

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-130641998
SERFF Status: Assigned
State Tr Num: MILL-130641998
State Status: Received Review in Progress
Co Tr Num: LTC3 NQ COMP
Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Michael Emmert, Samuel Scheevel, Joe Neary
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 56.5% increase on 61 PA policyholders of MetLife Insurance Company USA form H-LTC3J-2.
(LTC3 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

General Information

Project Name: Round 3.2 Filing Status of Filing in Domicile: Not Filed
Project Number: 145GEC01-50 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: This filing is not being submitted in Delaware.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 56.5% Filing Status Changed: 08/18/2016
State Status Changed: 08/24/2016
Deemer Date: Created By: Joe Neary
Submitted By: John Hebig 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-LTC3J-2, et al. is an existing individual comprehensive long term care policy of insurance previously approved in 1993. The form was issued in Pennsylvania from October 1993 through December 1994 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

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

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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	112605066

SERFF Tracking #:

MILL-130641998

State Tracking #:

MILL-130641998

Company Tracking #:

LTC3 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 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%	\$107,162	61	\$189,667	56.500%	56.500%

SERFF Tracking #:

MILL-130641998

State Tracking #:

MILL-130641998

Company Tracking #:

LTC3 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-LTC3J-2, et al.	Revised	Previous State Filing Number: MILL-129887218 Percent Rate Change Request: 56.5	PA_LTC3_NQ_Prem_Current_20160817.pdf, PA_LTC3_NQ_Prem_20160817.pdf,

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	526.87	510.39	493.91	18-44	15.00	14.37	13.94
45-49	584.75	561.09	537.43	45-49	19.65	18.80	18.17
50-54	636.09	605.67	575.46	50-54	25.14	23.87	22.82
55	782.06	753.12	724.18	55	35.91	34.65	33.17
56	828.12	799.39	770.45	56	39.08	37.81	36.34
57	877.97	849.24	820.30	57	42.88	41.41	39.93
58	928.89	900.16	871.21	58	46.48	45.00	43.73
59	978.11	949.59	921.07	59	50.28	48.80	47.32
60	1,022.89	995.22	967.55	60	54.08	52.60	51.12
61	1,061.98	1,035.57	1,009.37	61	57.46	56.19	54.71
62	1,099.16	1,073.81	1,048.67	62	61.05	59.79	58.31
63	1,139.51	1,114.16	1,088.81	63	65.07	63.59	62.32
64	1,188.10	1,160.63	1,132.96	64	69.71	68.24	66.76
65	1,250.42	1,217.46	1,184.50	65	75.63	73.73	71.62
66	1,329.21	1,287.60	1,246.19	66	82.81	80.28	77.53
67	1,421.53	1,369.99	1,318.44	67	91.26	87.67	84.29
68	1,521.67	1,461.67	1,401.46	68	100.13	96.12	91.90
69	1,624.55	1,559.90	1,495.26	69	109.64	105.20	100.56
70	1,724.89	1,662.57	1,600.04	70	118.94	114.71	110.49
71	1,822.28	1,769.68	1,717.29	71	128.44	124.85	121.47
72	1,935.51	1,895.16	1,854.82	72	139.64	137.10	134.36
73	2,088.04	2,055.30	2,022.55	73	154.64	152.53	150.41
74	2,303.31	2,266.55	2,230.00	74	175.55	172.81	170.27

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 II

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	2,604.98	2,545.83	2,486.68	75	204.28	199.64	194.99
76	3,007.84	2,903.06	2,798.07	76	242.31	233.65	224.99
77	3,491.40	3,323.25	3,155.09	77	288.57	274.42	260.27
78	4,026.09	3,785.26	3,544.43	78	340.96	320.26	299.56
79	4,582.53	4,267.55	3,952.78	79	397.58	370.12	342.65
80		4,749.21	4,367.05	80	456.52	422.51	388.50
81		5,212.71	4,776.25	81	516.09	476.38	436.66
82		5,658.45	5,179.54	82	575.88	531.09	486.52
83		6,090.89	5,578.39	83	635.88	586.65	537.64
84		6,514.46	5,974.28	84	695.87	642.85	589.82
				85	756.08	699.25	642.21
				86	831.71	769.18	706.44
				87	914.94	846.07	776.99
				88	1,006.42	930.79	854.74
				89	1,106.97	1,023.95	940.29
				90	1,217.67	1,126.41	1,034.30
				91	1,339.35	1,239.01	1,137.82
				92	1,473.29	1,363.01	1,251.68
				93	1,620.53	1,499.27	1,376.96
				94	1,782.57	1,649.26	1,514.70
				95	1,960.86	1,814.25	1,666.16
				96	2,156.91	1,995.72	1,832.84
				97	2,372.60	2,195.36	2,016.21
				98	2,609.84	2,414.85	2,217.75
				99	2,870.74	2,656.31	2,439.57

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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1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	559.82	543.35	526.87	18-44	15.84	15.42	15.00
45-49	616.44	592.57	568.91	45-49	20.70	19.86	19.22
50-54	666.30	643.48	620.88	50-54	26.41	25.35	24.51
55	868.89	825.37	782.06	55	39.93	37.81	35.91
56	928.89	881.57	834.46	56	43.94	41.62	39.50
57	992.26	941.98	891.71	57	48.38	45.84	43.31
58	1,056.27	1,003.67	951.07	58	52.81	50.28	47.53
59	1,117.96	1,063.67	1,009.37	59	57.46	54.71	51.97
60	1,175.00	1,119.65	1,064.30	60	62.11	59.15	56.19
61	1,225.49	1,169.72	1,113.73	61	66.33	63.38	60.42
62	1,273.23	1,216.83	1,160.21	62	70.77	67.81	64.64
63	1,323.09	1,264.99	1,207.11	63	75.63	72.46	69.08
64	1,379.49	1,318.65	1,258.02	64	81.12	77.53	74.15
65	1,447.73	1,382.03	1,316.12	65	87.67	83.66	79.64
66	1,531.17	1,458.08	1,384.98	66	95.28	90.63	86.19
67	1,629.62	1,548.28	1,466.74	67	104.36	98.87	93.59
68	1,741.58	1,652.64	1,563.92	68	114.50	108.37	102.46
69	1,865.59	1,772.00	1,678.42	69	125.70	119.36	112.81
70	1,999.95	1,906.15	1,812.56	70	137.95	131.61	125.06
71	2,146.98	2,058.04	1,969.32	71	151.68	145.55	139.43
72	2,321.48	2,238.45	2,155.22	72	167.95	162.24	156.33
73	2,542.45	2,459.85	2,377.46	73	188.86	182.95	177.03
74	2,828.06	2,735.75	2,643.43	74	215.69	208.93	201.96

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	3,197.13	3,078.61	2,960.31	75	250.76	241.46	232.17
76	3,660.41	3,496.05	3,331.70	76	294.70	281.39	267.87
77	4,199.53	3,973.70	3,748.08	77	346.67	327.87	309.07
78	4,787.45	4,491.48	4,195.73	78	405.19	379.84	354.49
79	5,397.98	5,029.55	4,661.33	79	468.14	436.03	403.92
				80	534.26	495.39	456.52
				81	601.86	556.66	511.45
				82	670.52	619.40	568.27
				83	740.02	683.41	626.79
				84	810.16	748.05	685.94
				85	880.51	813.12	745.73
				86	968.60	894.45	820.30
				87	1,065.57	983.81	902.27
				88	1,172.04	1,082.26	992.47
				89	1,289.29	1,190.42	1,091.76
				90	1,418.15	1,309.57	1,200.98
				91	1,559.90	1,440.54	1,321.19
				92	1,715.81	1,584.62	1,453.22
				93	1,887.35	1,743.06	1,598.56
				94	2,076.00	1,917.35	1,758.48
				95	2,283.66	2,109.17	1,934.25
				96	2,512.03	2,320.00	2,127.76
				97	2,763.21	2,551.96	2,340.49
				98	3,039.53	2,807.15	2,574.56
				99	3,343.53	3,087.91	2,832.08

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	625.52	600.81	576.30	18-44	17.75	17.11	16.27
45-49	679.61	655.95	632.07	45-49	22.82	22.18	21.34
50-54	772.35	749.53	726.93	50-54	30.42	29.58	28.73
55	970.29	933.96	897.83	55	44.57	42.88	41.19
56	1,037.05	997.76	958.25	56	49.01	47.11	45.42
57	1,111.62	1,069.37	1,026.91	57	54.08	52.18	50.07
58	1,189.79	1,144.79	1,100.00	58	59.57	57.46	55.14
59	1,267.53	1,220.63	1,173.52	59	65.28	62.74	60.42
60	1,340.83	1,292.46	1,244.08	60	70.77	68.24	65.70
61	1,407.17	1,358.16	1,309.14	61	76.26	73.73	70.98
62	1,471.18	1,421.74	1,372.52	62	81.97	79.22	76.47
63	1,538.99	1,489.13	1,439.49	63	88.09	85.14	82.39
64	1,616.73	1,566.03	1,515.33	64	95.06	92.11	89.15
65	1,710.95	1,658.35	1,605.75	65	103.51	100.35	97.18
66	1,826.51	1,770.52	1,714.75	66	113.65	110.06	106.47
67	1,963.82	1,904.25	1,844.89	67	125.49	121.68	117.67
68	2,122.26	2,059.73	1,997.41	68	139.22	134.99	130.77
69	2,301.20	2,237.40	2,173.60	69	154.85	150.41	146.19
70	2,499.99	2,437.46	2,374.92	70	172.59	168.16	163.93
71	2,720.11	2,661.38	2,602.87	71	192.45	188.44	184.43
72	2,970.87	2,914.26	2,857.64	72	215.48	211.68	207.87
73	3,264.31	3,202.20	3,140.09	73	242.94	238.72	234.28
74	3,612.24	3,531.33	3,450.42	74	275.90	269.98	264.07

