	64	212.92	198.37	183.49	169.94
65	3,355.40	3,200.01	3,044.62	2,821.12	65	228.45	212.92	197.05	182.50
66	3,569.96	3,402.01	3,234.06	2,994.37	66	244.65	227.79	210.93	195.06
67	3,788.83	3,607.98	3,426.81	3,171.90	67	261.18	243.33	225.15	208.29
68	4,016.95	3,821.23	3,625.51	3,354.07	68	280.03	260.85	241.35	223.49
69	4,261.94	4,049.02	3,835.78	3,549.13	69	303.50	282.34	261.18	242.67
70	4,526.43	4,293.35	4,059.93	3,754.78	70	331.27	308.13	284.99	262.84
71	4,813.73	4,557.17	4,300.62	3,975.96	71	363.01	337.56	312.10	289.29
72	5,126.16	4,843.49	4,560.81	4,216.31	72	398.72	370.62	342.52	316.40
73	5,490.17	5,176.74	4,863.32	4,494.69	73	441.70	410.29	378.88	351.11
74	5,922.61	5,572.49	5,222.37	4,824.97	74	494.60	459.22	423.52	392.44
75	6,412.25	6,020.47	5,628.69	5,198.90	75	556.09	516.09	475.75	440.38
76	6,947.84	6,510.11	6,072.05	5,606.87	76	624.53	578.90	533.28	493.94
77	7,746.93	7,258.62	6,770.30	6,249.25	77	698.59	647.34	595.77	551.46
78	8,753.98	8,202.19	7,650.39	7,059.26	78	789.50	731.32	673.13	622.55
79	9,979.57	9,350.74	8,721.58	8,046.14	79	891.99	826.53	760.74	705.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC2J-5, et al.

RIDER: H-5IR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>				Issue Age	<u>Additional \$5 Increments Elimination Period</u>			
	20 Days	60 Days	100 Days	365 Days		20 Days	60 Days	100 Days	365 Days
18-44	1,580.33	1,515.86	1,451.39	1,355.18	18-44	111.42	104.80	97.86	87.61
45-49	1,738.03	1,663.65	1,589.26	1,480.16	45-49	125.63	118.03	110.09	99.51
50-54	1,941.03	1,853.75	1,766.47	1,644.80	50-54	143.82	135.22	126.29	114.72
55	2,031.29	1,938.39	1,845.15	1,716.21	55	152.08	142.82	133.24	122.00
56	2,161.22	2,063.69	1,966.16	1,826.31	56	160.35	150.43	140.51	129.60
57	2,306.03	2,203.54	2,101.05	1,952.60	57	169.27	159.03	148.45	135.55
58	2,468.03	2,359.92	2,251.48	2,091.13	58	179.19	168.28	157.37	145.14
59	2,648.21	2,532.83	2,417.11	2,244.53	59	191.76	179.85	167.95	154.73
60	2,845.59	2,721.28	2,596.64	2,407.53	60	205.64	193.08	180.18	167.62
61	3,058.17	2,923.61	2,789.05	2,584.40	61	221.51	207.63	193.74	179.19
62	3,284.97	3,138.84	2,992.71	2,773.85	62	238.70	223.83	208.95	192.75
63	3,524.01	3,365.64	3,206.95	2,973.54	63	257.22	241.02	224.82	208.95
64	3,773.95	3,602.03	3,429.78	3,178.19	64	277.05	259.53	242.01	224.16
65	4,033.48	3,847.35	3,660.88	3,392.09	65	297.22	278.38	259.53	240.03
66	4,300.62	4,099.61	3,898.26	3,609.31	66	318.38	298.21	277.72	256.89
67	4,574.04	4,357.48	4,140.93	3,832.80	67	339.87	318.38	296.56	274.41
68	4,863.65	4,629.58	4,395.51	4,066.54	68	364.67	341.52	318.05	294.58
69	5,182.03	4,926.47	4,670.91	4,321.78	69	395.08	369.96	344.50	320.03
70	5,531.82	5,251.13	4,970.44	4,596.85	70	431.45	403.68	375.58	346.48
71	5,915.67	5,606.21	5,296.43	4,896.71	71	473.11	442.36	411.28	381.20
72	6,336.21	5,994.02	5,651.84	5,225.01	72	519.72	485.67	451.29	416.90
73	6,824.19	6,443.65	6,063.12	5,603.57	73	575.93	537.58	499.23	462.53
74	7,399.79	6,973.30	6,546.81	6,048.90	74	645.03	601.72	558.41	517.41
75	8,050.11	7,571.05	7,091.99	6,550.44	75	725.70	676.43	626.84	580.23
76	8,761.92	8,224.67	7,687.42	7,098.60	76	815.29	759.09	702.88	650.98
77	9,769.63	9,170.55	8,571.48	7,911.91	77	912.16	848.68	785.21	726.69
78	11,039.51	10,362.75	9,685.65	8,937.14	78	1,030.85	959.11	887.37	820.58
79	12,585.13	11,813.48	11,041.83	10,186.53	79	1,164.75	1,083.75	1,002.75	929.35

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

<u>Product</u>	<u>Form Number</u>
Long-Term Care	H-LTC2J-5, et al.
Annual 5% Benefit Inflation Rider	H-5IR
Cost of Living (CPI) Benefit Rider	H-CPIR

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy form may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Existing rates can be found in Exhibit II of the attached actuarial memorandum, and revised rates are shown in Exhibit III of the attached actuarial memorandum. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): There have been four prior increases approved and implemented on this policy form and associated riders. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	10% - 70%
2	10% - 45%
3-7	10% - 45%
8-9	2.5% - 45%
10	2% - 45%
11+	0% - 21%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