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	4,025.88	3,907.58	3,789.06	75	315.61	306.32	297.02
76	4,512.40	4,334.31	4,156.43	76	362.94	348.36	333.78
77	5,058.70	4,805.20	4,551.69	77	417.02	395.89	374.55
78	5,647.05	5,310.31	4,973.78	78	477.22	448.49	419.55
79	6,259.47	5,840.77	5,422.06	79	542.50	505.95	469.41
				80	612.00	568.27	524.55
				81	684.46	634.61	584.75
				82	759.67	704.75	649.61
				83	836.99	777.42	717.84
				84	915.37	851.78	788.19
				85	994.38	926.99	859.81
				86	1,093.88	1,019.73	945.79
				87	1,203.31	1,121.76	1,040.43
				88	1,323.72	1,233.94	1,144.58
				89	1,456.18	1,357.31	1,259.08
				90	1,601.73	1,493.15	1,384.98
				91	1,761.86	1,642.50	1,523.57
				92	1,938.05	1,806.86	1,675.88
				93	2,131.77	1,987.48	1,843.41
				94	2,344.93	2,186.27	2,027.83
				95	2,579.42	2,404.92	2,230.64
				96	2,837.36	2,645.33	2,453.72
				97	3,121.07	2,909.82	2,699.20
				98	3,433.10	3,200.72	2,969.18
				99	3,776.39	3,520.77	3,266.21

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-LTC3J-2, et al.
RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	707.91	683.20	658.48	18-44	20.07	19.44	18.59
45-49	790.30	766.43	742.77	45-49	26.62	25.77	24.93
50-54	938.82	908.61	878.19	50-54	37.18	35.91	34.65
55	1,158.52	1,100.64	1,042.75	55	53.24	50.49	47.74
56	1,231.40	1,166.76	1,102.12	56	58.10	55.14	51.97
57	1,316.33	1,244.92	1,173.52	57	64.01	60.42	57.04
58	1,412.24	1,334.28	1,256.33	58	70.56	66.55	62.74
59	1,517.44	1,433.36	1,349.28	59	77.95	73.73	69.29
60	1,631.10	1,541.10	1,451.32	60	86.19	81.33	76.69
61	1,751.72	1,656.66	1,561.59	61	95.28	89.99	84.92
62	1,879.11	1,779.40	1,679.69	62	104.99	99.50	94.01
63	2,013.68	1,909.53	1,805.59	63	115.77	109.85	103.73
64	2,155.01	2,046.85	1,938.89	64	127.18	120.84	114.50
65	2,303.31	2,191.34	2,079.38	65	139.43	132.67	125.91
66	2,460.27	2,344.71	2,228.95	66	152.53	145.34	138.16
67	2,635.19	2,516.04	2,396.89	67	167.52	159.92	152.10
68	2,838.63	2,716.73	2,594.63	68	185.27	177.24	169.00
69	3,081.57	2,957.56	2,833.56	69	206.61	198.37	189.92
70	3,375.00	3,249.94	3,125.09	70	232.80	224.35	215.69
71	3,724.42	3,599.14	3,473.87	71	264.49	255.62	246.96
72	4,114.61	3,987.22	3,859.83	72	300.19	291.11	282.02
73	4,525.71	4,390.93	4,256.36	73	338.64	328.92	318.99
74	4,937.02	4,786.61	4,636.40	74	378.36	366.95	355.54

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	5,328.47	5,150.81	4,973.14	75	417.86	403.92	389.98
76	5,686.97	5,468.54	5,250.10	76	456.10	438.35	420.61
77	6,029.63	5,760.28	5,490.93	77	494.97	472.58	450.18
78	6,380.73	6,054.98	5,729.01	78	537.01	509.33	481.66
79	6,764.58	6,381.37	5,998.36	79	584.96	551.59	518.21
				80	640.95	602.29	563.42
				81	707.07	663.13	618.98
				82	781.85	732.84	684.04
				83	862.97	809.53	756.08
				84	948.32	890.44	832.55
				85	1,035.78	973.67	911.56
				86	1,139.30	1,071.06	1,002.83
				87	1,253.16	1,178.17	1,103.17
				88	1,378.44	1,296.05	1,213.45
				89	1,516.39	1,425.76	1,334.71
				90	1,668.07	1,568.35	1,468.22
				91	1,834.96	1,725.10	1,615.04
				92	2,018.54	1,897.70	1,776.65
				93	2,220.50	2,087.41	1,954.32
				94	2,442.53	2,296.13	2,149.73
				95	2,686.74	2,525.76	2,364.78
				96	2,955.45	2,778.42	2,601.18
				97	3,251.00	3,056.22	2,861.23
				98	3,576.12	3,361.91	3,147.27
				99	3,933.77	3,698.01	3,462.04

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	910.30	877.76	845.23	18-44	56.83	54.71	52.81
45-49	961.21	929.31	897.20	45-49	62.32	60.21	58.10
50-54	1,010.22	978.74	947.27	50-54	68.02	65.91	63.80
55	1,057.54	1,026.27	995.22	55	73.73	71.62	69.50
56	1,088.38	1,053.10	1,018.04	56	76.47	74.15	71.62
57	1,128.73	1,087.75	1,046.98	57	80.07	77.11	74.15
58	1,176.48	1,128.94	1,081.41	58	84.08	80.70	77.11
59	1,229.71	1,175.21	1,120.49	59	88.52	84.50	80.49
60	1,286.54	1,225.28	1,164.01	60	93.16	88.73	84.29
61	1,346.11	1,278.94	1,211.76	61	98.23	93.16	88.30
62	1,411.81	1,339.14	1,266.47	62	103.73	98.23	92.95
63	1,487.87	1,409.70	1,331.75	63	110.06	104.36	98.44
64	1,578.92	1,494.84	1,410.97	64	117.67	111.33	105.20
65	1,688.98	1,598.56	1,508.15	65	126.75	119.99	113.23
66	1,821.44	1,723.41	1,625.39	66	137.95	130.34	122.95
67	1,972.91	1,867.07	1,761.23	67	150.41	142.39	134.36
68	2,138.53	2,025.93	1,913.33	68	164.36	155.69	147.03
69	2,313.87	2,196.62	2,079.38	69	178.93	169.85	160.76
70	2,494.07	2,375.35	2,256.62	70	194.14	185.06	175.76
71	2,679.13	2,561.88	2,444.85	71	209.99	200.90	191.61
72	2,886.16	2,769.55	2,652.93	72	227.73	218.65	209.56
73	3,136.92	3,014.39	2,892.07	73	249.49	239.77	230.06
74	3,453.38	3,313.11	3,172.83	74	276.74	265.55	254.35

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,857.30	3,681.96	3,506.61	75	311.39	297.24	283.08
76	4,362.62	4,131.51	3,900.39	76	354.91	336.11	317.09
77	4,952.02	4,649.08	4,346.14	77	405.61	380.89	355.96
78	5,600.99	5,216.51	4,832.03	78	462.01	430.33	398.43
79	6,284.61	5,815.20	5,346.01	79	522.22	483.14	444.06
80		6,427.00	5,876.05	80		537.85	491.80
81		7,036.68	6,412.42	81		593.41	540.81
82		7,641.92	6,952.39	82		649.40	590.88
83		8,243.79	7,494.68	83		705.80	641.79
84		8,843.54	8,038.87	84		762.42	692.91

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	988.46	949.38	910.30	18-44	61.69	59.36	56.83
45-49	1,050.99	1,006.21	961.21	45-49	68.24	65.28	62.32
50-54	1,111.41	1,060.92	1,010.22	50-54	74.78	71.40	68.02
55	1,181.97	1,119.65	1,057.54	55	82.60	78.16	73.73
56	1,244.92	1,177.96	1,110.99	56	87.67	82.81	78.16
57	1,325.41	1,252.95	1,180.49	57	94.01	88.94	83.66
58	1,415.62	1,337.03	1,258.23	58	101.19	95.49	89.99
59	1,507.30	1,422.17	1,337.03	59	108.37	102.25	96.12
60	1,592.86	1,500.96	1,409.07	60	115.34	108.80	102.04
61	1,666.80	1,568.35	1,469.70	61	121.47	114.29	107.11
62	1,735.03	1,630.04	1,525.26	62	127.39	119.57	111.96
63	1,806.02	1,695.11	1,584.41	63	133.51	125.27	117.25
64	1,888.40	1,772.21	1,656.02	64	140.70	132.03	123.37
65	1,990.65	1,870.03	1,749.40	65	149.57	140.48	131.40
66	2,119.52	1,995.30	1,871.29	66	160.34	151.05	141.54
67	2,273.10	2,146.98	2,020.86	67	173.44	163.72	154.00
68	2,448.65	2,322.32	2,196.20	68	188.02	178.30	168.58
69	2,642.16	2,518.15	2,394.36	69	204.28	194.78	185.06
70	2,850.46	2,731.73	2,612.80	70	222.03	212.73	203.44
71	3,074.60	2,963.06	2,851.73	71	241.04	232.38	223.72
72	3,333.81	3,226.70	3,119.60	72	263.01	254.77	246.32
73	3,651.75	3,539.57	3,427.39	73	290.26	281.39	272.73
74	4,052.07	3,919.41	3,786.53	74	324.70	314.14	303.36
75	4,558.66	4,383.32	4,207.98	75	368.01	353.85	339.70
76	5,185.45	4,941.88	4,698.30	76	421.88	402.02	382.16
77	5,908.79	5,578.18	5,247.35	77	484.20	456.94	429.69
78	6,695.29	6,267.92	5,840.55	78	552.43	517.15	481.66
79	7,511.58	6,987.24	6,463.12	79	624.05	580.53	536.80

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,092.40	1,040.43	988.46	18-44	68.24	65.07	61.69
45-49	1,166.34	1,108.66	1,050.99	45-49	75.63	71.83	68.24
50-54	1,262.88	1,187.04	1,111.41	50-54	84.92	79.85	74.78
55	1,368.51	1,275.13	1,181.97	55	95.49	88.94	82.60
56	1,458.08	1,358.79	1,259.29	56	102.67	95.70	88.73
57	1,573.00	1,466.95	1,360.69	57	111.54	104.15	96.54
58	1,702.29	1,589.48	1,476.67	58	121.68	113.65	105.42
59	1,834.96	1,716.44	1,597.93	59	132.03	123.58	114.92
60	1,960.44	1,837.91	1,715.39	60	141.96	133.09	124.22
61	2,071.14	1,946.92	1,822.49	61	151.05	141.96	132.88
62	2,173.60	2,049.38	1,925.37	62	159.50	150.41	141.33
63	2,278.17	2,155.01	2,032.06	63	168.58	159.50	150.20
64	2,394.78	2,273.10	2,151.42	64	178.51	169.43	160.34
65	2,533.58	2,412.95	2,292.32	65	190.34	181.26	172.17
66	2,702.79	2,582.38	2,461.75	66	204.49	195.41	186.33
67	2,903.48	2,782.43	2,661.17	67	221.39	212.10	202.80
68	3,134.17	3,012.70	2,891.44	68	240.62	231.32	222.03
69	3,394.02	3,273.18	3,152.34	69	262.38	253.08	243.79
70	3,681.74	3,563.02	3,444.29	70	286.67	277.38	268.29
71	3,999.26	3,883.70	3,767.94	71	313.50	304.63	295.55
72	4,359.03	4,242.41	4,126.01	72	344.13	335.05	325.97
73	4,776.25	4,648.66	4,521.27	73	379.84	369.91	359.77
74	5,266.15	5,111.52	4,956.67	74	422.09	409.62	397.37
75	5,844.36	5,639.86	5,435.16	75	471.94	455.25	438.78
76	6,519.53	6,239.19	5,958.86	76	530.25	507.22	484.41
77	7,274.97	6,900.00	6,525.02	77	595.95	565.11	534.26
78	8,087.88	7,609.18	7,130.69	78	667.14	627.43	587.92
79	8,935.01	8,353.85	7,772.48	79	742.35	693.97	645.59

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,378.44	1,313.58	1,248.51	18-44	85.98	81.97	77.95
45-49	1,473.92	1,409.91	1,345.69	45-49	95.49	91.47	87.25
50-54	1,641.66	1,547.02	1,452.38	50-54	110.49	104.15	97.81
55	1,866.22	1,772.85	1,679.47	55	130.34	123.80	117.25
56	1,964.46	1,873.19	1,781.93	56	138.16	131.82	125.27
57	2,084.66	1,994.88	1,905.09	57	147.67	141.33	134.99
58	2,221.34	2,132.19	2,043.04	58	158.65	152.10	145.77
59	2,369.43	2,279.86	2,190.08	59	170.27	163.93	157.38
60	2,524.07	2,432.17	2,340.28	60	182.74	176.19	169.43
61	2,681.24	2,585.33	2,489.42	61	195.62	188.65	181.68
62	2,842.22	2,741.03	2,640.05	62	208.93	201.54	193.93
63	3,010.38	2,902.85	2,795.53	63	222.87	214.85	207.03
64	3,188.04	3,073.97	2,959.89	64	237.66	229.21	220.76
65	3,378.17	3,257.55	3,136.92	65	253.72	244.63	235.55
66	3,585.62	3,458.87	3,332.12	66	271.04	261.53	252.03
67	3,823.50	3,691.25	3,558.79	67	291.11	280.97	270.83
68	4,106.79	3,969.05	3,831.31	68	314.98	304.42	293.64
69	4,450.50	4,307.27	4,164.25	69	343.92	332.73	321.74
70	4,869.42	4,720.91	4,572.61	70	379.20	367.58	356.18
71	5,371.57	5,216.93	5,062.29	71	421.66	409.62	397.37
72	5,935.62	5,770.42	5,605.22	72	469.41	456.52	443.42
73	6,533.26	6,349.26	6,165.04	73	520.53	505.95	491.38
74	7,135.55	6,920.28	6,705.01	74	572.29	555.18	537.85
75	7,714.59	7,451.58	7,188.57	75	622.78	601.65	580.32
76	8,251.60	7,922.05	7,592.70	76	670.52	643.69	616.86
77	8,768.97	8,358.92	7,948.88	77	717.42	683.83	650.03
78	9,299.21	8,800.65	8,302.30	78	766.22	725.03	683.83
79	9,874.88	9,286.54	8,697.98	79	819.88	770.87	722.07

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	462.86	449.34	435.82	18-44	13.10	12.68	12.25
45-49	504.26	483.77	463.28	45-49	16.90	16.27	15.63
50-54	540.60	513.77	487.15	50-54	21.34	20.28	19.22
55	661.02	635.24	609.68	55	30.42	29.15	27.89
56	700.94	675.59	650.24	56	33.17	31.90	30.84
57	744.67	719.32	694.18	57	36.34	35.07	33.80
58	789.25	764.11	739.18	58	39.50	38.24	36.97
59	832.34	807.63	783.12	59	42.88	41.62	40.35
60	871.21	847.55	823.68	60	46.05	44.79	43.52
61	904.80	882.20	859.59	61	49.01	47.74	46.69
62	936.49	914.94	893.40	62	51.97	50.91	49.64
63	971.77	950.01	928.04	63	55.35	54.29	53.02
64	1,015.29	991.21	967.12	64	59.57	58.31	56.83
65	1,071.91	1,042.75	1,013.60	65	64.86	63.17	61.26
66	1,145.21	1,107.82	1,070.22	66	71.40	69.08	66.55
67	1,230.35	1,183.24	1,136.34	67	79.01	75.84	72.67
68	1,320.55	1,265.41	1,210.28	68	87.25	83.45	79.64
69	1,409.28	1,350.13	1,290.77	69	95.28	91.05	87.04
70	1,490.40	1,433.15	1,376.11	70	102.88	98.87	95.06
71	1,562.65	1,515.12	1,467.80	71	109.85	106.89	103.73
72	1,648.84	1,613.14	1,577.44	72	118.51	116.40	114.08
73	1,777.71	1,748.77	1,719.61	73	131.19	129.50	127.60
74	1,977.55	1,943.12	1,908.68	74	150.41	148.09	145.55

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**

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	2,276.69	2,217.96	2,159.23	75	178.51	173.86	169.21
76	2,693.28	2,586.60	2,480.13	76	217.38	208.51	199.64
77	3,201.35	3,029.81	2,858.06	77	265.12	250.55	235.97
78	3,764.98	3,519.71	3,274.66	78	319.42	298.29	276.95
79	4,347.41	4,029.26	3,711.11	79	377.51	349.63	321.74
80		4,530.78	4,148.62	80	437.09	403.07	369.06
81		5,002.51	4,572.61	81	496.03	456.94	417.86
82		5,445.93	4,982.44	82	554.12	511.02	467.93
83		5,868.02	5,381.71	83	611.37	565.11	518.63
84		6,275.95	5,774.22	84	668.41	619.19	569.96
				85	725.03	673.27	621.51
				86	797.49	740.66	683.62
				87	877.34	814.81	752.07
				88	965.01	896.35	827.27
				89	1,061.55	985.93	910.08
				90	1,167.82	1,084.58	1,001.14
				91	1,284.64	1,192.95	1,101.27
				92	1,413.08	1,312.31	1,211.33
				93	1,554.41	1,443.50	1,332.38
				94	1,709.89	1,587.79	1,465.68
				95	1,880.80	1,746.65	1,612.29
				96	2,068.82	1,921.36	1,773.48
				97	2,275.63	2,113.60	1,950.94
				98	2,503.16	2,325.07	2,146.14
				99	2,753.49	2,557.66	2,360.77

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**

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	491.80	478.28	464.76	18-44	13.94	13.52	13.10
45-49	531.52	511.66	491.59	45-49	17.96	17.32	16.48
50-54	566.37	545.88	525.60	50-54	22.39	21.55	20.70
55	734.32	696.51	658.48	55	33.59	31.90	30.21
56	786.29	745.31	704.32	56	37.18	35.28	33.38
57	841.43	798.12	754.60	57	40.98	38.87	36.76
58	897.20	852.20	806.99	58	45.00	42.67	40.35
59	951.28	904.80	858.33	59	49.01	46.69	44.15
60	1,000.71	953.39	906.07	60	52.81	50.28	47.95
61	1,044.44	996.49	948.53	61	56.62	54.08	51.33
62	1,085.64	1,036.84	988.25	62	60.42	57.67	54.93
63	1,128.94	1,078.88	1,028.60	63	64.43	61.69	58.73
64	1,179.43	1,126.41	1,073.38	64	69.29	66.12	63.17
65	1,241.33	1,183.87	1,126.20	65	75.21	71.62	68.24
66	1,318.23	1,254.22	1,190.00	66	82.18	78.16	74.15
67	1,408.22	1,336.82	1,265.41	67	90.21	85.56	80.91
68	1,508.57	1,430.40	1,352.03	68	99.29	94.01	88.73
69	1,616.10	1,533.07	1,449.84	69	109.01	103.30	97.60
70	1,727.85	1,643.35	1,558.85	70	119.15	113.44	107.53
71	1,845.31	1,763.34	1,681.38	71	130.13	124.43	118.73
72	1,987.06	1,908.26	1,829.25	72	143.44	137.95	132.46
73	2,176.98	2,097.12	2,017.27	73	161.40	155.48	149.78
74	2,438.09	2,348.73	2,259.37	74	185.90	179.14	172.38