August 2016

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Calendar Year	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence
Historical Experience	1990	97,751	0	0.0%	495	287,390	0	0.0%				0.0040	0.996	4.5%	2.9400		
	1991	8,790,314	1,692,299	19.3%	10,920	24,730,745	4,761,127	19.3%				0.0173	0.983	4.5%	2.8134		
	1992	25,733,575	3,991,483	15.5%	20,991	69,281,401	10,746,099	15.5%				0.0400	0.960	4.5%	2.6923		
	1993	40,514,432	5,835,618	14.4%	27,528	104,378,246	15,034,434	14.4%				0.0610	0.939	4.5%	2.5763		
	1994	46,171,420	13,526,325	29.3%	28,793	113,830,119	33,347,537	29.3%				0.0568	0.943	4.5%	2.4654		
	1995	51,164,552	15,500,008	30.3%	31,684	120,708,218	36,567,863	30.3%				0.0372	0.963	4.5%	2.3592		
	1996	58,357,012	14,672,390	25.1%	36,497	131,748,118	33,124,721	25.1%				0.0318	0.968	4.5%	2.2576		
	1997	64,444,421	20,207,592	31.4%	35,418	139,226,021	43,656,573	31.4%				0.0307	0.969	4.5%	2.1604		
	1998	63,115,678	25,423,137	40.3%	34,500	130,483,634	52,559,101	40.3%				0.0260	0.974	4.5%	2.0674		
	1999	61,841,832	32,340,690	52.3%	33,684	122,344,612	63,981,112	52.3%				0.0237	0.976	4.5%	1.9783		
	2000	60,638,040	35,765,219	59.0%	32,855	114,797,219	67,709,109	59.0%				0.0246	0.975	4.5%	1.8932		
	2001	59,684,684	39,507,324	66.2%	31,951	108,126,668	71,572,721	66.2%				0.0275	0.972	4.5%	1.8116		
	2002	58,720,505	52,790,961	89.9%	31,059	101,798,977	91,519,407	89.9%				0.0279	0.972	4.5%	1.7336		
	2003	57,309,579	59,671,708	104.1%	30,103	95,074,611	98,993,302	104.1%				0.0308	0.969	4.5%	1.6590		
	2004	55,963,367	62,103,863	111.0%	29,106	88,843,341	98,591,543	111.0%				0.0331	0.967	4.5%	1.5875		
	2005	66,979,396	62,150,616	92.8%	27,912	101,752,711	94,417,000	92.8%				0.0410	0.959	4.5%	1.5192		
	2006	72,573,224	80,925,495	111.5%	26,842	105,503,019	117,645,097	111.5%				0.0383	0.962	4.5%	1.4537		
	2007	70,907,405	82,467,645	116.3%	25,776	98,642,432	114,724,393	116.3%				0.0397	0.960	4.5%	1.3911		
	2008	68,604,979	93,419,670	136.2%	24,598	91,329,593	124,363,867	136.2%				0.0457	0.954	4.5%	1.3312		
	2009	66,221,228	111,826,660	168.9%	23,368	84,360,050	142,457,380	168.9%				0.0500	0.950	4.5%	1.2739		
2010	63,272,492	115,451,932	182.5%	22,104	77,132,649	140,742,257	182.5%				0.0541	0.946	4.5%	1.2191			
2011	61,404,692	118,974,601	193.8%	20,729	71,632,247	138,790,990	193.8%				0.0622	0.938	4.5%	1.1666			
2012	61,832,089	113,644,854	183.8%	19,390	69,024,718	126,864,813	183.8%				0.0646	0.935	4.5%	1.1163			
2013	59,830,369	115,436,253	192.9%	18,141	63,914,018	123,315,213	192.9%				0.0644	0.936	4.5%	1.0683			
2014	56,481,411	133,536,572	236.4%	16,923	57,738,259	136,508,084	236.4%				0.0671	0.933	4.5%	1.0223			
Projected Future Experience (40 Years)	2015	58,010,746	120,291,121	207.4%	15,519	56,747,967	117,672,621	207.4%	1.0033	0.9823	1.0000	0.0830	0.0000	0.917	0.912	4.5%	0.9782
	2016	58,009,578	116,405,158	200.7%	14,154	54,303,181	108,967,701	200.7%	1.1023	1.0610	1.0000	0.0879	0.0000	0.912	0.907	4.5%	0.9361
	2017	54,007,843	112,514,904	208.3%	12,844	48,380,027	100,790,437	208.3%	1.0399	1.0651	1.0000	0.0925	0.0000	0.907	0.895	4.5%	0.8958
	2018	48,187,576	108,136,267	224.4%	11,596	41,307,419	92,696,718	224.4%	1.0000	1.0645	1.0000	0.0972	0.0000	0.903	0.892	4.5%	0.8572
	2019	42,743,496	103,242,908	241.5%	10,416	35,062,811	84,690,934	241.5%	1.0000	1.0629	1.0000	0.1018	0.0000	0.898	0.887	4.5%	0.8203
	2020	37,692,334	97,907,315	259.8%	9,308	29,587,851	76,855,605	259.8%	1.0000	1.0612	1.0000	0.1064	0.0000	0.894	0.882	4.5%	0.7850
	2021	33,043,389	92,300,753	279.3%	8,275	24,821,538	69,334,495	279.3%	1.0000	1.0604	1.0000	0.1109	0.0000	0.889	0.877	4.5%	0.7512
	2022	28,798,820	86,538,970	300.5%	7,320	20,701,533	62,207,041	300.5%	1.0000	1.0600	1.0000	0.1155	0.0000	0.885	0.872	4.5%	0.7188
	2023	24,953,994	80,676,181	323.3%	6,442	17,165,308	55,495,385	323.3%	1.0000	1.0593	1.0000	0.1199	0.0000	0.880	0.866	4.5%	0.6879
	2024	21,498,267	74,827,693	348.1%	5,641	14,151,377	49,255,825	348.1%	1.0000	1.0592	1.0000	0.1243	0.0000	0.876	0.862	4.5%	0.6583
	2025	18,415,815	69,094,694	375.2%	4,915	11,600,318	43,523,484	375.2%	1.0000	1.0598	1.0000	0.1287	0.0000	0.871	0.857	4.5%	0.6299
	2026	15,686,655	63,508,350	404.9%	4,261	9,455,685	38,281,900	404.9%	1.0000	1.0602	1.0000	0.1330	0.0000	0.867	0.852	4.5%	0.6028
	2027	13,287,682	58,031,948	436.7%	3,676	7,664,708	33,474,455	436.7%	1.0000	1.0592	1.0000	0.1373	0.0000	0.863	0.847	4.5%	0.5768
	2028	11,193,720	52,712,500	470.9%	3,155	6,178,805	29,096,697	470.9%	1.0000	1.0582	1.0000	0.1416	0.0000	0.858	0.842	4.5%	0.5520
	2029	9,378,430	47,611,974	507.7%	2,695	4,953,862	25,149,536	507.7%	1.0000	1.0575	1.0000	0.1459	0.0000	0.854	0.838	4.5%	0.5282
	2030	7,815,193	42,787,664	547.5%	2,291	3,950,365	21,627,986	547.5%	1.0000	1.0574	1.0000	0.1501	0.0000	0.850	0.833	4.5%	0.5055
	2031	6,477,752	38,212,763	589.9%	1,937	3,133,325	18,483,731	589.9%	1.0000	1.0561	1.0000	0.1544	0.0000	0.846	0.829	4.5%	0.4837
	2032	5,340,783	33,886,981	634.5%	1,630	2,472,122	15,685,480	634.5%	1.0000	1.0540	1.0000	0.1586	0.0000	0.841	0.824	4.5%	0.4629
	2033	4,380,280	29,867,307	681.9%	1,364	1,940,218	13,229,538	681.9%	1.0000	1.0529	1.0000	0.1629	0.0000	0.837	0.820	4.5%	0.4429
	2034	3,573,835	26,217,699	733.6%	1,136	1,514,840	11,112,887	733.6%	1.0000	1.0541	1.0000	0.1672	0.0000	0.833	0.816	4.5%	0.4239
2035	2,900,801	22,915,984	790.0%	941	1,176,614	9,295,110	790.0%	1.0000	1.0551	1.0000	0.1716	0.0000	0.828	0.812	4.5%	0.4056	
2036	2,342,396	19,914,340	850.2%	775	909,201	7,729,754	850.2%	1.0000	1.0546	1.0000	0.1760	0.0000	0.824	0.807	4.5%	0.3882	
2037	1,881,723	17,245,731	916.5%	636	698,939	6,405,677	916.5%	1.0000	1.0567	1.0000	0.1805	0.0000	0.819	0.803	4.5%	0.3714	
2038	1,503,786	14,917,722	992.0%	518	534,507	5,302,366	992.0%	1.0000	1.0615	1.0000	0.1851	0.0000	0.815	0.799	4.5%	0.3554	
2039	1,195,411	12,910,252	1080.0%	420	406,601	4,391,224	1080.0%	1.0000	1.0683	1.0000	0.1899	0.0000	0.810	0.795	4.5%	0.3401	
2040	945,135	11,094,869	1173.9%	338	307,630	3,611,244	1173.9%	1.0000	1.0673	1.0000	0.1948	0.0000	0.805	0.791	4.5%	0.3255	
2041	743,086	9,477,227	1275.4%	270	231,450	2,951,886	1275.4%	1.0000	1.0676	1.0000	0.1999	0.0000	0.800	0.786	4.5%	0.3115	
2042	580,833	8,050,693	1386.1%	215	173,122	2,399,580	1386.1%	1.0000	1.0689	1.0000	0.2053	0.0000	0.795	0.782	4.5%	0.2981	
2043	451,238	6,785,560	1503.8%	170	128,704	1,935,403	1503.8%	1.0000	1.0681	1.0000	0.2109	0.0000	0.789	0.777	4.5%	0.2852	
2044	348,311	5,679,909	1630.7%	133	95,068	1,550,282	1630.7%	1.0000	1.0687	1.0000	0.2167	0.0000	0.783	0.772	4.5%	0.2729	
2045	267,046	4,710,742	1764.0%	103	69,749	1,230,389	1764.0%	1.0000	1.0672	1.0000	0.2228	0.0000	0.777	0.767	4.5%	0.2612	
2046	203,289	3,857,727	1897.7%	80	50,810	964,203	1897.7%	1.0000	1.0625	1.0000	0.2292	0.0000	0.771	0.761	4.5%	0.2499	
2047	153,602	3,127,925	2036.4%	61	36,738	748,130	2036.4%	1.0000	1.0611	1.0000	0.2359	0.0000	0.764	0.756	4.5%	0.2392	
2048	115,152	2,516,753	2185.6%	46	26,356	576,030	2185.6%	1.0000	1.0627	1.0000	0.2429	0.0000	0.757	0.750	4.5%	0.2289	
2049	85,622	2,007,529	2344.6%	35	18,753	439,693	2344.6%	1.0000	1.0637	1.0000	0.2501	0.0000	0.750	0.744	4.5%	0.2190	
2050	63,121	1,582,361	2506.9%	26	13,230	331,648	2506.9%	1.0000	1.0618	1.0000	0.2576	0.0000	0.742	0.737	4.5%	0.2096	
2051	46,119	1,239,599	2687.8%	19	9,250	248,620	2687.8%	1.0000	1.0666	1.0000	0.2656	0.0000	0.734	0.731	4.5%	0.2006	
2052	33,383	964,551	2889.4%	14	6,407	185,125	2889.4%	1.0000	1.0716	1.0000	0.2739	0.0000	0.726	0.724	4.5%	0.1919	
2053	23,925	743,079	3105.8%	10	4,394	136,477	3105.8%	1.0000	1.0741	1.0000	0.2828	0.0000	0.717	0.717	4.5%	0.1837	
2054	16,967	567,377	3343.9%	7	2,982	99,719	3343.9%	1.0000	1.0789	1.0000	0.2923	0.0000	0.708	0.709	4.5%	0.1758	
	Past	1,360,654,449	1,410,862,913	103.7%	641,367	2,286,689,017	1,981,993,545	86.7%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
	Calendar Year	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor			
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence	
Historical Experience	1990	97,751	0	0.0%	495	287,390	0	0.0%			0.0040		0.996	4.5%	2,9400			
	1991	8,790,314	1,692,299	19.3%	10,920	24,730,745	4,761,127	19.3%			0.0173		0.983	4.5%	2,8134			
	1992	25,733,575	3,991,483	15.5%	20,991	69,281,401	10,746,099	15.5%			0.0400		0.960	4.5%	2,6923			
	1993	40,514,432	5,835,618	14.4%	27,528	104,378,246	15,034,434	14.4%			0.0610		0.939	4.5%	2,5763			
	1994	46,171,420	13,526,325	29.3%	28,793	113,830,119	33,347,537	29.3%			0.0568		0.943	4.5%	2,4654			
	1995	51,164,552	15,500,008	30.3%	31,684	120,708,218	36,567,863	30.3%			0.0372		0.963	4.5%	2,3592			
	1996	58,357,012	14,672,390	25.1%	36,497	131,748,118	33,124,721	25.1%			0.0318		0.968	4.5%	2,2576			
	1997	64,444,421	20,207,592	31.4%	35,418	139,226,021	43,656,573	31.4%			0.0307		0.969	4.5%	2,1604			
	1998	63,115,678	25,423,137	40.3%	34,500	130,483,634	52,559,101	40.3%			0.0260		0.974	4.5%	2,0674			
	1999	61,841,832	32,340,690	52.3%	33,684	122,344,612	63,981,112	52.3%			0.0237		0.976	4.5%	1,9783			
	2000	60,638,040	35,765,219	59.0%	32,855	114,797,219	67,709,109	59.0%			0.0246		0.975	4.5%	1,8932			
	2001	59,684,684	39,507,324	66.2%	31,951	108,126,668	71,572,721	66.2%			0.0275		0.972	4.5%	1,8116			
	2002	58,720,505	52,790,961	89.9%	31,059	101,798,977	91,519,407	89.9%			0.0279		0.972	4.5%	1,7336			
	2003	57,309,579	59,671,708	104.1%	30,103	95,074,611	98,993,302	104.1%			0.0308		0.969	4.5%	1,6590			
	2004	55,963,367	62,103,863	111.0%	29,106	88,843,341	98,591,543	111.0%			0.0331		0.967	4.5%	1,5875			
	2005	66,979,396	62,150,616	92.8%	27,912	101,752,711	94,417,000	92.8%			0.0410		0.959	4.5%	1,5192			
	2006	72,573,224	80,925,495	111.5%	26,842	105,503,019	117,645,097	111.5%			0.0383		0.962	4.5%	1,4537			
	2007	70,907,405	82,467,645	116.3%	25,776	98,642,432	114,724,393	116.3%			0.0397		0.960	4.5%	1,3911			
	2008	68,604,979	93,419,670	136.2%	24,598	91,329,593	124,363,867	136.2%			0.0457		0.954	4.5%	1,3312			
	2009	66,221,228	111,826,660	168.9%	23,368	84,360,050	142,457,380	168.9%			0.0500		0.950	4.5%	1,2739			
2010	63,272,492	115,451,932	182.5%	22,104	77,132,649	140,742,257	182.5%			0.0541		0.946	4.5%	1,2191				
2011	61,404,692	118,974,601	193.8%	20,729	71,632,247	138,790,990	193.8%			0.0622		0.938	4.5%	1,1666				
2012	61,832,089	113,644,854	183.8%	19,390	69,024,718	126,864,813	183.8%			0.0646		0.935	4.5%	1,1163				
2013	59,830,369	115,436,253	192.9%	18,141	63,914,018	123,315,213	192.9%			0.0644		0.936	4.5%	1,0683				
2014	56,481,411	133,536,572	236.4%	16,923	57,738,259	136,508,084	236.4%			0.0671		0.933	4.5%	1,0223				
Projected Future Experience (40 Years)	2015	58,010,746	120,291,121	207.4%	15,519	56,747,967	117,672,621	207.4%	1.0000	0.9823	1.0000	0.0830	0.0000	0.917	4.5%	0.9782		
	2016	58,541,706	116,256,300	198.6%	14,074	54,801,310	108,828,355	198.6%	1.0123	1.0652	1.0004	0.0876	0.0060	0.907	4.5%	0.904		
	2017	70,566,799	107,886,762	152.9%	12,554	63,213,479	96,644,564	152.9%	1.3819	1.0264	1.0140	0.0926	0.0170	0.892	4.5%	0.8958		
	2018	69,544,639	101,732,528	146.3%	11,334	59,615,150	87,207,296	146.3%	1.1187	1.0381	1.0202	0.0972	0.0000	0.903	4.5%	0.8572		
	2019	61,687,706	97,128,949	157.5%	10,181	50,602,889	79,675,608	157.5%	1.0000	1.0629	1.0202	0.1018	0.0000	0.898	4.5%	0.8203		
	2020	54,397,834	92,109,326	169.3%	9,098	42,701,390	72,304,280	169.3%	1.0000	1.0612	1.0202	0.1064	0.0000	0.894	4.5%	0.7850		
	2021	47,688,445	86,834,780	182.1%	8,088	35,822,614	65,228,564	182.1%	1.0000	1.0604	1.0202	0.1109	0.0000	0.889	4.5%	0.7512		
	2022	41,562,654	81,414,205	195.9%	7,155	29,876,595	58,523,192	195.9%	1.0000	1.0600	1.0202	0.1152	0.0000	0.885	4.5%	0.7188		
	2023	36,013,775	75,898,606	210.7%	6,297	24,773,090	52,208,995	210.7%	1.0000	1.0593	1.0202	0.1199	0.0000	0.880	4.5%	0.6879		
	2024	31,026,446	70,396,460	226.9%	5,514	20,423,363	46,338,937	226.9%	1.0000	1.0592	1.0202	0.1243	0.0000	0.876	4.5%	0.6583		
	2025	26,577,830	65,002,965	244.6%	4,804	16,741,658	40,946,060	244.6%	1.0000	1.0598	1.0202	0.1287	0.0000	0.871	4.5%	0.6299		
	2026	22,639,087	59,747,439	263.9%	4,165	13,646,509	36,014,378	263.9%	1.0000	1.0602	1.0202	0.1330	0.0000	0.867	4.5%	0.6028		
	2027	19,176,874	54,595,345	284.7%	3,593	11,061,759	31,492,126	284.7%	1.0000	1.0592	1.0202	0.1373	0.0000	0.863	4.5%	0.5768		
	2028	16,154,853	49,590,910	307.0%	3,084	8,917,294	27,373,615	307.0%	1.0000	1.0582	1.0202	0.1416	0.0000	0.858	4.5%	0.5520		
	2029	13,535,015	44,792,433	330.9%	2,634	7,149,448	23,660,202	330.9%	1.0000	1.0575	1.0202	0.1459	0.0000	0.854	4.5%	0.5282		
	2030	11,278,940	40,253,814	356.9%	2,239	5,701,193	20,347,195	356.9%	1.0000	1.0574	1.0202	0.1501	0.0000	0.850	4.5%	0.5055		
	2031	9,348,736	35,949,835	384.5%	1,893	4,522,037	17,389,140	384.5%	1.0000	1.0561	1.0202	0.1544	0.0000	0.846	4.5%	0.4837		
	2032	7,707,855	31,880,223	413.6%	1,593	3,567,783	14,756,599	413.6%	1.0000	1.0540	1.0202	0.1586	0.0000	0.841	4.5%	0.4629		
	2033	6,321,651	28,098,590	444.5%	1,333	2,800,136	12,446,096	444.5%	1.0000	1.0529	1.0202	0.1629	0.0000	0.837	4.5%	0.4429		
	2034	5,157,783	24,665,108	478.2%	1,110	2,186,228	10,454,791	478.2%	1.0000	1.0541	1.0202	0.1672	0.0000	0.833	4.5%	0.4239		
	2035	4,186,456	21,558,918	515.0%	920	1,698,097	8,744,662	515.0%	1.0000	1.0551	1.0202	0.1716	0.0000	0.828	4.5%	0.4056		
	2036	3,380,562	18,735,030	554.2%	758	1,312,166	7,272,005	554.2%	1.0000	1.0546	1.0202	0.1760	0.0000	0.824	4.5%	0.3882		
	2037	2,715,715	16,224,453	597.4%	621	1,008,713	6,026,339	597.4%	1.0000	1.0567	1.0202	0.1805	0.0000	0.819	4.5%	0.3714		
	2038	2,170,274	14,034,307	646.7%	506	771,404	4,988,364	646.7%	1.0000	1.0615	1.0202	0.1851	0.0000	0.815	4.5%	0.3554		
	2039	1,725,225	12,145,718	704.0%	410	586,809	4,131,180	704.0%	1.0000	1.0683	1.0202	0.1899	0.0000	0.810	4.5%	0.3401		
	2040	1,364,025	10,437,841	765.2%	330	443,974	3,397,389	765.2%	1.0000	1.0673	1.0202	0.1948	0.0000	0.805	4.5%	0.3255		
	2041	1,072,427	8,915,993	831.4%	264	334,031	2,777,078	831.4%	1.0000	1.0676	1.0202	0.1999	0.0000	0.800	4.5%	0.3115		
	2042	838,262	7,573,937	903.5%	210	249,852	2,257,479	903.5%	1.0000	1.0689	1.0202	0.2053	0.0000	0.795	4.5%	0.2981		
	2043	651,230	6,383,725	980.3%	166	185,746	1,820,790	980.3%	1.0000	1.0681	1.0202	0.2109	0.0000	0.789	4.5%	0.2852		
	2044	502,685	5,343,550	1063.0%	130	137,203	1,458,476	1063.0%	1.0000	1.0687	1.0202	0.2167	0.0000	0.783	4.5%	0.2729		
	2045	385,403	4,431,775	1149.9%	101	100,663	1,157,526	1149.9%	1.0000	1.0672	1.0202	0.2228	0.0000	0.777	4.5%	0.2612		
	2046	293,388	3,629,276	1237.0%	78	73,330	907,103	1237.0%	1.0000	1.0625	1.0202	0.2292	0.0000	0.771	4.5%	0.2499		
	2047	221,679	2,942,692	1327.5%	59	53,021	703,826	1327.5%	1.0000	1.0611	1.0202	0.2359	0.0000	0.764	4.5%	0.2392		
	2048	166,188	2,367,713	1424.7%	45	38,037	541,918	1424.7%	1.0000	1.0627	1.0202	0.2429	0.0000	0.757	4.5%	0.2289		
	2049	123,570	1,888,645	1528.4%	34	27,065	413,655	1528.4%	1.0000	1.0637	1.0202	0.2501	0.0000	0.750	4.5%	0.2190		
	2050	91,097	1,488,655	1634.1%	25	19,093	312,008	1634.1%	1.0000	1.0618	1.0202	0.2576	0.0000	0.742	4.5%	0.2096		
2051	66,560	1,166,191	1752.1%	18	13,350	233,897	1752.1%	1.0000	1.0666	1.0202	0.2656	0.0000	0.734	4.5%	0.2006			
2052	48,178	907,431	1883.5%	13	9,247	174,162	1883.5%	1.0000	1.0716	1.0202	0.2739	0.0000	0.726	4.5%	0.1919			
2053	34,529	699,075	2024.6%	10	6,342	128,394	2024.6%	1.0000	1.0741	1.0202	0.2828	0.0000	0.717	4.5%	0.1837			
2054	24,488	533,777	2179.8%	7	4,304	93,814	2179.8%	1.0000	1.0789	1.0202	0.2923	0.0000	0.708	4.5%	0.1758			
	Past	1,360,654,449	1,410,862,913	103.7%	641,367	2,286,689,017	1,981,993,545	86.7%										
	Future	687,001,317	1,525,934,403	222.1%	130,965	521,944,336	1,067,053,178	204.4%										
	Lifetime	2,047,655,766	2,936,797,317	143.4%	772,332	2,808,633,353	3,049,046,722	108.6%										