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	2,794.26	2,682.30	2,570.55	75	219.07	210.41	201.54
76	3,259.24	3,109.03	2,958.83	76	262.59	250.34	238.30
77	3,811.24	3,609.92	3,408.80	77	314.98	298.29	281.39
78	4,419.02	4,158.97	3,898.91	78	374.13	351.95	329.98
79	5,051.31	4,729.36	4,407.40	79	438.14	410.26	382.16
				80	505.11	471.10	437.09
				81	572.92	533.21	493.28
				82	641.58	595.95	550.32
				83	710.66	659.33	608.20
				84	779.95	723.34	666.51
				85	849.45	787.35	725.03
				86	934.38	866.14	797.49
				87	1,027.75	952.76	877.34
				88	1,130.63	1,048.03	965.01
				89	1,243.66	1,152.82	1,061.55
				90	1,368.08	1,268.16	1,167.82
				91	1,504.98	1,394.91	1,284.64
				92	1,655.39	1,534.34	1,413.08
				93	1,821.01	1,687.71	1,554.41
				94	2,003.12	1,856.51	1,709.89
				95	2,203.39	2,042.20	1,880.80
				96	2,423.72	2,246.48	2,068.82
				97	2,666.03	2,471.04	2,275.63
				98	2,932.64	2,718.21	2,503.16
				99	3,225.86	2,990.10	2,753.49

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	551.59	528.77	506.17	18-44	15.63	15.00	14.37
45-49	590.67	569.33	547.78	45-49	19.86	19.22	18.38
50-54	659.75	639.89	620.03	50-54	25.98	25.35	24.51
55	825.79	793.47	761.36	55	37.81	36.34	34.86
56	883.89	848.82	813.75	56	41.83	40.14	38.45
57	949.17	911.56	873.96	57	46.26	44.36	42.67
58	1,017.61	977.90	937.97	58	51.12	49.01	47.11
59	1,085.85	1,044.23	1,002.61	59	55.98	53.87	51.55
60	1,149.86	1,106.97	1,064.09	60	60.84	58.52	56.19
61	1,208.16	1,164.44	1,120.71	61	65.49	63.17	60.84
62	1,264.36	1,220.00	1,175.63	62	70.35	67.81	65.49
63	1,324.78	1,279.78	1,234.57	63	75.63	73.09	70.56
64	1,395.34	1,349.07	1,302.81	64	81.97	79.43	76.69
65	1,481.53	1,433.36	1,385.20	65	89.57	86.83	83.87
66	1,588.21	1,537.09	1,486.18	66	98.87	95.70	92.53
67	1,714.12	1,660.04	1,605.75	67	109.64	106.26	102.67
68	1,857.14	1,800.10	1,743.27	68	122.11	118.09	114.29
69	2,014.52	1,956.22	1,897.70	69	135.63	131.82	127.81
70	2,184.37	2,126.28	2,068.18	70	150.84	146.82	142.81
71	2,367.53	2,311.55	2,255.56	71	167.31	163.30	159.50
72	2,578.78	2,523.01	2,467.03	72	186.75	182.74	178.93
73	2,836.52	2,774.41	2,712.09	73	210.62	206.40	201.96
74	3,159.31	3,079.46	2,999.81	74	241.04	235.13	229.21

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	3,564.92	3,452.11	3,339.30	75	279.49	270.62	261.74
76	4,064.75	3,900.39	3,736.25	76	327.23	313.71	300.40
77	4,639.57	4,410.36	4,181.15	77	383.00	363.78	344.56
78	5,263.20	4,962.37	4,661.54	78	445.32	419.55	393.78
79	5,909.00	5,536.77	5,164.54	79	512.50	479.97	447.44
				80	582.85	543.98	505.11
				81	654.89	610.31	565.95
				82	728.41	678.76	629.33
				83	802.77	748.69	694.61
				84	877.76	819.46	761.36
				85	952.97	890.86	828.75
				86	1,048.25	980.01	911.56
				87	1,153.03	1,078.03	1,002.83
				88	1,268.37	1,185.77	1,103.17
				89	1,395.13	1,304.29	1,213.45
				90	1,534.55	1,434.63	1,334.71
				91	1,687.92	1,578.07	1,468.22
				92	1,856.72	1,735.88	1,615.04
				93	2,042.41	1,909.53	1,776.65
				94	2,246.69	2,100.50	1,954.32
				95	2,471.47	2,310.49	2,149.73
				96	2,718.63	2,541.60	2,364.78
				97	2,990.52	2,795.74	2,601.18
				98	3,289.66	3,075.23	2,861.23
				99	3,618.58	3,382.82	3,147.27

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 II

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

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	617.92	595.95	573.98	18-44	17.53	16.90	16.27
45-49	681.51	660.17	638.62	45-49	23.03	22.18	21.55
50-54	798.12	771.08	744.04	50-54	31.48	30.42	29.36
55	980.43	929.94	879.45	55	45.00	42.67	40.35
56	1,043.18	986.77	930.37	56	49.22	46.69	43.94
57	1,116.90	1,054.58	992.26	57	54.29	51.33	48.17
58	1,200.35	1,132.11	1,063.88	58	60.00	56.62	53.24
59	1,292.24	1,218.52	1,144.58	59	66.33	62.53	58.73
60	1,391.32	1,312.31	1,233.30	60	73.52	69.29	65.07
61	1,496.53	1,412.87	1,329.21	61	81.33	76.69	72.25
62	1,608.07	1,520.19	1,432.31	62	89.78	84.92	80.07
63	1,726.58	1,634.69	1,543.00	63	99.08	94.01	88.73
64	1,852.49	1,756.79	1,661.09	64	109.22	103.73	98.02
65	1,986.43	1,886.71	1,787.21	65	120.20	114.08	108.16
66	2,129.66	2,026.14	1,922.63	66	132.25	125.70	119.15
67	2,289.37	2,181.84	2,074.52	67	145.77	138.79	131.82
68	2,472.52	2,362.04	2,251.34	68	161.61	154.22	146.82
69	2,687.16	2,574.35	2,461.54	69	180.41	172.81	164.99
70	2,940.87	2,827.22	2,713.35	70	203.02	194.99	187.17
71	3,238.53	3,124.88	3,011.22	71	229.63	221.82	213.79
72	3,573.58	3,458.24	3,342.68	72	260.27	252.03	244.00
73	3,936.52	3,814.20	3,691.88	73	294.28	285.19	276.32
74	4,318.47	4,180.09	4,041.93	74	330.82	320.26	309.91

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	4,709.71	4,543.24	4,376.77	75	369.27	356.18	343.29
76	5,104.12	4,895.19	4,686.05	76	409.62	392.72	375.82
77	5,508.46	5,246.08	4,983.71	77	452.72	430.96	409.20
78	5,932.45	5,610.92	5,289.39	78	500.04	472.58	445.32
79	6,385.80	6,004.49	5,623.17	79	552.64	519.47	486.31
				80	612.00	573.13	534.26
				81	678.76	634.61	590.46
				82	752.07	703.06	654.04
				83	830.23	776.57	723.12
				84	911.56	853.68	795.80
				85	994.38	932.27	870.16
				86	1,093.88	1,025.43	957.19
				87	1,203.31	1,127.89	1,052.89
				88	1,323.72	1,240.70	1,158.10
				89	1,456.18	1,364.70	1,273.87
				90	1,601.73	1,501.17	1,401.25
				91	1,761.86	1,651.38	1,541.31
				92	1,938.05	1,816.58	1,695.53
				93	2,131.77	1,998.26	1,865.17
				94	2,344.93	2,198.10	2,051.70
				95	2,579.42	2,418.02	2,256.83
				96	2,837.36	2,659.91	2,482.45
				97	3,121.07	2,925.88	2,730.68
				98	3,433.10	3,218.46	3,003.83
				99	3,776.39	3,540.42	3,304.23

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	772.14	742.77	713.41	18-44	48.17	46.48	44.57
45-49	811.64	782.70	753.76	45-49	52.60	50.70	48.80
50-54	849.45	820.94	792.63	50-54	57.25	55.14	53.24
55	889.59	860.86	832.34	55	62.11	60.00	58.10
56	917.69	885.58	853.26	56	64.64	62.32	60.00
57	954.45	917.27	879.88	57	67.60	65.07	62.32
58	997.76	954.66	911.56	58	71.19	68.24	65.07
59	1,045.50	996.28	947.05	59	75.21	71.62	68.02
60	1,095.57	1,040.64	985.50	60	79.43	75.42	71.40
61	1,147.32	1,087.12	1,026.70	61	83.66	79.22	74.78
62	1,204.15	1,139.08	1,073.81	62	88.30	83.66	78.80
63	1,270.70	1,200.56	1,130.63	63	94.01	88.73	83.66
64	1,351.18	1,275.98	1,200.77	64	100.77	95.06	89.57
65	1,450.47	1,369.35	1,288.23	65	109.01	102.88	96.75
66	1,571.52	1,483.22	1,395.13	66	118.94	112.39	105.63
67	1,709.26	1,613.98	1,518.71	67	130.34	123.16	115.77
68	1,857.77	1,755.95	1,654.33	68	142.81	134.99	127.18
69	2,010.30	1,903.83	1,797.35	69	155.48	147.24	139.01
70	2,160.92	2,052.13	1,943.54	70	168.37	159.71	151.26
71	2,308.59	2,200.22	2,092.05	71	180.83	172.38	163.93
72	2,475.90	2,366.90	2,257.89	72	195.20	186.75	178.09
73	2,690.96	2,575.62	2,460.27	73	213.79	204.71	195.62
74	2,981.86	2,849.61	2,717.58	74	238.72	228.15	217.80

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,376.48	3,212.76	3,049.04	75	272.52	259.42	246.11
76	3,893.00	3,679.84	3,466.48	76	316.67	299.35	282.02
77	4,508.17	4,231.64	3,955.32	77	369.48	346.67	324.06
78	5,188.41	4,840.90	4,493.38	78	428.21	399.48	370.75
79	5,900.34	5,479.94	5,059.34	79	490.32	455.25	420.40
80		6,120.89	5,631.20	80		512.29	471.31
81		6,742.19	6,191.66	81		568.49	522.22
82		7,343.00	6,739.44	82		623.83	572.71
83		7,928.60	7,277.72	83		678.76	622.99
84		8,504.05	7,809.87	84		733.05	673.27

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 II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	838.47	803.40	768.33	18-44	52.39	50.07	47.95
45-49	887.27	847.55	807.63	45-49	57.46	54.93	52.39
50-54	934.38	890.02	845.44	50-54	62.95	59.79	56.83
55	994.16	939.24	884.31	55	69.50	65.49	61.69
56	1,049.94	990.78	931.63	56	73.94	69.71	65.49
57	1,121.13	1,057.12	992.90	57	79.64	75.00	70.35
58	1,200.98	1,131.06	1,061.34	58	85.77	80.91	75.84
59	1,281.68	1,206.05	1,130.42	59	92.32	86.83	81.33
60	1,356.47	1,274.71	1,192.95	60	98.23	92.32	86.40
61	1,420.48	1,332.81	1,245.13	61	103.51	97.18	90.84
62	1,479.63	1,386.04	1,292.67	62	108.58	101.61	94.85
63	1,541.95	1,443.08	1,344.21	63	113.87	106.68	99.29
64	1,615.89	1,512.16	1,408.65	64	120.42	112.60	104.99
65	1,709.68	1,601.94	1,494.20	65	128.44	120.20	112.18
66	1,829.25	1,718.34	1,607.44	66	138.58	130.13	121.68
67	1,971.01	1,857.98	1,744.96	67	150.41	141.75	133.09
68	2,128.81	2,015.37	1,901.71	68	163.72	154.85	146.19
69	2,297.18	2,184.58	2,071.98	69	177.67	169.00	160.34
70	2,469.57	2,359.92	2,250.28	70	192.24	183.79	175.34
71	2,646.60	2,541.39	2,436.19	71	207.45	199.21	190.97
72	2,854.68	2,751.17	2,647.44	72	225.20	216.96	208.93
73	3,126.36	3,016.50	2,906.44	73	248.44	239.77	231.11
74	3,493.94	3,365.07	3,236.21	74	279.70	269.56	259.21
75	3,990.39	3,824.55	3,658.72	75	322.16	308.85	295.33
76	4,635.56	4,411.84	4,188.12	76	377.09	358.92	340.75
77	5,398.40	5,100.74	4,802.87	77	442.58	418.07	393.57
78	6,235.39	5,854.08	5,472.55	78	514.62	483.14	451.66
79	7,103.01	6,634.87	6,166.94	79	590.25	551.37	512.50

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	939.03	892.34	845.86	18-44	58.73	55.77	52.81
45-49	999.23	947.27	895.30	45-49	64.86	61.48	58.10
50-54	1,078.45	1,010.64	943.04	50-54	72.46	68.02	63.38
55	1,168.45	1,085.00	1,001.77	55	81.54	75.84	69.93
56	1,246.82	1,158.31	1,070.00	56	87.67	81.54	75.21
57	1,347.59	1,253.37	1,158.94	57	95.70	88.94	82.18
58	1,460.83	1,360.90	1,260.98	58	104.36	97.18	90.21
59	1,577.44	1,472.44	1,367.45	59	113.44	105.84	98.44
60	1,687.71	1,578.92	1,470.12	60	122.11	114.29	106.47
61	1,784.89	1,674.19	1,563.50	61	130.13	122.11	114.08
62	1,875.73	1,764.61	1,653.28	62	137.74	129.50	121.26
63	1,969.53	1,858.41	1,747.50	63	145.55	137.53	129.29
64	2,075.36	1,964.88	1,854.60	64	154.64	146.40	138.16
65	2,202.96	2,092.69	1,982.62	65	165.41	157.17	148.93
66	2,359.50	2,248.80	2,138.11	66	178.51	170.27	161.82
67	2,543.72	2,432.17	2,320.84	67	193.93	185.48	177.03
68	2,752.22	2,640.05	2,528.08	68	211.47	202.80	194.14
69	2,982.07	2,869.68	2,757.51	69	230.69	222.03	213.16
70	3,229.66	3,118.33	3,006.79	70	251.39	242.73	234.07
71	3,496.26	3,386.41	3,276.35	71	274.00	265.55	256.89
72	3,801.31	3,689.14	3,576.96	72	299.98	291.32	282.45
73	4,168.48	4,044.89	3,921.52	73	331.46	321.74	312.02
74	4,621.62	4,472.68	4,323.96	74	370.33	358.50	346.46
75	5,184.40	4,990.68	4,797.17	75	418.50	402.86	387.23
76	5,871.61	5,610.71	5,349.60	76	477.65	456.31	434.97
77	6,659.80	6,315.03	5,970.27	77	545.67	517.36	488.84
78	7,516.23	7,079.56	6,643.11	78	620.03	583.91	547.78
79	8,408.57	7,880.01	7,351.45	79	698.62	654.68	610.74

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,178.80	1,120.49	1,061.98	18-44	73.52	69.93	66.33
45-49	1,258.23	1,200.35	1,142.46	45-49	81.54	77.74	74.15
50-54	1,398.29	1,314.43	1,230.56	50-54	94.01	88.52	82.81
55	1,589.48	1,505.61	1,421.95	55	110.91	105.20	99.29
56	1,676.30	1,593.70	1,511.10	56	117.88	112.18	106.26
57	1,782.78	1,700.60	1,618.42	57	126.33	120.63	114.71
58	1,903.40	1,821.23	1,739.26	58	135.84	129.92	124.22
59	2,033.33	1,950.51	1,867.70	59	146.19	140.27	134.36
60	2,167.47	2,083.18	1,999.10	60	156.96	150.84	144.71
61	2,302.25	2,215.64	2,129.23	61	167.95	161.61	155.27
62	2,439.99	2,350.63	2,261.06	62	179.36	172.81	166.05
63	2,585.33	2,491.75	2,398.37	63	191.40	184.43	177.45
64	2,741.87	2,643.64	2,545.41	64	204.49	197.10	189.71
65	2,914.05	2,810.11	2,706.38	65	218.86	211.04	203.23
66	3,106.71	2,996.43	2,885.95	66	234.92	226.68	218.23
67	3,328.32	3,210.86	3,093.61	67	253.51	244.63	235.55
68	3,587.95	3,463.31	3,338.67	68	275.26	265.76	256.04
69	3,895.11	3,763.29	3,631.25	69	301.04	290.90	280.55
70	4,258.89	4,120.10	3,981.09	70	331.67	320.90	310.12
71	4,684.99	4,539.23	4,393.25	71	367.58	356.18	344.77
72	5,165.60	5,009.48	4,853.36	72	408.36	396.10	383.85
73	5,689.30	5,515.86	5,342.42	73	452.93	439.20	425.47
74	6,244.68	6,042.73	5,840.98	74	500.67	484.62	468.35
75	6,820.35	6,575.30	6,330.03	75	550.74	530.88	511.02
76	7,408.49	7,103.01	6,797.54	76	602.08	577.36	552.43
77	8,015.00	7,636.43	7,257.86	77	655.95	624.89	593.84
78	8,649.18	8,191.18	7,732.97	78	712.98	675.17	637.14
79	9,320.55	8,782.70	8,244.63	79	774.04	729.25	684.46

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	579.47	561.30	543.35	18-44	16.48	15.84	15.42
45-49	643.27	617.07	591.09	45-49	21.76	20.70	19.86
50-54	696.51	663.34	630.17	50-54	27.46	26.20	24.93
55	852.41	820.72	789.25	55	39.08	37.60	36.12
56	901.21	869.95	838.47	56	42.67	41.19	39.72
57	953.81	922.34	891.07	57	46.48	45.00	43.31
58	1,007.05	975.78	944.73	58	50.49	48.80	47.32
59	1,058.39	1,027.54	996.70	59	54.50	52.81	51.33
60	1,104.65	1,074.86	1,045.08	60	58.31	56.83	55.14
61	1,144.79	1,116.27	1,087.96	61	62.11	60.42	58.94
62	1,182.60	1,155.35	1,128.10	62	65.70	64.22	62.74
63	1,223.80	1,196.33	1,169.08	63	69.93	68.45	66.97
64	1,273.65	1,244.08	1,214.29	64	74.78	73.09	71.40
65	1,337.88	1,302.60	1,267.32	65	80.91	78.80	76.69
66	1,419.84	1,375.69	1,331.33	66	88.52	85.77	82.81
67	1,515.75	1,461.04	1,406.53	67	97.18	93.59	89.99
68	1,619.69	1,556.10	1,492.51	68	106.68	102.25	98.02
69	1,725.95	1,657.50	1,589.06	69	116.40	111.75	106.89
70	1,828.41	1,762.29	1,695.95	70	126.12	121.68	117.04
71	1,926.85	1,870.87	1,814.89	71	135.84	132.03	128.23
72	2,041.14	1,998.05	1,954.95	72	147.24	144.50	141.54
73	2,197.05	2,161.98	2,126.91	73	162.67	160.34	158.23
74	2,419.92	2,381.05	2,341.97	74	184.43	181.68	178.72