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1990	395,103	0	0.0%	0.0%	1,161,609	0	0.0%	0.0%	0.0%	4.5%	2.9400
	1991	13,369,837	120,678	0.9%	0.9%	37,614,816	339,517	0.9%	0.9%	0.9%	4.5%	2.8134
	1992	30,385,165	657,120	2.2%	1.8%	81,804,678	1,769,136	2.2%	1.7%	1.7%	4.5%	2.6923
	1993	42,621,236	1,754,692	4.1%	2.9%	109,806,054	4,520,653	4.1%	2.9%	2.9%	4.5%	2.5763
	1994	46,822,522	3,398,970	7.3%	4.4%	115,435,333	8,379,754	7.3%	4.3%	4.3%	4.5%	2.4654
	1995	52,995,105	5,477,145	10.3%	6.1%	125,026,888	12,921,766	10.3%	5.9%	5.9%	4.5%	2.3592
	1996	62,089,624	8,421,841	13.6%	8.0%	140,174,947	19,013,340	13.6%	7.7%	7.7%	4.5%	2.2576
	1997	63,972,439	11,038,389	17.3%	9.9%	138,206,349	23,847,385	17.3%	9.4%	9.4%	4.5%	2.1604
	1998	62,608,027	13,219,576	21.1%	11.7%	129,434,131	27,329,792	21.1%	11.2%	11.2%	4.5%	2.0674
	1999	61,336,545	16,761,458	27.3%	13.9%	121,344,980	33,159,982	27.3%	13.1%	13.1%	4.5%	1.9783
	2000	60,249,200	22,519,743	37.4%	16.8%	114,061,084	42,633,368	37.4%	15.6%	15.6%	4.5%	1.8932
	2001	59,289,180	26,248,319	44.3%	19.7%	107,410,160	47,552,287	44.3%	18.1%	18.1%	4.5%	1.8116
	2002	58,294,512	30,763,442	52.8%	22.8%	101,060,467	53,332,084	52.8%	20.8%	20.8%	4.5%	1.7336
	2003	56,797,622	34,505,104	60.8%	26.1%	94,225,293	57,242,774	60.8%	23.4%	23.4%	4.5%	1.6590
2004	57,130,027	36,231,361	63.4%	29.0%	90,695,446	57,518,254	63.4%	25.8%	25.8%	4.5%	1.5875	
2005	69,997,450	34,619,598	49.5%	30.8%	106,337,630	52,592,859	49.5%	27.4%	27.4%	4.5%	1.5192	
2006	72,210,582	31,804,193	44.0%	31.9%	104,975,830	46,235,211	44.0%	28.4%	28.4%	4.5%	1.4537	
2007	70,684,620	21,547,423	30.5%	31.8%	98,332,506	29,975,575	30.5%	28.5%	28.5%	4.5%	1.3911	
2008	68,141,187	113,731,251	166.9%	40.9%	90,712,176	151,403,426	166.9%	35.1%	35.1%	4.5%	1.3312	
2009	65,999,070	145,412,448	220.3%	51.9%	84,077,039	185,242,734	220.3%	42.9%	42.9%	4.5%	1.2739	
2010	62,626,891	148,792,789	237.6%	62.1%	76,345,625	181,386,596	237.6%	50.1%	50.1%	4.5%	1.2191	
2011	61,650,550	112,105,221	181.8%	68.3%	71,919,055	130,777,448	181.8%	54.5%	54.5%	4.5%	1.1666	
2012	62,402,491	123,356,785	197.7%	74.7%	69,661,473	137,706,287	197.7%	59.0%	59.0%	4.5%	1.1163	
2013	59,346,922	131,907,940	222.3%	81.3%	63,397,573	140,911,155	222.3%	63.6%	63.6%	4.5%	1.0683	
2014	57,788,844	136,385,046	236.0%	87.8%	59,074,785	139,419,942	236.0%	68.0%	68.0%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	58,003,108	175,723,434	303.0%	96.5%	56,740,495	171,898,282	303.0%	73.5%	73.5%	4.5%	0.9782
	2016	57,432,912	161,347,057	280.9%	103.6%	53,763,360	151,038,134	280.9%	78.1%	78.1%	4.5%	0.9361
	2017	52,239,861	153,803,789	294.4%	110.0%	46,796,275	137,776,868	294.4%	82.2%	82.2%	4.5%	0.8958
	2018	46,510,059	129,905,207	279.3%	114.9%	39,869,416	111,357,518	279.3%	85.3%	85.3%	4.5%	0.8572
	2019	41,164,360	121,809,419	295.9%	119.5%	33,767,434	99,921,182	295.9%	88.1%	88.1%	4.5%	0.8203
	2020	36,217,680	113,266,607	312.7%	123.7%	28,430,273	88,912,392	312.7%	90.5%	90.5%	4.5%	0.7850
	2021	31,677,315	107,696,566	340.0%	127.7%	23,795,371	80,899,524	340.0%	92.8%	92.8%	4.5%	0.7512
	2022	27,543,389	102,023,487	370.4%	131.6%	19,799,088	73,337,818	370.4%	94.9%	94.9%	4.5%	0.7188
	2023	23,809,382	96,222,584	404.1%	135.3%	16,377,954	66,189,416	404.1%	96.8%	96.8%	4.5%	0.6879
	2024	20,462,819	90,351,394	441.5%	138.8%	13,469,786	59,474,404	441.5%	98.5%	98.5%	4.5%	0.6583
	2025	17,486,268	84,456,843	483.0%	142.2%	11,014,786	53,200,265	483.0%	100.1%	100.1%	4.5%	0.6299
	2026	14,858,360	78,595,257	529.0%	145.4%	8,956,401	47,376,067	529.0%	101.5%	101.5%	4.5%	0.6028
	2027	12,554,974	72,800,812	579.9%	148.4%	7,242,061	41,993,550	579.9%	102.8%	102.8%	4.5%	0.5768
	2028	10,550,113	67,129,378	636.3%	151.2%	5,823,542	37,054,649	636.3%	104.0%	104.0%	4.5%	0.5520
	2029	8,816,969	61,600,146	698.7%	153.8%	4,657,288	32,538,350	698.7%	105.0%	105.0%	4.5%	0.5282
	2030	7,328,711	56,245,885	767.5%	156.2%	3,704,461	28,430,746	767.5%	105.9%	105.9%	4.5%	0.5055
	2031	6,059,065	51,098,585	843.3%	158.5%	2,930,804	24,716,677	843.3%	106.7%	106.7%	4.5%	0.4837
	2032	4,982,845	46,171,987	926.6%	160.5%	2,306,441	21,371,917	926.6%	107.4%	107.4%	4.5%	0.4629
	2033	4,076,323	41,486,337	1017.7%	162.4%	1,805,582	18,376,116	1017.7%	108.0%	108.0%	4.5%	0.4429
	2034	3,317,419	37,082,431	1117.8%	164.1%	1,406,153	15,718,118	1117.8%	108.5%	108.5%	4.5%	0.4239
2035	2,685,907	32,988,817	1228.2%	165.6%	1,089,449	13,380,822	1228.2%	109.0%	109.0%	4.5%	0.4056	
2036	2,163,450	29,207,665	1350.1%	167.0%	839,743	11,336,959	1350.1%	109.4%	109.4%	4.5%	0.3882	
2037	1,733,659	25,743,362	1484.9%	168.2%	643,943	9,562,000	1484.9%	109.7%	109.7%	4.5%	0.3714	
2038	1,382,046	22,603,064	1635.5%	169.3%	491,235	8,034,049	1635.5%	110.0%	110.0%	4.5%	0.3554	
2039	1,095,936	19,789,158	1805.7%	170.3%	372,766	6,730,978	1805.7%	110.2%	110.2%	4.5%	0.3401	
2040	864,352	17,275,458	1998.7%	171.1%	281,336	5,622,949	1998.7%	110.4%	110.4%	4.5%	0.3255	
2041	677,882	15,021,321	2215.9%	171.9%	211,141	4,678,713	2215.9%	110.6%	110.6%	4.5%	0.3115	
2042	528,522	13,002,090	2460.1%	172.5%	157,531	3,875,388	2460.1%	110.7%	110.7%	4.5%	0.2981	
2043	409,534	11,206,864	2736.5%	173.1%	116,809	3,196,464	2736.5%	110.8%	110.8%	4.5%	0.2852	
2044	315,276	9,609,192	3047.9%	173.5%	86,052	2,622,746	3047.9%	110.9%	110.9%	4.5%	0.2729	
2045	241,055	8,192,102	3398.4%	174.0%	62,961	2,139,678	3398.4%	111.0%	111.0%	4.5%	0.2612	
2046	182,983	6,937,497	3791.3%	174.3%	45,735	1,733,962	3791.3%	111.0%	111.0%	4.5%	0.2499	
2047	137,852	5,832,210	4230.8%	174.6%	32,971	1,394,934	4230.8%	111.1%	111.1%	4.5%	0.2392	
2048	103,028	4,867,470	4724.4%	174.9%	23,581	1,114,057	4724.4%	111.1%	111.1%	4.5%	0.2289	
2049	76,362	4,033,791	5282.5%	175.1%	16,725	883,489	5282.5%	111.2%	111.2%	4.5%	0.2190	
2050	56,105	3,318,547	5914.9%	175.2%	11,759	695,536	5914.9%	111.2%	111.2%	4.5%	0.2096	
2051	40,846	2,710,807	6636.6%	175.4%	8,192	543,693	6636.6%	111.2%	111.2%	4.5%	0.2006	
2052	29,451	2,199,984	7469.9%	175.5%	5,653	422,239	7469.9%	111.2%	111.2%	4.5%	0.1919	
2053	21,018	1,774,033	8440.4%	175.6%	3,860	325,825	8440.4%	111.2%	111.2%	4.5%	0.1837	
2054	14,834	1,421,487	9582.4%	175.7%	2,607	249,833	9582.4%	111.2%	111.2%	4.5%	0.1758	
Past		1,379,204,753	1,210,780,530	87.8%		2,332,295,927	1,585,211,327	68.0%				
Future		497,852,031	2,086,552,122	419.1%		387,161,022	1,440,126,310	372.0%				
Lifetime		1,877,056,784	3,297,332,652	175.7%		2,719,456,949	3,025,337,637	111.2%				