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	2,735.32	2,673.00	2,610.90	75	214.42	209.56	204.71
76	3,158.89	3,049.67	2,940.24	76	254.56	245.69	236.61
77	3,669.07	3,493.73	3,318.39	77	303.36	288.57	273.79
78	4,234.39	3,981.94	3,729.28	78	358.71	336.95	315.40
79	4,823.15	4,490.22	4,157.07	79	418.50	389.55	360.40
80		4,994.69	4,585.28	80	480.82	444.27	407.93
81		5,476.99	5,001.45	81	543.77	500.46	457.15
82		5,937.31	5,405.37	82	606.93	557.29	507.43
83		6,381.16	5,799.99	83	670.31	614.54	558.77
84		6,814.23	6,188.49	84	733.90	672.42	610.74
				85	797.70	730.31	662.92
				86	877.55	803.40	729.25
				87	965.22	883.68	802.13
				88	1,061.77	971.98	882.41
				89	1,168.03	1,069.16	970.71
				90	1,284.85	1,176.05	1,067.89
				91	1,413.29	1,293.72	1,174.79
				92	1,554.62	1,423.01	1,292.24
				93	1,710.11	1,565.40	1,421.53
				94	1,881.22	1,721.94	1,563.71
				95	2,069.45	1,894.11	1,720.03
				96	2,276.48	2,083.60	1,892.00
				97	2,504.21	2,291.90	2,081.28
				98	2,754.55	2,521.11	2,289.37
				99	3,030.02	2,773.14	2,518.37

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	615.81	597.64	579.47	18-44	17.53	16.90	16.48
45-49	677.92	651.93	625.74	45-49	22.82	21.97	21.13
50-54	729.67	704.75	679.82	50-54	28.73	27.89	26.83
55	947.05	899.73	852.41	55	43.52	41.19	39.08
56	1,010.85	959.52	907.97	56	47.74	45.42	42.88
57	1,077.82	1,023.11	968.39	57	52.39	49.86	47.11
58	1,145.21	1,087.96	1,030.92	58	57.46	54.50	51.55
59	1,209.85	1,150.91	1,092.19	59	62.32	59.15	56.19
60	1,268.79	1,209.22	1,149.44	60	66.97	63.80	60.63
61	1,320.97	1,260.77	1,200.77	61	71.62	68.45	65.07
62	1,369.77	1,309.14	1,248.51	62	76.26	72.88	69.50
63	1,420.48	1,358.58	1,296.68	63	81.12	77.74	74.36
64	1,478.57	1,413.72	1,348.65	64	87.04	83.23	79.43
65	1,549.13	1,478.57	1,408.22	65	93.80	89.57	85.14
66	1,635.96	1,557.37	1,478.78	66	101.82	96.97	91.90
67	1,738.63	1,650.74	1,563.07	67	111.33	105.63	99.71
68	1,854.82	1,759.12	1,663.21	68	121.89	115.34	109.01
69	1,982.62	1,882.28	1,781.93	69	133.51	126.75	119.78
70	2,119.94	2,020.65	1,921.15	70	146.19	139.43	132.67
71	2,268.87	2,176.56	2,084.45	71	160.13	153.79	147.46
72	2,445.91	2,362.04	2,277.96	72	176.82	171.12	165.41
73	2,672.58	2,590.40	2,508.44	73	198.37	192.66	186.75
74	2,969.18	2,876.02	2,782.86	74	226.46	219.49	212.73

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 II

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

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	3,356.84	3,232.62	3,108.19	75	263.22	253.51	243.79
76	3,848.00	3,668.22	3,488.24	76	309.91	295.12	280.55
77	4,421.14	4,167.63	3,914.34	77	365.26	343.92	322.59
78	5,046.03	4,710.34	4,374.45	78	427.16	398.43	369.48
79	5,693.10	5,275.03	4,856.95	79	493.91	457.37	420.82
				80	563.42	519.69	475.96
				81	633.97	584.12	534.26
				82	705.38	650.24	595.32
				83	777.21	717.63	658.06
				84	849.45	785.87	722.28
				85	921.91	854.52	787.35
				86	1,014.02	940.08	866.14
				87	1,115.42	1,034.09	952.76
				88	1,226.97	1,137.61	1,048.03
				89	1,349.71	1,251.47	1,152.82
				90	1,484.70	1,376.53	1,268.16
				91	1,633.21	1,514.27	1,394.91
				92	1,796.51	1,665.74	1,534.34
				93	1,976.08	1,832.42	1,687.71
				94	2,173.60	2,015.58	1,856.51
				95	2,390.98	2,217.12	2,042.20
				96	2,630.12	2,438.93	2,246.48
				97	2,893.13	2,682.93	2,471.04
				98	3,182.55	2,951.23	2,718.21
				99	3,500.91	3,246.35	2,990.10

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	688.06	661.02	633.76	18-44	19.44	18.80	17.96
45-49	747.63	721.43	695.45	45-49	25.14	24.29	23.45
50-54	845.65	820.72	796.01	50-54	33.38	32.53	31.48
55	1,057.54	1,018.04	978.74	55	48.59	46.69	45.00
56	1,128.52	1,085.64	1,042.75	56	53.45	51.33	49.22
57	1,207.53	1,161.48	1,115.42	57	58.73	56.62	54.29
58	1,289.92	1,241.33	1,192.53	58	64.64	62.11	59.79
59	1,371.46	1,320.76	1,269.85	59	70.56	68.02	65.28
60	1,447.94	1,395.76	1,343.58	60	76.47	73.73	70.98
61	1,516.81	1,463.99	1,410.97	61	82.18	79.43	76.47
62	1,582.93	1,529.69	1,476.46	62	88.09	85.14	82.18
63	1,652.64	1,598.99	1,545.54	63	94.64	91.47	88.52
64	1,733.13	1,678.63	1,624.13	64	102.04	98.87	95.70
65	1,830.73	1,774.33	1,718.13	65	110.70	107.32	103.94
66	1,950.94	1,891.57	1,832.21	66	121.47	117.67	113.87
67	2,093.96	2,031.21	1,968.47	67	133.94	129.71	125.70
68	2,258.95	2,193.24	2,127.54	68	148.30	143.86	139.43
69	2,444.64	2,377.46	2,310.28	69	164.57	159.92	155.27
70	2,649.98	2,583.64	2,517.52	70	182.95	178.30	173.65
71	2,876.44	2,813.49	2,750.53	71	203.44	199.21	194.78
72	3,134.38	3,072.70	3,011.01	72	227.31	223.08	218.86
73	3,436.90	3,369.09	3,301.06	73	255.83	250.97	246.11
74	3,796.88	3,709.84	3,623.02	74	290.05	283.50	277.17

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,227.20	4,102.77	3,978.56	75	331.46	321.74	312.02
76	4,735.27	4,552.11	4,368.96	76	380.89	365.89	350.89
77	5,307.14	5,049.62	4,792.10	77	437.72	415.96	394.41
78	5,922.52	5,583.46	5,244.39	78	500.67	471.52	442.58
79	6,561.99	6,142.23	5,722.46	79	568.70	532.15	495.60
				80	640.95	597.43	553.70
				81	716.36	666.51	616.86
				82	794.11	739.18	684.25
				83	873.75	814.18	754.81
				84	954.45	890.86	827.48
				85	1,035.78	968.60	901.21
				86	1,139.30	1,065.57	991.42
				87	1,253.16	1,172.04	1,090.50
				88	1,378.44	1,289.29	1,199.50
				89	1,516.39	1,418.15	1,319.50
				90	1,668.07	1,559.90	1,451.53
				91	1,834.96	1,715.81	1,596.66
				92	2,018.54	1,887.35	1,756.37
				93	2,220.50	2,076.00	1,931.92
				94	2,442.53	2,283.66	2,125.22
				95	2,686.74	2,512.03	2,337.74
				96	2,955.45	2,763.21	2,571.60
				97	3,251.00	3,039.53	2,828.70
				98	3,576.12	3,343.53	3,111.57
				99	3,933.77	3,677.94	3,422.75

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	778.68	751.64	724.39	18-44	21.97	21.34	20.49
45-49	869.31	843.12	817.13	45-49	29.36	28.31	27.46
50-54	1,027.96	994.80	961.63	50-54	40.56	39.29	38.03
55	1,262.88	1,199.71	1,136.55	55	57.88	55.14	52.18
56	1,340.20	1,269.85	1,199.29	56	63.38	60.00	56.62
57	1,430.19	1,352.66	1,275.13	57	69.50	65.70	61.90
58	1,531.38	1,446.88	1,362.38	58	76.47	72.25	68.02
59	1,642.29	1,551.24	1,460.19	59	84.29	79.64	75.00
60	1,761.44	1,664.47	1,567.51	60	93.16	87.88	82.81
61	1,887.77	1,785.52	1,683.07	61	102.67	96.97	91.47
62	2,021.07	1,913.97	1,806.65	62	113.02	107.11	100.98
63	2,161.35	2,049.80	1,938.47	63	124.22	117.88	111.33
64	2,309.22	2,193.46	2,077.90	64	136.26	129.50	122.74
65	2,464.50	2,344.71	2,224.93	65	149.15	141.96	134.57
66	2,629.27	2,505.48	2,381.68	66	163.09	155.27	147.67
67	2,812.22	2,684.83	2,557.24	67	178.72	170.69	162.45
68	3,024.32	2,893.98	2,763.42	68	197.31	188.86	180.20
69	3,275.92	3,143.68	3,011.22	69	219.70	210.83	201.75
70	3,577.38	3,444.93	3,312.47	70	246.96	237.66	228.58
71	3,934.83	3,803.43	3,672.03	71	279.28	270.19	260.90
72	4,334.10	4,201.85	4,069.40	72	316.04	306.74	297.24
73	4,756.40	4,617.18	4,477.96	73	355.96	345.61	335.47
74	5,182.92	5,027.01	4,871.11	74	397.16	385.33	373.50