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year	Mid-Year	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor	
Historical Experience	1990	395,103	0	0.0%	0.0%	1,161,609	0	0.0%	0.0%	0.0%	4.5%	2.9400
	1991	13,369,837	120,678	0.9%	0.9%	37,614,816	339,517	0.9%	0.9%	0.9%	4.5%	2.8134
	1992	30,385,165	657,120	2.2%	1.8%	81,804,678	1,769,136	2.2%	1.7%	1.7%	4.5%	2.6923
	1993	42,621,236	1,754,692	4.1%	2.9%	109,806,054	4,520,653	4.1%	2.9%	2.9%	4.5%	2.5763
	1994	46,822,522	3,398,970	7.3%	4.4%	115,435,333	8,379,754	7.3%	4.3%	4.3%	4.5%	2.4654
	1995	52,995,105	5,477,145	10.3%	6.1%	125,026,888	12,921,766	10.3%	5.9%	5.9%	4.5%	2.3592
	1996	62,089,624	8,421,841	13.6%	8.0%	140,174,947	19,013,340	13.6%	7.7%	7.7%	4.5%	2.2576
	1997	63,972,439	11,038,389	17.3%	9.9%	138,206,349	23,847,385	17.3%	9.4%	9.4%	4.5%	2.1604
	1998	62,608,027	13,219,576	21.1%	11.7%	129,434,131	27,329,792	21.1%	11.2%	11.2%	4.5%	2.0674
	1999	61,336,545	16,761,458	27.3%	13.9%	121,344,980	33,159,982	27.3%	13.1%	13.1%	4.5%	1.9783
	2000	60,249,200	22,519,743	37.4%	16.8%	114,061,084	42,633,368	37.4%	15.6%	15.6%	4.5%	1.8932
	2001	59,289,180	26,248,319	44.3%	19.7%	107,410,160	47,552,287	44.3%	18.1%	18.1%	4.5%	1.8116
	2002	58,294,512	30,763,442	52.8%	22.8%	101,060,467	53,332,084	52.8%	20.8%	20.8%	4.5%	1.7336
	2003	56,797,622	34,505,104	60.8%	26.1%	94,225,293	57,242,774	60.8%	23.4%	23.4%	4.5%	1.6590
2004	57,130,027	36,231,361	63.4%	29.0%	90,695,446	57,518,254	63.4%	25.8%	25.8%	4.5%	1.5875	
2005	69,997,450	34,619,598	49.5%	30.8%	106,337,630	52,592,859	49.5%	27.4%	27.4%	4.5%	1.5192	
2006	72,210,582	31,804,193	44.0%	31.9%	104,975,830	46,235,211	44.0%	28.4%	28.4%	4.5%	1.4537	
2007	70,684,620	21,547,423	30.5%	31.8%	98,332,506	29,975,575	30.5%	28.5%	28.5%	4.5%	1.3911	
2008	68,141,187	113,731,251	166.9%	40.9%	90,712,176	151,403,426	166.9%	35.1%	35.1%	4.5%	1.3312	
2009	65,999,070	145,412,448	220.3%	51.9%	84,077,039	185,242,734	220.3%	42.9%	42.9%	4.5%	1.2739	
2010	62,626,891	148,792,789	237.6%	62.1%	76,345,625	181,386,596	237.6%	50.1%	50.1%	4.5%	1.2191	
2011	61,650,550	112,105,221	181.8%	68.3%	71,919,055	130,777,448	181.8%	54.5%	54.5%	4.5%	1.1666	
2012	62,402,491	123,356,785	197.7%	74.7%	69,661,473	137,706,287	197.7%	59.0%	59.0%	4.5%	1.1163	
2013	59,346,922	131,907,940	222.3%	81.3%	63,397,573	140,911,155	222.3%	63.6%	63.6%	4.5%	1.0683	
2014	57,788,844	136,385,046	236.0%	87.8%	59,074,785	139,419,942	236.0%	68.0%	68.0%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	58,014,876	175,723,434	302.9%	96.5%	56,752,007	171,898,282	302.9%	73.5%	73.5%	4.5%	0.9782
	2016	61,481,518	161,310,055	262.4%	103.3%	57,553,289	151,003,497	262.4%	78.0%	78.0%	4.5%	0.9361
	2017	72,392,775	152,610,633	210.8%	108.2%	64,849,181	136,708,043	210.8%	81.4%	81.4%	4.5%	0.8958
	2018	67,134,360	126,908,965	189.0%	111.5%	57,549,007	108,789,075	189.0%	83.8%	83.8%	4.5%	0.8572
	2019	59,417,668	117,333,301	197.5%	114.6%	48,740,760	96,249,389	197.5%	85.9%	85.9%	4.5%	0.8203
	2020	52,277,060	108,016,456	206.6%	117.3%	41,036,618	84,791,111	206.6%	87.8%	87.8%	4.5%	0.7850
	2021	45,723,053	102,136,614	223.4%	120.0%	34,346,251	76,722,999	223.4%	89.5%	89.5%	4.5%	0.7512
	2022	39,755,812	96,446,666	242.6%	122.7%	28,577,777	69,329,017	242.6%	91.1%	91.1%	4.5%	0.7188
	2023	34,365,911	90,813,267	264.3%	125.3%	23,639,560	62,468,464	264.3%	92.6%	92.6%	4.5%	0.6879
	2024	29,535,327	85,192,822	288.4%	127.8%	19,441,825	56,078,740	288.4%	94.0%	94.0%	4.5%	0.6583
	2025	25,238,884	79,585,286	315.3%	130.3%	15,898,242	50,131,619	315.3%	95.3%	95.3%	4.5%	0.6299
	2026	21,445,725	74,030,258	345.2%	132.6%	12,927,168	44,624,352	345.2%	96.4%	96.4%	4.5%	0.6028
	2027	18,121,020	68,551,614	378.3%	134.9%	10,452,713	39,542,494	378.3%	97.5%	97.5%	4.5%	0.5768
	2028	15,227,234	63,198,532	415.0%	137.0%	8,405,259	34,884,867	415.0%	98.4%	98.4%	4.5%	0.5520
	2029	12,725,665	57,985,117	455.7%	139.1%	6,721,935	30,628,824	455.7%	99.3%	99.3%	4.5%	0.5282
	2030	10,577,575	52,939,961	500.5%	141.0%	5,346,673	26,759,692	500.5%	100.0%	100.0%	4.5%	0.5055
	2031	8,745,038	48,091,894	549.9%	142.8%	4,230,025	23,262,323	549.9%	100.7%	100.7%	4.5%	0.4837
	2032	7,191,694	43,452,843	604.2%	144.4%	3,328,864	20,113,290	604.2%	101.3%	101.3%	4.5%	0.4629
	2033	5,883,290	39,041,332	663.6%	145.9%	2,605,967	17,293,116	663.6%	101.8%	101.8%	4.5%	0.4429
	2034	4,787,953	34,895,781	728.8%	147.3%	2,029,468	14,791,263	728.8%	102.3%	102.3%	4.5%	0.4239
2035	3,876,490	31,042,707	800.8%	148.5%	1,572,370	12,591,447	800.8%	102.7%	102.7%	4.5%	0.4056	
2036	3,122,431	27,483,888	880.2%	149.7%	1,211,972	10,667,875	880.2%	103.0%	103.0%	4.5%	0.3882	
2037	2,502,120	24,223,513	968.1%	150.7%	929,376	8,997,474	968.1%	103.3%	103.3%	4.5%	0.3714	
2038	1,994,644	21,268,200	1066.3%	151.6%	708,978	7,559,584	1066.3%	103.5%	103.5%	4.5%	0.3554	
2039	1,581,710	18,620,122	1177.2%	152.4%	537,994	6,333,349	1177.2%	103.7%	103.7%	4.5%	0.3401	
2040	1,247,473	16,254,659	1303.0%	153.1%	406,037	5,290,692	1303.0%	103.9%	103.9%	4.5%	0.3255	
2041	978,348	14,133,268	1444.6%	153.7%	304,728	4,402,110	1444.6%	104.0%	104.0%	4.5%	0.3115	
2042	762,784	12,232,745	1603.7%	154.2%	227,354	3,646,078	1603.7%	104.2%	104.2%	4.5%	0.2981	
2043	591,055	10,543,482	1783.8%	154.7%	168,583	3,007,252	1783.8%	104.3%	104.3%	4.5%	0.2852	
2044	455,017	9,040,200	1986.8%	155.1%	124,193	2,467,445	1986.8%	104.3%	104.3%	4.5%	0.2729	
2045	347,898	7,706,973	2215.3%	155.4%	90,867	2,012,968	2215.3%	104.4%	104.4%	4.5%	0.2612	
2046	264,087	6,526,664	2471.4%	155.7%	66,006	1,631,278	2471.4%	104.5%	104.5%	4.5%	0.2499	
2047	198,952	5,486,831	2757.9%	156.0%	47,585	1,312,327	2757.9%	104.5%	104.5%	4.5%	0.2392	
2048	148,693	4,579,222	3079.6%	156.2%	34,033	1,048,084	3079.6%	104.5%	104.5%	4.5%	0.2289	
2049	110,207	3,794,913	3443.4%	156.4%	24,138	831,170	3443.4%	104.6%	104.6%	4.5%	0.2190	
2050	80,972	3,122,026	3855.7%	156.5%	16,971	654,347	3855.7%	104.6%	104.6%	4.5%	0.2096	
2051	58,950	2,550,275	4326.1%	156.7%	11,823	511,496	4326.1%	104.6%	104.6%	4.5%	0.2006	
2052	42,505	2,069,702	4869.3%	156.8%	8,158	397,235	4869.3%	104.6%	104.6%	4.5%	0.1919	
2053	30,334	1,668,976	5502.0%	156.8%	5,571	306,530	5502.0%	104.6%	104.6%	4.5%	0.1837	
2054	21,409	1,337,308	6246.4%	156.9%	3,763	235,038	6246.4%	104.6%	104.6%	4.5%	0.1758	
Past	1,379,204,753	1,210,780,530	87.8%		2,332,295,927	1,585,211,327	68.0%					
Future	668,458,518	2,001,950,502	299.5%		510,933,087	1,389,974,235	272.0%					
Lifetime	2,047,663,271	3,212,731,032	156.9%		2,843,229,014	2,975,185,562	104.6%					

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Calendar Year	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence
Historical Experience	1990	4,104	0	0.0%	23	12,067	0	0.0%				0.0000	1.000		4.5%	2.9400	
	1991	428,026	116,482	27.2%	628	1,204,212	327,712	27.2%				0.0279	0.972		4.5%	2.8134	
	1992	1,359,573	117,839	8.7%	1,084	3,660,319	317,252	8.7%				0.0466	0.953		4.5%	2.6923	
	1993	1,946,338	199,128	10.2%	1,382	5,014,395	513,017	10.2%				0.0534	0.947		4.5%	2.5763	
	1994	2,087,359	961,844	46.1%	1,314	5,146,135	2,371,311	46.1%				0.0519	0.948		4.5%	2.4654	
	1995	2,003,670	92,418	4.6%	1,271	4,727,089	188,035	4.6%				0.0327	0.967		4.5%	2.3592	
	1996	1,929,042	823,847	42.7%	1,220	4,355,049	1,859,935	42.7%				0.0401	0.960		4.5%	2.2576	
	1997	1,874,216	686,209	36.6%	1,175	4,049,065	1,482,489	36.6%				0.0369	0.963		4.5%	2.1604	
	1998	1,804,380	506,623	28.1%	1,132	3,730,325	1,047,378	28.1%				0.0366	0.963		4.5%	2.0674	
	1999	1,753,437	923,936	52.7%	1,112	3,468,907	1,827,866	52.7%				0.0177	0.982		4.5%	1.9783	
	2000	1,694,025	633,511	37.4%	1,069	3,207,053	1,199,334	37.4%				0.0387	0.961		4.5%	1.8932	
	2001	1,642,189	1,198,745	73.0%	1,038	2,975,042	2,171,684	73.0%				0.0290	0.971		4.5%	1.8116	
	2002	1,598,166	1,244,076	77.8%	993	2,770,610	2,156,754	77.8%				0.0434	0.957		4.5%	1.7336	
	2003	1,541,891	3,596,176	233.2%	961	2,557,944	5,965,931	233.2%				0.0322	0.968		4.5%	1.6590	
	2004	1,504,673	764,873	50.8%	920	2,388,708	1,214,256	50.8%				0.0427	0.957		4.5%	1.5875	
	2005	1,720,479	1,311,320	76.2%	887	2,613,690	1,992,110	76.2%				0.0359	0.964		4.5%	1.5192	
	2006	1,863,057	1,657,058	88.9%	848	2,708,412	2,408,941	88.9%				0.0440	0.956		4.5%	1.4537	
	2007	1,823,696	1,830,101	100.4%	816	2,537,024	2,545,934	100.4%				0.0377	0.962		4.5%	1.3911	
	2008	1,751,609	2,797,160	159.7%	770	2,331,809	3,723,687	159.7%				0.0564	0.944		4.5%	1.3312	
	2009	1,671,885	3,990,857	238.7%	726	2,129,835	5,084,002	238.7%				0.0571	0.943		4.5%	1.2739	
2010	1,599,487	2,948,705	184.4%	688	1,949,862	3,594,634	184.4%				0.0523	0.948		4.5%	1.2191		
2011	1,558,680	4,599,998	295.1%	632	1,818,293	5,366,173	295.1%				0.0814	0.919		4.5%	1.1666		
2012	1,553,527	3,415,938	219.9%	585	1,734,242	3,813,298	219.9%				0.0744	0.926		4.5%	1.1163		
2013	1,436,851	3,071,261	213.7%	543	1,534,922	3,280,886	213.7%				0.0718	0.928		4.5%	1.0683		
2014	1,349,848	3,018,121	223.6%	510	1,379,886	3,085,281	223.6%				0.0608	0.939		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,381,950	3,253,977	235.5%	465	1,351,868	3,183,144	235.5%	1.0035	1.1815	1.0000	0.0875	0.0000	0.913	0.909	4.5%	0.9782
	2016	1,374,853	3,150,115	229.1%	422	1,287,010	2,948,846	229.1%	1.0999	1.0666	1.0000	0.0924	0.0000	0.908	0.904	4.5%	0.9361
	2017	1,276,408	3,030,074	237.4%	381	1,143,401	2,714,329	237.4%	1.0418	1.0657	1.0000	0.0974	0.0000	0.903	0.891	4.5%	0.8958
	2018	1,132,428	2,895,885	255.7%	342	970,741	2,482,415	255.7%	1.0000	1.0647	1.0000	0.1023	0.0000	0.898	0.887	4.5%	0.8572
	2019	998,173	2,740,331	274.5%	306	818,809	2,247,914	274.5%	1.0000	1.0600	1.0000	0.1073	0.0000	0.893	0.881	4.5%	0.8203
	2020	874,129	2,566,083	293.6%	271	686,177	2,014,333	293.6%	1.0000	1.0547	1.0000	0.1122	0.0000	0.888	0.876	4.5%	0.7850
	2021	760,581	2,376,647	312.5%	240	571,333	1,785,290	312.5%	1.0000	1.0488	1.0000	0.1169	0.0000	0.883	0.870	4.5%	0.7512
	2022	657,596	2,178,341	331.3%	210	472,701	1,565,863	331.3%	1.0000	1.0433	1.0000	0.1215	0.0000	0.878	0.865	4.5%	0.7188
	2023	565,042	1,981,198	350.6%	184	388,680	1,362,823	350.6%	1.0000	1.0405	1.0000	0.1259	0.0000	0.874	0.859	4.5%	0.6879
	2024	482,617	1,792,631	371.4%	160	317,686	1,180,011	371.4%	1.0000	1.0401	1.0000	0.1301	0.0000	0.870	0.854	4.5%	0.6583
	2025	409,862	1,612,014	393.3%	139	258,177	1,015,425	393.3%	1.0000	1.0384	1.0000	0.1340	0.0000	0.866	0.849	4.5%	0.6299
	2026	346,184	1,437,165	415.1%	119	208,675	866,302	415.1%	1.0000	1.0339	1.0000	0.1377	0.0000	0.862	0.845	4.5%	0.6028
	2027	290,896	1,269,201	436.3%	103	167,797	732,111	436.3%	1.0000	1.0282	1.0000	0.1411	0.0000	0.859	0.840	4.5%	0.5768
	2028	243,266	1,110,859	456.6%	88	134,280	613,181	456.6%	1.0000	1.0227	1.0000	0.1442	0.0000	0.856	0.836	4.5%	0.5520
	2029	202,535	965,156	476.5%	75	106,983	509,814	476.5%	1.0000	1.0186	1.0000	0.1471	0.0000	0.853	0.833	4.5%	0.5282
	2030	167,952	832,846	495.9%	64	84,895	420,981	495.9%	1.0000	1.0147	1.0000	0.1496	0.0000	0.850	0.829	4.5%	0.5055
	2031	138,780	714,414	514.8%	54	67,129	345,566	514.8%	1.0000	1.0115	1.0000	0.1519	0.0000	0.848	0.826	4.5%	0.4837
	2032	114,323	613,615	536.7%	46	52,917	284,028	536.7%	1.0000	1.0153	1.0000	0.1540	0.0000	0.846	0.824	4.5%	0.4629
	2033	93,932	528,813	563.0%	39	41,607	234,234	563.0%	1.0000	1.0210	1.0000	0.1559	0.0000	0.844	0.822	4.5%	0.4429
	2034	77,017	460,796	598.3%	32	32,645	195,317	598.3%	1.0000	1.0345	1.0000	0.1577	0.0000	0.842	0.820	4.5%	0.4239
2035	63,046	404,787	642.1%	27	25,572	164,189	642.1%	1.0000	1.0450	1.0000	0.1594	0.0000	0.841	0.819	4.5%	0.4056	
2036	51,544	357,037	692.7%	23	20,007	138,584	692.7%	1.0000	1.0515	1.0000	0.1612	0.0000	0.839	0.818	4.5%	0.3882	
2037	42,095	315,755	750.1%	19	15,636	117,283	750.1%	1.0000	1.0567	1.0000	0.1631	0.0000	0.837	0.817	4.5%	0.3714	
2038	34,343	280,639	817.2%	16	12,207	99,750	817.2%	1.0000	1.0648	1.0000	0.1653	0.0000	0.835	0.816	4.5%	0.3554	
2039	27,985	247,827	885.6%	13	9,519	84,294	885.6%	1.0000	1.0612	1.0000	0.1679	0.0000	0.832	0.815	4.5%	0.3401	
2040	22,769	218,129	958.0%	11	7,411	70,998	958.0%	1.0000	1.0616	1.0000	0.1709	0.0000	0.829	0.814	4.5%	0.3255	
2041	18,486	192,134	1039.4%	9	5,758	59,844	1039.4%	1.0000	1.0669	1.0000	0.1744	0.0000	0.826	0.812	4.5%	0.3115	
2042	14,967	168,474	1125.6%	7	4,461	50,215	1125.6%	1.0000	1.0673	1.0000	0.1785	0.0000	0.822	0.810	4.5%	0.2981	
2043	12,076	146,011	1209.1%	6	3,444	41,646	1209.1%	1.0000	1.0609	1.0000	0.1831	0.0000	0.817	0.807	4.5%	0.2852	
2044	9,701	124,883	1287.3%	5	2,648	34,086	1287.3%	1.0000	1.0537	1.0000	0.1883	0.0000	0.812	0.803	4.5%	0.2729	
2045	7,753	105,157	1356.3%	4	2,025	27,466	1356.3%	1.0000	1.0447	1.0000	0.1940	0.0000	0.806	0.799	4.5%	0.2612	
2046	6,159	86,626	1406.5%	3	1,539	21,651	1406.5%	1.0000	1.0300	1.0000	0.2002	0.0000	0.800	0.794	4.5%	0.2499	
2047	4,859	70,460	1450.1%	3	1,162	16,852	1450.1%	1.0000	1.0257	1.0000	0.2070	0.0000	0.793	0.789	4.5%	0.2392	
2048	3,803	56,968	1497.9%	2	870	13,039	1497.9%	1.0000	1.0290	1.0000	0.2143	0.0000	0.786	0.783	4.5%	0.2289	
2049	2,951	45,343	1536.8%	2	646	9,931	1536.8%	1.0000	1.0232	1.0000	0.2221	0.0000	0.778	0.776	4.5%	0.2190	
2050	2,267	35,683	1574.3%	1	475	7,479	1574.3%	1.0000	1.0226	1.0000	0.2305	0.0000	0.770	0.768	4.5%	0.2096	
2051	1,722	27,726	1610.0%	1	345	5,561	1610.0%	1.0000	1.0217	1.0000	0.2395	0.0000	0.760	0.760	4.5%	0.2006	
2052	1,293	21,499	1663.2%	1	248	4,126	1663.2%	1.0000	1.0239	1.0000	0.2493	0.0000	0.751	0.751	4.5%	0.1919	
2053	957	16,372	1710.5%	1	176	3,007	1710.5%	1.0000	1.0292	1.0000	0.2601	0.0000	0.740	0.740	4.5%	0.1837	
2054	698	12,206	1749.0%	0	123	2,145	1749.0%	1.0000	1.0243	1.0000	0.2721	0.0000	0.728	0.729	4.5%	0.1758	
Past		39,500,207	40,506,222	102.5%	22,327	70,004,894	57,567,898	82.2%									
Future		11,917,996	38,443,876	322.6%	3,894	9,277,782	27,674,072	298.3%									
Lifetime		51,418,203	78,950,097	153.5%	26,221	79,282,677	85,241,970	107.5%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Calendar Year	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence
Historical Experience	1990	4,104	0	0.0%	23	12,067	0	0.0%				0.0000	1.000		4.5%	2,9400	
	1991	428,026	116,482	27.2%	628	1,204,212	327,712	27.2%				0.0279	0.972		4.5%	2,8134	
	1992	1,359,573	117,839	8.7%	1,084	3,660,319	317,252	8.7%				0.0466	0.953		4.5%	2,6923	
	1993	1,946,338	199,128	10.2%	1,382	5,014,395	513,017	10.2%				0.0534	0.947		4.5%	2,5763	
	1994	2,087,359	961,844	46.1%	1,314	5,146,135	2,371,311	46.1%				0.0519	0.948		4.5%	2,4654	
	1995	2,003,670	92,418	4.6%	1,271	4,727,089	218,035	4.6%				0.0327	0.967		4.5%	2,3592	
	1996	1,929,042	823,847	42.7%	1,220	4,355,049	1,859,935	42.7%				0.0401	0.960		4.5%	2,2576	
	1997	1,874,216	686,209	36.6%	1,175	4,049,065	1,482,489	36.6%				0.0369	0.963		4.5%	2,1604	
	1998	1,804,380	506,623	28.1%	1,132	3,730,325	1,047,378	28.1%				0.0366	0.963		4.5%	2,0674	
	1999	1,753,437	923,936	52.7%	1,112	3,468,907	1,827,866	52.7%				0.0177	0.982		4.5%	1,9783	
	2000	1,694,025	633,511	37.4%	1,069	3,207,053	1,199,334	37.4%				0.0387	0.961		4.5%	1,8932	
	2001	1,642,189	1,198,745	73.0%	1,038	2,975,042	2,171,684	73.0%				0.0290	0.971		4.5%	1,8116	
	2002	1,598,166	1,244,076	77.8%	993	2,770,610	2,156,754	77.8%				0.0434	0.957		4.5%	1,7336	
	2003	1,541,891	3,596,176	233.2%	961	2,557,944	5,965,931	233.2%				0.0322	0.968		4.5%	1,6590	
	2004	1,504,673	764,873	50.8%	920	2,388,708	1,214,256	50.8%				0.0427	0.957		4.5%	1,5875	
	2005	1,720,479	1,311,320	76.2%	887	2,613,690	1,992,110	76.2%				0.0359	0.964		4.5%	1,5192	
	2006	1,863,057	1,657,058	88.9%	848	2,708,412	2,408,941	88.9%				0.0440	0.956		4.5%	1,4537	
	2007	1,823,696	1,830,101	100.4%	816	2,537,024	2,545,934	100.4%				0.0377	0.962		4.5%	1,3911	
	2008	1,751,609	2,797,160	159.7%	770	2,331,809	3,723,687	159.7%				0.0564	0.944		4.5%	1,3312	
	2009	1,671,885	3,990,857	238.7%	726	2,129,835	5,084,002	238.7%				0.0571	0.943		4.5%	1,2739	
2010	1,599,487	2,948,705	184.4%	688	1,949,862	3,594,634	184.4%				0.0523	0.948		4.5%	1,2191		
2011	1,558,680	4,599,998	295.1%	632	1,818,293	5,366,173	295.1%				0.0814	0.919		4.5%	1,1666		
2012	1,553,527	3,415,938	219.9%	585	1,734,242	3,813,298	219.9%				0.0744	0.926		4.5%	1,1163		
2013	1,436,851	3,071,261	213.7%	543	1,534,922	3,280,886	213.7%				0.0718	0.928		4.5%	1,0683		
2014	1,349,848	3,018,121	223.6%	510	1,379,886	3,085,281	223.6%				0.0608	0.939		4.5%	1,0223		
Projected Future Experience (40 Years)	2015	1,381,950	3,253,977	235.5%	465	1,351,868	3,183,144	235.5%	1.0000	1.1815	1.0000	0.0875	0.0000	0.913	0.909	4.5%	0.9782
	2016	1,388,409	3,146,084	226.6%	421	1,299,699	2,945,072	226.6%	1.0134	1.0694	1.0004	0.0926	0.0040	0.904	0.901	4.5%	0.9361
	2017	1,656,540	2,909,658	175.6%	373	1,483,923	2,606,461	175.6%	1.3728	1.0304	1.0135	0.0978	0.0180	0.886	0.834	4.5%	0.8958
	2018	1,634,328	2,724,393	166.7%	335	1,400,981	2,335,408	166.7%	1.1250	1.0363	1.0202	0.1023	0.0000	0.898	0.877	4.5%	0.8572
	2019	1,440,570	2,578,051	179.0%	299	1,181,710	2,114,794	179.0%	1.0000	1.0600	1.0202	0.1073	0.0000	0.893	0.881	4.5%	0.8203
	2020	1,261,549	2,414,122	191.4%	265	990,295	1,895,046	191.4%	1.0000	1.0547	1.0202	0.1122	0.0000	0.888	0.876	4.5%	0.7850
	2021	1,097,675	2,235,904	203.7%	234	824,552	1,679,567	203.7%	1.0000	1.0488	1.0202	0.1169	0.0000	0.883	0.870	4.5%	0.7512
	2022	949,046	2,049,342	215.9%	206	682,206	1,473,134	215.9%	1.0000	1.0433	1.0202	0.1215	0.0000	0.878	0.865	4.5%	0.7188
	2023	815,472	1,863,873	228.6%	180	560,945	1,282,118	228.6%	1.0000	1.0405	1.0202	0.1259	0.0000	0.874	0.859	4.5%	0.6879
	2024	696,516	1,686,473	242.1%	156	458,486	1,110,132	242.1%	1.0000	1.0401	1.0202	0.1301	0.0000	0.870	0.854	4.5%	0.6583
	2025	591,516	1,516,552	256.4%	135	372,602	955,292	256.4%	1.0000	1.0384	1.0202	0.1340	0.0000	0.866	0.849	4.5%	0.6299
	2026	499,615	1,352,057	270.6%	117	301,161	815,000	270.6%	1.0000	1.0339	1.0202	0.1377	0.0000	0.862	0.845	4.5%	0.6028
	2027	419,823	1,194,400	284.4%	100	242,166	688,756	284.4%	1.0000	1.0282	1.0202	0.1411	0.0000	0.859	0.840	4.5%	0.5768
	2028	351,083	1,045,074	297.7%	86	193,794	576,869	297.7%	1.0000	1.0227	1.0202	0.1442	0.0000	0.856	0.836	4.5%	0.5520
	2029	292,301	908,001	310.6%	73	154,399	479,623	310.6%	1.0000	1.0186	1.0202	0.1471	0.0000	0.853	0.833	4.5%	0.5282
	2030	242,389	783,526	323.3%	62	122,521	396,051	323.3%	1.0000	1.0147	1.0202	0.1496	0.0000	0.850	0.829	4.5%	0.5055
	2031	200,288	672,107	335.6%	53	96,881	325,102	335.6%	1.0000	1.0115	1.0202	0.1519	0.0000	0.848	0.826	4.5%	0.4837
	2032	164,991	577,277	349.9%	45	76,371	267,208	349.9%	1.0000	1.0153	1.0202	0.1540	0.0000	0.846	0.824	4.5%	0.4629
	2033	135,563	497,497	367.0%	38	60,047	220,363	367.0%	1.0000	1.0210	1.0202	0.1559	0.0000	0.844	0.822	4.5%	0.4429
	2034	111,152	433,508	390.0%	32	47,114	183,751	390.0%	1.0000	1.0345	1.0202	0.1577	0.0000	0.842	0.820	4.5%	0.4239
2035	90,988	380,816	418.5%	27	36,906	154,465	418.5%	1.0000	1.0450	1.0202	0.1594	0.0000	0.841	0.819	4.5%	0.4056	
2036	74,388	335,893	451.5%	22	28,874	130,377	451.5%	1.0000	1.0515	1.0202	0.1612	0.0000	0.839	0.818	4.5%	0.3882	
2037	60,752	297,056	489.0%	19	22,566	110,337	489.0%	1.0000	1.0567	1.0202	0.1631	0.0000	0.837	0.817	4.5%	0.3714	
2038	49,565	264,019	532.7%	16	17,617	93,843	532.7%	1.0000	1.0648	1.0202	0.1653	0.0000	0.835	0.816	4.5%	0.3554	
2039	40,388	233,150	577.3%	13	13,738	79,303	577.3%	1.0000	1.0612	1.0202	0.1679	0.0000	0.832	0.815	4.5%	0.3401	
2040	32,860	205,212	624.5%	11	10,695	66,794	624.5%	1.0000	1.0616	1.0202	0.1709	0.0000	0.829	0.814	4.5%	0.3255	
2041	26,679	180,756	677.5%	9	8,310	56,300	677.5%	1.0000	1.0669	1.0202	0.1744	0.0000	0.826	0.812	4.5%	0.3115	
2042	21,601	158,497	733.8%	7	6,438	47,242	733.8%	1.0000	1.0673	1.0202	0.1785	0.0000	0.822	0.810	4.5%	0.2981	
2043	17,428	137,364	788.2%	6	4,971	39,179	788.2%	1.0000	1.0609	1.0202	0.1831	0.0000	0.817	0.807	4.5%	0.2852	
2044	14,001	117,487	839.1%	5	3,821	32,067	839.1%	1.0000	1.0537	1.0202	0.1883	0.0000	0.812	0.803	4.5%	0.2729	
2045	11,190	98,930	884.1%	4	2,923	25,839	884.1%	1.0000	1.0447	1.0202	0.1940	0.0000	0.806	0.799	4.5%	0.2612	
2046	8,889	81,496	916.8%	3	2,222	20,369	916.8%	1.0000	1.0300	1.0202	0.2002	0.0000	0.800	0.794	4.5%	0.2499	
2047	7,012	66,287	945.3%	2	1,677	15,854	945.3%	1.0000	1.0257	1.0202	0.2070	0.0000	0.793	0.789	4.5%	0.2392	
2048	5,489	53,594	976.4%	2	1,256	12,267	976.4%	1.0000	1.0290	1.0202	0.2143	0.0000	0.786	0.783	4.5%	0.2289	
2049	4,258	42,658	1001.8%	2	933	9,343	1001.8%	1.0000	1.0232	1.0202	0.2221	0.0000	0.778	0.776	4.5%	0.2190	
2050	3,271	33,570	1026.2%	1	686	7,036	1026.2%	1.0000	1.0226	1.0202	0.2305	0.0000	0.770	0.768	4.5%	0.2096	
2051	2,485	26,084	1049.5%	1	498	5,232	1049.5%	1.0000	1.0217	1.0202	0.2395	0.0000	0.760	0.760	4.5%	0.2006	
2052	1,866	20,226	1084.2%	1	358	3,882	1084.2%	1.0000	1.0329	1.0202	0.2493	0.0000	0.751	0.751	4.5%	0.1919	
2053	1,381	15,402	1115.0%	0	254	2,829	1115.0%	1.0000	1.0292	1.0202	0.2601	0.0000	0.740	0.740	4.5%	0.1837	
2054	1,007	11,483	1140.1%	0	177	2,018	1140.1%	1.0000	1.0243	1.0202	0.2721	0.0000	0.728	0.729	4.5%	0.1758	
Past		39,500,207	40,506,222	102.5%	22,327	70,004,894	57,567,898	82.2%									
Future		15,806,275	36,601,498	231.6%	3,825	12,066,638	26,447,466	219.2%									
Lifetime		55,306,482	77,107,719	139.4%	26,152	82,071,532	84,015,364	102.4%									