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	5,594.87	5,408.33	5,221.79	75	438.78	423.99	409.41
76	5,980.19	5,746.76	5,513.53	76	479.55	460.75	441.94
77	6,354.96	6,062.37	5,769.78	77	521.80	497.50	473.21
78	6,741.77	6,382.63	6,023.71	78	567.64	537.01	506.59
79	7,163.22	6,736.27	6,309.33	79	619.61	582.43	545.25
				80	679.82	636.09	592.57
				81	750.38	700.52	650.45
				82	829.60	773.83	717.84
				83	915.58	853.89	792.42
				84	1,005.57	938.60	871.43
				85	1,098.10	1,025.43	952.97
				86	1,207.95	1,127.89	1,048.25
				87	1,328.79	1,240.70	1,153.03
				88	1,461.67	1,364.70	1,268.37
				89	1,607.86	1,501.17	1,395.13
				90	1,768.62	1,651.38	1,534.55
				91	1,945.44	1,816.58	1,687.92
				92	2,140.01	1,998.26	1,856.72
				93	2,354.01	2,198.10	2,042.41
				94	2,589.35	2,418.02	2,246.69
				95	2,848.35	2,659.91	2,471.47
				96	3,133.12	2,925.88	2,718.63
				97	3,446.41	3,218.46	2,990.52
				98	3,790.96	3,540.42	3,289.66
				99	4,170.17	3,894.48	3,618.58

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	1,001.35	965.64	929.94	18-44	62.53	60.21	58.10
45-49	1,057.33	1,022.05	986.98	45-49	68.45	66.33	64.01
50-54	1,106.34	1,071.69	1,037.05	50-54	74.36	72.04	69.71
55	1,152.60	1,118.80	1,084.79	55	80.49	78.16	75.63
56	1,184.50	1,146.27	1,107.82	56	83.23	80.70	77.95
57	1,226.12	1,181.76	1,137.18	57	86.83	83.66	80.49
58	1,275.56	1,224.01	1,172.46	58	91.05	87.46	83.66
59	1,330.69	1,271.54	1,212.60	59	95.70	91.47	87.25
60	1,389.42	1,323.30	1,257.18	60	100.56	95.91	91.05
61	1,450.90	1,378.65	1,306.19	61	105.84	100.56	95.28
62	1,518.71	1,440.76	1,362.80	62	111.54	105.84	100.13
63	1,597.72	1,514.06	1,430.40	63	118.09	111.96	105.84
64	1,692.15	1,602.58	1,512.79	64	126.12	119.36	112.81
65	1,807.28	1,710.53	1,613.56	65	135.63	128.44	121.26
66	1,945.87	1,840.66	1,735.67	66	147.24	139.22	131.40
67	2,104.10	1,990.65	1,877.00	67	160.55	151.68	143.02
68	2,276.90	2,156.06	2,035.44	68	174.92	165.62	156.33
69	2,458.58	2,333.31	2,207.82	69	190.13	180.41	170.69
70	2,643.85	2,517.94	2,392.04	70	205.97	196.04	186.33
71	2,832.08	2,709.76	2,587.23	71	222.03	212.52	202.80
72	3,042.70	2,922.71	2,802.71	72	240.20	230.69	221.39
73	3,299.80	3,174.73	3,049.67	73	262.38	252.45	242.52
74	3,627.66	3,483.17	3,338.88	74	290.69	279.07	267.66

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	4,050.17	3,865.96	3,681.96	75	327.02	312.02	297.24
76	4,582.96	4,334.52	4,086.09	76	372.86	352.58	332.30
77	5,206.79	4,875.12	4,543.45	77	426.52	399.27	372.02
78	5,893.79	5,468.32	5,042.86	78	486.31	451.03	415.96
79	6,615.86	6,094.27	5,572.47	79	549.68	506.38	462.86
80		6,733.11	6,120.89	80		563.42	512.29
81		7,368.77	6,678.39	81		621.51	563.20
82		7,999.15	7,241.60	82		679.82	615.38
83		8,625.52	7,809.24	83		738.33	668.62
84		9,249.15	8,379.83	84		797.27	722.49

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,087.12	1,044.23	1,001.35	18-44	67.81	65.28	62.53
45-49	1,155.98	1,106.76	1,057.33	45-49	75.00	71.83	68.45
50-54	1,216.83	1,161.69	1,106.34	50-54	81.97	78.16	74.36
55	1,288.23	1,220.42	1,152.60	55	89.99	85.14	80.49
56	1,354.56	1,281.68	1,209.01	56	95.28	90.21	85.14
57	1,439.49	1,360.69	1,282.10	57	102.04	96.54	91.05
58	1,534.34	1,449.21	1,364.07	58	109.64	103.51	97.39
59	1,630.89	1,538.78	1,446.67	59	117.25	110.70	104.15
60	1,720.25	1,620.96	1,521.88	60	124.64	117.46	110.27
61	1,797.14	1,690.67	1,584.41	61	130.98	123.16	115.56
62	1,867.49	1,754.26	1,641.03	62	137.10	128.87	120.42
63	1,940.37	1,820.80	1,701.44	63	143.44	134.57	125.91
64	2,024.87	1,900.02	1,775.17	64	150.84	141.54	132.25
65	2,130.08	2,001.00	1,871.93	65	159.92	150.20	140.48
66	2,262.96	2,130.92	1,998.89	66	171.33	161.19	151.26
67	2,422.03	2,288.73	2,155.43	67	184.64	174.50	164.36
68	2,603.71	2,471.04	2,338.17	68	200.06	189.71	179.57
69	2,804.83	2,674.27	2,543.93	69	216.96	206.82	196.68
70	3,021.36	2,895.46	2,769.76	70	235.34	225.41	215.69
71	3,254.80	3,134.81	3,014.60	71	255.20	245.69	236.39
72	3,524.36	3,406.69	3,289.23	72	278.22	268.93	259.84
73	3,853.49	3,729.91	3,606.12	73	306.32	296.60	286.88
74	4,266.29	4,122.21	3,978.35	74	341.81	330.40	318.78
75	4,786.61	4,602.39	4,418.39	75	386.38	371.60	356.81
76	5,428.82	5,181.44	4,934.27	76	441.52	421.45	401.17
77	6,171.38	5,842.67	5,513.96	77	505.53	478.70	451.66
78	6,983.44	6,562.20	6,140.75	78	576.09	541.23	506.59
79	7,833.95	7,315.75	6,797.54	79	650.88	607.78	564.68

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,201.62	1,144.37	1,087.12	18-44	75.00	71.40	67.81
45-49	1,282.95	1,219.57	1,155.98	45-49	83.23	79.01	75.00
50-54	1,382.87	1,299.85	1,216.83	50-54	92.95	87.46	81.97
55	1,491.67	1,389.84	1,288.23	55	104.15	96.97	89.99
56	1,586.73	1,478.57	1,370.41	56	111.75	104.15	96.54
57	1,708.42	1,593.28	1,477.94	57	121.26	113.02	104.78
58	1,845.31	1,723.20	1,600.89	58	131.82	123.16	114.29
59	1,985.58	1,857.35	1,729.12	59	142.81	133.51	124.43
60	2,117.19	1,984.95	1,852.70	60	153.37	143.65	134.15
61	2,232.75	2,098.60	1,964.46	61	162.67	152.95	143.23
62	2,338.80	2,204.86	2,071.14	62	171.75	161.82	152.10
63	2,446.75	2,314.08	2,181.63	63	181.05	171.12	161.40
64	2,567.17	2,436.40	2,305.84	64	191.40	181.68	171.75
65	2,711.03	2,581.95	2,452.67	65	203.65	193.93	184.21
66	2,887.00	2,758.77	2,630.54	66	218.44	208.72	199.00
67	3,095.94	2,967.92	2,839.90	67	235.97	226.25	216.54
68	3,335.92	3,208.11	3,080.09	68	256.25	246.32	236.39
69	3,605.48	3,478.10	3,350.71	69	278.86	268.93	259.00
70	3,902.72	3,776.81	3,650.90	70	304.00	294.07	284.35
71	4,229.32	4,105.10	3,981.09	71	331.67	321.95	312.23
72	4,599.01	4,472.47	4,345.93	72	363.15	353.22	343.29
73	5,028.91	4,890.12	4,751.33	73	400.12	389.13	378.15
74	5,535.71	5,369.46	5,202.99	74	443.63	430.33	417.02
75	6,136.52	5,921.89	5,707.04	75	495.39	478.07	460.75
76	6,841.27	6,553.96	6,266.66	76	556.44	533.00	509.55
77	7,632.63	7,254.90	6,876.97	77	625.10	594.05	562.99
78	8,486.31	8,008.45	7,530.38	78	699.89	660.38	620.88
79	9,378.01	8,798.75	8,219.49	79	779.11	730.94	682.77