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC2 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	10,536	0	0.0%	0.0%	30,976	0	0.0%	0.0%	4.5%	2.9400
	1991	697,328	6,786	1.0%	1.0%	1,961,869	19,091	1.0%	1.0%	4.5%	2.8134
	1992	1,544,942	50,836	3.3%	2.6%	4,159,382	136,865	3.3%	2.5%	4.5%	2.6923
	1993	2,055,658	97,291	4.7%	3.6%	5,296,039	250,653	4.7%	3.6%	4.5%	2.5763
	1994	2,054,052	232,037	11.3%	6.1%	5,064,019	572,060	11.3%	5.9%	4.5%	2.4654
	1995	1,984,083	333,999	16.8%	8.6%	4,680,880	787,975	16.8%	8.3%	4.5%	2.3592
	1996	1,899,180	325,993	17.2%	10.2%	4,287,632	735,968	17.2%	9.8%	4.5%	2.2576
	1997	1,849,116	422,660	22.9%	12.2%	3,994,838	913,116	22.9%	11.6%	4.5%	2.1604
	1998	1,782,802	483,507	27.1%	14.1%	3,685,717	999,590	27.1%	13.3%	4.5%	2.0674
	1999	1,735,432	829,106	47.8%	17.8%	3,433,287	1,640,259	47.8%	16.5%	4.5%	1.9783
	2000	1,659,399	799,694	48.2%	20.7%	3,141,500	1,513,945	48.2%	19.0%	4.5%	1.8932
	2001	1,630,069	897,458	55.1%	23.7%	2,953,084	1,625,864	55.1%	21.5%	4.5%	1.8116
	2002	1,570,382	1,095,466	69.8%	27.2%	2,722,444	1,899,120	69.8%	24.4%	4.5%	1.7336
	2003	1,527,093	797,133	52.2%	29.0%	2,533,394	1,322,415	52.2%	25.9%	4.5%	1.6590
2004	1,499,361	1,124,463	75.0%	31.9%	2,380,275	1,785,115	75.0%	28.2%	4.5%	1.5875	
2005	1,799,495	976,489	54.3%	33.5%	2,733,728	1,483,448	54.3%	29.6%	4.5%	1.5192	
2006	1,856,884	852,797	45.9%	34.3%	2,699,438	1,239,750	45.9%	30.4%	4.5%	1.4537	
2007	1,820,600	476,640	26.2%	33.8%	2,532,718	663,074	26.2%	30.2%	4.5%	1.3911	
2008	1,731,585	2,695,054	155.6%	40.7%	2,305,153	3,587,760	155.6%	34.9%	4.5%	1.3312	
2009	1,668,619	3,589,078	215.1%	49.7%	2,125,674	4,572,171	215.1%	41.1%	4.5%	1.2739	
2010	1,585,890	3,696,954	233.1%	58.3%	1,933,288	4,506,790	233.1%	46.8%	4.5%	1.2191	
2011	1,579,460	2,847,165	180.3%	63.7%	1,842,534	3,321,388	180.3%	50.5%	4.5%	1.1666	
2012	1,543,184	3,508,664	227.4%	70.5%	1,722,696	3,916,810	227.4%	55.0%	4.5%	1.1163	
2013	1,422,305	3,702,032	260.3%	77.5%	1,519,383	3,954,709	260.3%	59.4%	4.5%	1.0683	
2014	1,356,677	4,263,244	314.2%	85.6%	1,386,867	4,358,112	314.2%	64.4%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	1,376,055	5,274,424	383.3%	95.5%	1,346,101	5,159,610	383.3%	70.3%	4.5%	0.9782
	2016	1,369,337	4,530,180	330.8%	103.1%	1,281,846	4,240,734	330.8%	74.9%	4.5%	0.9361
	2017	1,239,726	4,249,182	342.8%	109.8%	1,110,542	3,806,401	342.8%	78.8%	4.5%	0.8958
	2018	1,097,736	3,552,545	323.6%	115.0%	941,003	3,045,318	323.6%	81.9%	4.5%	0.8572
	2019	965,659	3,281,213	339.8%	119.8%	792,138	2,691,604	339.8%	84.5%	4.5%	0.8203
	2020	843,943	3,018,776	357.7%	124.1%	662,481	2,369,689	357.7%	86.9%	4.5%	0.7850
	2021	732,820	2,834,769	386.8%	128.1%	550,480	2,129,422	386.8%	89.0%	4.5%	0.7512
	2022	632,306	2,645,015	418.3%	131.9%	454,522	1,901,323	418.3%	90.9%	4.5%	0.7188
	2023	542,214	2,450,497	451.9%	135.5%	372,977	1,685,643	451.9%	92.6%	4.5%	0.6879
	2024	462,197	2,255,854	488.1%	138.8%	304,245	1,484,931	488.1%	94.1%	4.5%	0.6583
	2025	391,756	2,064,093	526.9%	141.9%	246,771	1,300,194	526.9%	95.5%	4.5%	0.6299
	2026	330,261	1,876,772	568.3%	144.7%	199,077	1,131,290	568.3%	96.7%	4.5%	0.6028
	2027	277,008	1,694,651	611.8%	147.3%	159,786	977,522	611.8%	97.7%	4.5%	0.5768
	2028	231,245	1,519,950	657.3%	149.6%	127,645	838,995	657.3%	98.6%	4.5%	0.5520
	2029	192,208	1,353,887	704.4%	151.7%	101,528	715,148	704.4%	99.4%	4.5%	0.5282
	2030	159,142	1,197,958	752.8%	153.6%	80,442	605,535	752.8%	100.0%	4.5%	0.5055
	2031	131,316	1,053,426	802.2%	155.3%	63,518	509,548	802.2%	100.6%	4.5%	0.4837
	2032	108,038	921,837	853.2%	156.8%	50,008	426,696	853.2%	101.1%	4.5%	0.4629
	2033	88,673	804,377	907.1%	158.1%	39,277	356,294	907.1%	101.5%	4.5%	0.4429
	2034	72,640	702,022	966.4%	159.2%	30,790	297,566	966.4%	101.8%	4.5%	0.4239
2035	59,421	614,272	1033.8%	160.3%	24,102	249,159	1033.8%	102.1%	4.5%	0.4056	
2036	48,554	539,260	1110.6%	161.2%	18,846	209,314	1110.6%	102.3%	4.5%	0.3882	
2037	39,637	474,931	1198.2%	162.0%	14,723	176,406	1198.2%	102.5%	4.5%	0.3714	
2038	32,328	419,657	1298.1%	162.7%	11,491	149,163	1298.1%	102.7%	4.5%	0.3554	
2039	26,337	371,434	1410.3%	163.3%	8,958	126,338	1410.3%	102.8%	4.5%	0.3401	
2040	21,424	328,704	1534.3%	163.9%	6,973	106,989	1534.3%	103.0%	4.5%	0.3255	
2041	17,390	290,637	1671.3%	164.4%	5,416	90,525	1671.3%	103.1%	4.5%	0.3115	
2042	14,076	256,555	1822.7%	164.9%	4,195	76,469	1822.7%	103.2%	4.5%	0.2981	
2043	11,352	225,966	1990.6%	165.3%	3,238	64,451	1990.6%	103.2%	4.5%	0.2852	
2044	9,114	197,938	2171.8%	165.6%	2,488	54,026	2171.8%	103.3%	4.5%	0.2729	
2045	7,278	172,096	2364.8%	165.9%	1,901	44,950	2364.8%	103.3%	4.5%	0.2612	
2046	5,774	148,120	2565.2%	166.2%	1,443	37,021	2565.2%	103.4%	4.5%	0.2499	
2047	4,548	126,060	2771.7%	166.4%	1,088	30,151	2771.7%	103.4%	4.5%	0.2392	
2048	3,553	106,212	2989.5%	166.6%	813	24,310	2989.5%	103.5%	4.5%	0.2289	
2049	2,750	88,621	3222.9%	166.8%	602	19,410	3222.9%	103.5%	4.5%	0.2190	
2050	2,106	73,210	3475.5%	166.9%	442	15,344	3475.5%	103.5%	4.5%	0.2096	
2051	1,595	59,902	3754.6%	167.0%	320	12,014	3754.6%	103.5%	4.5%	0.2006	
2052	1,193	48,604	4073.1%	167.1%	229	9,328	4073.1%	103.5%	4.5%	0.1919	
2053	880	39,116	4445.2%	167.2%	162	7,184	4445.2%	103.5%	4.5%	0.1837	
2054	639	31,191	4885.0%	167.3%	112	5,482	4885.0%	103.5%	4.5%	0.1758	
Past		39,864,133	34,104,545	85.6%		71,126,815	45,806,049	64.4%			
Future		11,554,229	51,893,912	449.1%		9,022,718	37,181,496	412.1%			
Lifetime		51,418,362	85,998,457	167.3%		80,149,532	82,987,546	103.5%			

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC2 Comprehensive Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1990	10,536	0	0.0%	0.0%	30,976	0	0.0%	0.0%	0.0%	4.5%	2.9400
	1991	697,328	6,786	1.0%	1.0%	1,961,869	19,091	1.0%	1.0%	1.0%	4.5%	2.8134
	1992	1,544,942	50,836	3.3%	2.6%	4,159,382	136,865	3.3%	2.6%	2.5%	4.5%	2.6923
	1993	2,055,658	97,291	4.7%	3.6%	5,296,039	250,653	4.7%	3.6%	4.5%	4.5%	2.5763
	1994	2,054,052	232,037	11.3%	6.1%	5,064,019	572,060	11.3%	5.9%	4.5%	4.5%	2.4654
	1995	1,984,083	333,999	16.8%	8.6%	4,680,880	787,975	16.8%	8.3%	4.5%	4.5%	2.3592
	1996	1,899,180	325,993	17.2%	10.2%	4,287,632	735,968	17.2%	9.8%	4.5%	4.5%	2.2576
	1997	1,849,116	422,660	22.9%	12.2%	3,994,838	913,116	22.9%	11.6%	4.5%	4.5%	2.1604
	1998	1,782,802	483,507	27.1%	14.1%	3,685,717	999,590	27.1%	13.3%	4.5%	4.5%	2.0674
	1999	1,735,432	829,106	47.8%	17.8%	3,433,287	1,640,259	47.8%	16.5%	4.5%	4.5%	1.9783
	2000	1,659,399	799,694	48.2%	20.7%	3,141,500	1,513,945	48.2%	19.0%	4.5%	4.5%	1.8932
	2001	1,630,069	897,458	55.1%	23.7%	2,953,084	1,625,864	55.1%	21.5%	4.5%	4.5%	1.8116
	2002	1,570,382	1,095,466	69.8%	27.2%	2,722,444	1,899,120	69.8%	24.4%	4.5%	4.5%	1.7336
	2003	1,527,093	797,133	52.2%	29.0%	2,533,394	1,322,415	52.2%	25.9%	4.5%	4.5%	1.6590
2004	1,499,361	1,124,463	75.0%	31.9%	2,380,275	1,785,115	75.0%	28.2%	4.5%	4.5%	1.5875	
2005	1,799,495	976,489	54.3%	33.5%	2,733,728	1,483,448	54.3%	29.6%	4.5%	4.5%	1.5192	
2006	1,856,884	852,797	45.9%	34.3%	2,699,438	1,239,750	45.9%	30.4%	4.5%	4.5%	1.4537	
2007	1,820,600	476,640	26.2%	33.8%	2,532,718	663,074	26.2%	30.2%	4.5%	4.5%	1.3911	
2008	1,731,585	2,695,054	155.6%	40.7%	2,305,153	3,587,760	155.6%	34.9%	4.5%	4.5%	1.3312	
2009	1,668,619	3,589,078	215.1%	49.7%	2,125,674	4,572,171	215.1%	41.1%	4.5%	4.5%	1.2739	
2010	1,585,890	3,696,954	233.1%	58.3%	1,933,288	4,506,790	233.1%	46.8%	4.5%	4.5%	1.2191	
2011	1,579,460	2,847,165	180.3%	63.7%	1,842,534	3,321,388	180.3%	50.5%	4.5%	4.5%	1.1666	
2012	1,543,184	3,508,664	227.4%	70.5%	1,722,696	3,916,810	227.4%	55.0%	4.5%	4.5%	1.1163	
2013	1,422,305	3,702,032	260.3%	77.5%	1,519,383	3,954,709	260.3%	59.4%	4.5%	4.5%	1.0683	
2014	1,356,677	4,263,244	314.2%	85.6%	1,386,867	4,358,112	314.2%	64.4%	4.5%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	1,376,211	5,274,424	383.3%	95.5%	1,346,254	5,159,610	383.3%	70.3%	4.5%	4.5%	0.9782
	2016	1,425,262	4,529,100	317.8%	102.9%	1,334,198	4,239,723	317.8%	74.8%	4.5%	4.5%	0.9361
	2017	1,716,587	4,215,822	245.6%	108.4%	1,537,712	3,776,518	245.6%	78.3%	4.5%	4.5%	0.8958
	2018	1,584,403	3,470,842	219.1%	112.2%	1,358,184	2,975,280	219.1%	80.8%	4.5%	4.5%	0.8572
	2019	1,393,766	3,160,946	226.8%	115.6%	1,143,316	2,592,948	226.8%	82.9%	4.5%	4.5%	0.8203
	2020	1,218,083	2,879,736	236.4%	118.6%	956,174	2,260,544	236.4%	84.8%	4.5%	4.5%	0.7850
	2021	1,057,691	2,689,633	254.3%	121.5%	794,517	2,020,399	254.3%	86.5%	4.5%	4.5%	0.7512
	2022	912,614	2,501,681	274.1%	124.3%	656,016	1,798,290	274.1%	88.0%	4.5%	4.5%	0.7188
	2023	782,579	2,313,748	295.7%	126.9%	538,319	1,591,577	295.7%	89.4%	4.5%	4.5%	0.6879
	2024	667,088	2,127,818	319.0%	129.4%	439,115	1,400,651	319.0%	90.6%	4.5%	4.5%	0.6583
	2025	565,417	1,945,611	344.1%	131.7%	356,162	1,225,561	344.1%	91.7%	4.5%	4.5%	0.6299
	2026	476,660	1,768,209	371.0%	133.8%	287,324	1,065,850	371.0%	92.7%	4.5%	4.5%	0.6028
	2027	399,798	1,596,088	399.2%	135.8%	230,615	920,668	399.2%	93.6%	4.5%	4.5%	0.5768
	2028	333,749	1,431,230	428.8%	137.6%	184,226	790,022	428.8%	94.3%	4.5%	4.5%	0.5520
	2029	277,406	1,274,667	459.5%	139.3%	146,531	673,303	459.5%	95.0%	4.5%	4.5%	0.5282
	2030	229,683	1,127,741	491.0%	140.8%	116,098	570,042	491.0%	95.5%	4.5%	4.5%	0.5055
	2031	189,521	991,606	523.2%	142.1%	91,672	479,645	523.2%	96.0%	4.5%	4.5%	0.4837
	2032	155,926	867,687	556.5%	143.3%	72,174	401,632	556.5%	96.4%	4.5%	4.5%	0.4629
	2033	127,976	757,086	591.6%	144.3%	56,686	335,347	591.6%	96.8%	4.5%	4.5%	0.4429
	2034	104,837	660,722	630.2%	145.3%	44,437	280,060	630.2%	97.0%	4.5%	4.5%	0.4239
2035	85,758	578,114	674.1%	146.1%	34,785	234,493	674.1%	97.3%	4.5%	4.5%	0.4056	
2036	70,074	507,497	724.2%	146.8%	27,199	196,985	724.2%	97.5%	4.5%	4.5%	0.3882	
2037	57,205	446,942	781.3%	147.5%	21,248	166,010	781.3%	97.7%	4.5%	4.5%	0.3714	
2038	46,657	394,912	846.4%	148.1%	16,584	140,368	846.4%	97.8%	4.5%	4.5%	0.3554	
2039	38,010	349,521	919.5%	148.6%	12,929	118,884	919.5%	97.9%	4.5%	4.5%	0.3401	
2040	30,919	309,303	1000.4%	149.1%	10,064	100,674	1000.4%	98.0%	4.5%	4.5%	0.3255	
2041	25,097	273,468	1089.6%	149.5%	7,817	85,178	1089.6%	98.1%	4.5%	4.5%	0.3115	
2042	20,314	241,379	1188.2%	149.9%	6,055	71,945	1188.2%	98.2%	4.5%	4.5%	0.2981	
2043	16,383	212,592	1297.6%	150.2%	4,673	60,636	1297.6%	98.3%	4.5%	4.5%	0.2852	
2044	13,153	186,218	1415.8%	150.5%	3,590	50,827	1415.8%	98.3%	4.5%	4.5%	0.2729	
2045	10,503	161,905	1541.5%	150.8%	2,743	42,288	1541.5%	98.4%	4.5%	4.5%	0.2612	
2046	8,333	139,348	1672.1%	151.0%	2,083	34,829	1672.1%	98.4%	4.5%	4.5%	0.2499	
2047	6,564	118,595	1806.8%	151.2%	1,570	28,365	1806.8%	98.5%	4.5%	4.5%	0.2392	
2048	5,127	99,923	1948.8%	151.4%	1,174	22,870	1948.8%	98.5%	4.5%	4.5%	0.2289	
2049	3,968	83,373	2100.9%	151.5%	869	18,261	2100.9%	98.5%	4.5%	4.5%	0.2190	
2050	3,040	68,875	2265.5%	151.6%	637	14,436	2265.5%	98.5%	4.5%	4.5%	0.2096	
2051	2,303	56,355	2447.5%	151.7%	462	11,303	2447.5%	98.5%	4.5%	4.5%	0.2006	
2052	1,722	45,725	2655.1%	151.8%	331	8,776	2655.1%	98.6%	4.5%	4.5%	0.1919	
2053	1,270	36,799	2897.7%	151.9%	233	6,759	2897.7%	98.6%	4.5%	4.5%	0.1837	
2054	921	29,344	3184.4%	151.9%	162	5,157	3184.4%	98.6%	4.5%	4.5%	0.1758	
Past		39,864,133	34,104,545	85.6%		71,126,815	45,806,049	64.4%				
Future		15,442,579	49,924,584	323.3%		11,844,938	35,976,712	303.7%				
Lifetime		55,306,712	84,029,129	151.9%		82,971,753	81,782,761	98.6%				

Attachment 5
MetLife Insurance Company USA
Reserve Balance at 12/31/2014
LTC2 Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1990	0		0	
1991	0		0	
1992	0		0	
1993	0		0	
1994	0		0	
1995	0		0	
1996	22,557		0	
1997	0		0	
1998	21,087		0	
1999	57,385		0	
2000	45,322		0	
2001	161,935		0	
2002	188,212		0	
2003	419,802		46,347	
2004	830,103		0	
2005	964,680		2,547	
2006	3,607,440		44,438	
2007	5,088,389		72,515	
2008	8,482,288		372,467	
2009	14,983,832		901,571	
2010	25,271,362		909,269	
2011	37,442,159		1,704,319	
2012	54,567,273		1,599,495	
2013	81,434,929		1,947,197	
2014	126,548,024	557,590,395	2,832,971	12,639,856

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
MetLife Insurance Company USA
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	74,729,215	7,225,036	9.7%
2	69,855,263	9,573,040	13.7%
3	67,128,639	18,950,276	28.2%
4	65,383,900	23,867,107	36.5%
5	64,077,753	21,759,673	34.0%
6	62,908,276	29,383,218	46.7%
7	61,768,430	34,957,577	56.6%
8	60,620,045	41,421,097	68.3%
9	60,903,589	46,064,057	75.6%
10	62,923,842	52,114,801	82.8%
11	64,267,892	61,218,426	95.3%
12	64,603,356	72,950,993	112.9%
13	66,377,046	79,629,458	120.0%
14	68,541,346	82,607,798	120.5%
15	69,882,957	101,499,366	145.2%
16	68,053,219	99,831,295	146.7%
17	66,448,540	105,257,386	158.4%
18	63,922,431	122,041,911	190.9%
19	62,523,182	124,057,767	198.4%
20	61,382,245	132,252,309	215.5%
21	59,860,178	118,426,873	197.8%
22	57,451,463	120,530,852	209.8%
23	54,225,636	125,114,914	230.7%
24	51,095,045	115,330,394	225.7%
25	47,449,586	111,074,988	234.1%
26	43,044,993	106,090,172	246.5%
27	38,161,535	100,766,123	264.1%
28	33,458,334	95,116,888	284.3%
29	29,157,826	89,210,005	306.0%
30	25,258,393	83,198,494	329.4%
31	21,750,347	77,114,697	354.5%
32	18,618,870	71,064,222	381.7%
33	15,844,850	65,082,388	410.7%
34	13,405,899	59,244,055	441.9%
35	11,277,266	53,598,301	475.3%
36	9,432,749	48,162,220	510.6%
37	7,845,572	42,952,958	547.5%
38	6,489,179	38,022,898	585.9%
39	5,337,817	33,411,839	625.9%
40	4,366,948	29,135,859	667.2%
41	3,553,552	25,231,952	710.0%
42	2,876,391	21,776,658	757.1%
43	2,316,125	18,999,378	820.3%
44	1,855,360	16,535,302	891.2%
45	1,478,624	14,305,069	967.5%
46	1,172,311	12,305,361	1049.7%
47	924,589	10,529,988	1138.9%
48	725,298	8,967,191	1236.3%
49	565,798	7,582,698	1340.2%
50	438,803	6,356,553	1448.6%
51	338,224	5,280,362	1561.2%
52	259,005	4,340,923	1676.0%
53	196,974	3,533,496	1793.9%
54	148,706	2,840,460	1910.1%
55	111,398	2,262,656	2031.1%
56	82,766	1,784,637	2156.2%
57	60,959	1,392,093	2283.6%
58	44,483	1,076,335	2419.7%
59	32,137	823,745	2563.2%
60	22,967	625,329	2722.7%
Total	1,877,038,119	3,015,861,917	160.7%

Attachment 7
MetLife Insurance Company USA
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC2 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,316,629	343,812	14.8%
2	2,146,583	468,233	21.8%
3	2,042,366	274,599	13.4%
4	1,963,108	764,520	38.9%
5	1,893,115	439,982	23.2%
6	1,843,284	809,011	43.9%
7	1,785,795	711,044	39.8%
8	1,732,592	661,520	38.2%
9	1,678,653	677,210	40.3%
10	1,632,177	973,519	59.6%
11	1,574,251	1,742,477	110.7%
12	1,532,750	2,356,474	153.7%
13	1,614,464	2,035,742	126.1%
14	1,739,693	1,749,499	100.6%
15	1,842,974	1,053,118	57.1%
16	1,795,593	2,057,824	114.6%
17	1,737,266	2,840,877	163.5%
18	1,641,627	3,763,208	229.2%
19	1,616,461	4,697,144	290.6%
20	1,590,136	3,711,211	233.4%
21	1,505,440	3,391,596	225.3%
22	1,403,505	3,154,946	224.8%
23	1,366,603	2,872,220	210.2%
24	1,359,738	3,176,670	233.6%
25	1,312,850	3,107,020	236.7%
26	1,215,654	2,985,706	245.6%
27	1,086,633	2,844,049	261.7%
28	956,298	2,682,185	280.5%
29	836,082	2,502,881	299.4%
30	726,399	2,312,358	318.3%
31	627,229	2,116,100	337.4%
32	538,367	1,921,864	357.0%
33	459,445	1,732,970	377.2%
34	389,950	1,552,551	398.1%
35	329,249	1,380,299	419.2%
36	276,639	1,216,041	439.6%
37	231,382	1,064,187	459.9%
38	192,725	924,602	479.8%
39	159,930	798,316	499.2%
40	132,283	685,777	518.4%
41	109,112	588,845	539.7%
42	89,796	507,205	564.8%
43	73,768	444,098	602.0%
44	60,520	391,593	647.0%
45	49,599	347,046	699.7%
46	40,613	308,913	760.6%
47	33,225	274,773	827.0%
48	27,150	242,614	893.6%
49	22,150	213,532	964.0%
50	18,032	187,261	1038.5%
51	14,639	162,915	1112.9%
52	11,842	140,846	1189.4%
53	9,537	120,471	1263.2%
54	7,642	101,544	1328.8%
55	6,087	84,049	1380.9%
56	4,815	68,671	1426.2%
57	3,779	55,682	1473.3%
58	2,941	44,485	1512.7%
59	2,266	35,069	1547.6%
60	1,727	27,570	1596.2%
Total	51,415,160	78,900,546	153.5%

MetLife Insurance Company USA
P.O. Box 40006
Lynchburg, VA 24506

August 17, 2016

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-130627534

Dear Commissioner Miller:

This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”) and outlines the relationship between the MetLife USA and Genworth Life Insurance Company (“GLIC”).

Please be advised that Milliman USA (“Milliman”) has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies (“Reinsured Policies”), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the “Agreements”). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman’s agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,



Timothy McLinden
Vice President
MetLife Insurance Company USA