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,516.39	1,444.77	1,373.37	18-44	94.64	90.21	85.77
45-49	1,621.38	1,550.82	1,480.26	45-49	105.20	100.56	95.91
50-54	1,797.78	1,694.05	1,590.32	50-54	121.05	114.08	106.89
55	2,034.17	1,932.35	1,830.73	55	141.96	134.99	127.81
56	2,137.90	2,038.61	1,939.11	56	150.41	143.44	136.47
57	2,264.44	2,167.05	2,069.45	57	160.55	153.58	146.61
58	2,408.30	2,311.76	2,215.22	58	171.96	164.99	158.02
59	2,564.00	2,467.03	2,369.85	59	184.43	177.45	170.48
60	2,726.03	2,626.74	2,527.45	60	197.31	190.13	182.95
61	2,889.96	2,786.66	2,683.36	61	210.83	203.23	195.83
62	3,057.91	2,948.90	2,839.90	62	224.77	216.75	208.72
63	3,232.41	3,116.85	3,001.29	63	239.35	230.69	222.24
64	3,417.04	3,294.51	3,172.20	64	254.77	245.69	236.61
65	3,614.57	3,485.49	3,356.41	65	271.46	261.74	252.03
66	3,830.26	3,695.26	3,560.27	66	289.63	279.49	269.14
67	4,077.42	3,936.94	3,796.46	67	310.33	299.77	289.00
68	4,371.49	4,225.51	4,079.75	68	335.26	324.06	312.87
69	4,727.67	4,576.41	4,425.15	69	365.26	353.64	341.81
70	5,161.58	5,004.20	4,846.81	70	402.02	389.76	377.51
71	5,681.06	5,516.28	5,351.50	71	445.96	433.07	420.19
72	6,264.33	6,087.51	5,910.69	72	495.39	481.45	467.51
73	6,881.41	6,684.52	6,487.63	73	548.21	532.57	516.94
74	7,503.34	7,274.55	7,045.55	74	601.86	583.49	565.11
75	8,100.34	7,824.24	7,547.91	75	654.04	631.65	609.47
76	8,653.62	8,312.66	7,971.90	76	703.27	675.38	647.71
77	9,187.25	8,768.54	8,349.84	77	751.64	717.21	682.77
78	9,736.09	9,232.04	8,727.98	78	802.13	760.52	718.90
79	10,334.57	9,743.91	9,153.03	79	858.12	808.89	759.88

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	824.55	798.76	772.97	18-44	23.47	22.48	21.82
45-49	915.14	878.11	841.08	45-49	30.75	29.42	28.43
50-54	995.48	947.87	900.59	50-54	39.34	37.36	35.71
55	1,223.93	1,178.64	1,133.34	55	56.20	54.22	51.91
56	1,296.00	1,251.04	1,205.75	56	61.16	59.18	56.87
57	1,374.03	1,329.07	1,283.77	57	67.11	64.80	62.49
58	1,453.71	1,408.74	1,363.45	58	72.73	70.42	68.44
59	1,530.74	1,486.11	1,441.47	59	78.69	76.37	74.06
60	1,600.83	1,557.52	1,514.21	60	84.64	82.32	80.01
61	1,661.99	1,620.67	1,579.67	61	89.93	87.94	85.63
62	1,720.18	1,680.51	1,641.16	62	95.55	93.56	91.25
63	1,783.33	1,743.66	1,703.98	63	101.83	99.51	97.53
64	1,859.37	1,816.39	1,773.08	64	109.10	106.79	104.47
65	1,956.90	1,905.32	1,853.75	65	118.36	115.38	112.08
66	2,080.22	2,015.09	1,950.29	66	129.60	125.63	121.34
67	2,224.70	2,144.03	2,063.36	67	142.82	137.20	131.91
68	2,381.41	2,287.51	2,193.29	68	156.71	150.43	143.82
69	2,542.42	2,441.25	2,340.08	69	171.59	164.65	157.37
70	2,699.46	2,601.93	2,504.07	70	186.14	179.52	172.91
71	2,851.87	2,769.55	2,687.56	71	201.01	195.39	190.10
72	3,029.08	2,965.93	2,902.79	72	218.54	214.57	210.27
73	3,267.78	3,216.54	3,165.29	73	242.01	238.70	235.40
74	3,604.68	3,547.15	3,489.95	74	274.74	270.44	266.47

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	4,076.79	3,984.22	3,891.65	75	319.70	312.43	305.16
76	4,707.27	4,543.29	4,378.97	76	379.21	365.66	352.10
77	5,464.05	5,200.88	4,937.71	77	451.62	429.47	407.32
78	6,300.83	5,923.93	5,547.03	78	533.61	501.21	468.81
79	7,171.67	6,678.72	6,186.11	79	622.21	579.23	536.25
80		7,432.52	6,834.44	80	714.46	661.23	608.00
81		8,157.89	7,474.84	81	807.69	745.53	683.38
82		8,855.48	8,105.98	82	901.25	831.16	761.40
83		9,532.25	8,730.18	83	995.15	918.11	841.41
84		10,195.13	9,349.75	84	1,089.04	1,006.06	923.07
				85	1,183.27	1,094.33	1,005.06
				86	1,301.62	1,203.76	1,105.57
				87	1,431.89	1,324.11	1,216.00
				88	1,575.04	1,456.68	1,337.66
				89	1,732.41	1,602.48	1,471.56
				90	1,905.66	1,762.83	1,618.68
				91	2,096.09	1,939.05	1,780.68
				92	2,305.70	2,133.12	1,958.88
				93	2,536.14	2,346.36	2,154.94
				94	2,789.72	2,581.10	2,370.50
				95	3,068.75	2,839.31	2,607.55
				96	3,375.56	3,123.30	2,868.40
				97	3,713.12	3,435.73	3,155.37
				98	4,084.40	3,779.24	3,470.78
				99	4,492.71	4,157.13	3,817.92

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	876.13	850.34	824.55	18-44	24.80	24.13	23.47
45-49	964.73	927.37	890.34	45-49	32.40	31.08	30.09
50-54	1,042.75	1,007.05	971.67	50-54	41.33	39.67	38.35
55	1,359.81	1,291.71	1,223.93	55	62.49	59.18	56.20
56	1,453.71	1,379.65	1,305.92	56	68.77	65.13	61.82
57	1,552.89	1,474.21	1,395.52	57	75.71	71.74	67.78
58	1,653.07	1,570.74	1,488.42	58	82.65	78.69	74.39
59	1,749.61	1,664.64	1,579.67	59	89.93	85.63	81.33
60	1,838.87	1,752.25	1,665.63	60	97.20	92.57	87.94
61	1,917.89	1,830.61	1,742.99	61	103.81	99.18	94.56
62	1,992.61	1,904.33	1,815.73	62	110.76	106.13	101.17
63	2,070.63	1,979.71	1,889.12	63	118.36	113.40	108.11
64	2,158.91	2,063.69	1,968.80	64	126.96	121.34	116.05
65	2,265.69	2,162.87	2,059.72	65	137.20	130.92	124.64
66	2,396.29	2,281.89	2,167.50	66	149.11	141.83	134.89
67	2,550.35	2,423.07	2,295.45	67	163.32	154.73	146.46
68	2,725.58	2,586.39	2,447.53	68	179.19	169.60	160.35
69	2,919.65	2,773.19	2,626.72	69	196.71	186.80	176.55
70	3,129.92	2,983.12	2,836.66	70	215.89	205.97	195.72
71	3,360.02	3,220.84	3,081.98	71	237.38	227.79	218.20
72	3,633.11	3,503.18	3,372.92	72	262.84	253.91	244.65
73	3,978.93	3,849.66	3,720.72	73	295.57	286.31	277.05
74	4,425.92	4,281.44	4,136.97	74	337.56	326.98	316.07

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	5,003.50	4,818.03	4,632.89	75	392.44	377.89	363.34
76	5,728.54	5,471.32	5,214.10	76	461.21	440.38	419.22
77	6,572.26	6,218.84	5,865.74	77	542.54	513.11	483.69
78	7,492.36	7,029.17	6,566.31	78	634.12	594.44	554.77
79	8,447.83	7,871.24	7,294.98	79	732.64	682.39	632.13
				80	836.12	775.29	714.46
				81	941.92	871.17	800.42
				82	1,049.37	969.36	889.35
				83	1,158.14	1,069.53	980.93
				84	1,267.90	1,170.70	1,073.50
				85	1,378.00	1,272.53	1,167.07
				86	1,515.86	1,399.82	1,283.77
				87	1,667.61	1,539.67	1,412.05
				88	1,834.24	1,693.73	1,553.22
				89	2,017.73	1,863.01	1,708.61
				90	2,219.41	2,049.47	1,879.54
				91	2,441.25	2,254.45	2,067.66
				92	2,685.24	2,479.93	2,274.29
				93	2,953.70	2,727.89	2,501.75
				94	3,248.94	3,000.65	2,752.03
				95	3,573.93	3,300.84	3,027.10
				96	3,931.32	3,630.80	3,329.94
				97	4,324.42	3,993.81	3,662.87
				98	4,756.87	4,393.19	4,029.19
				99	5,232.62	4,832.58	4,432.20

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	978.95	940.26	901.91	18-44	27.77	26.78	25.46
45-49	1,063.58	1,026.55	989.20	45-49	35.71	34.71	33.39
50-54	1,208.72	1,173.02	1,137.64	50-54	47.61	46.29	44.96
55	1,518.51	1,461.64	1,405.11	55	69.76	67.11	64.47
56	1,622.98	1,561.49	1,499.66	56	76.70	73.73	71.08
57	1,739.69	1,673.56	1,607.11	57	84.64	81.66	78.36
58	1,862.01	1,791.59	1,721.50	58	93.23	89.93	86.29
59	1,983.68	1,910.28	1,836.56	59	102.16	98.19	94.56
60	2,098.40	2,022.69	1,946.98	60	110.76	106.79	102.82
61	2,202.22	2,125.51	2,048.81	61	119.35	115.38	111.09
62	2,302.39	2,225.03	2,148.00	62	128.28	123.98	119.68
63	2,408.52	2,330.49	2,252.80	63	137.87	133.24	128.94
64	2,530.18	2,450.84	2,371.49	64	148.78	144.15	139.52
65	2,677.64	2,595.32	2,512.99	65	162.00	157.04	152.08
66	2,858.48	2,770.87	2,683.59	66	177.87	172.25	166.63
67	3,073.38	2,980.15	2,887.25	67	196.38	190.43	184.15
68	3,321.34	3,223.48	3,125.95	68	217.87	211.26	204.65
69	3,601.37	3,501.53	3,401.68	69	242.34	235.40	228.78
70	3,912.48	3,814.62	3,716.76	70	270.11	263.17	256.56
71	4,256.98	4,165.07	4,073.49	71	301.19	294.91	288.63
72	4,649.42	4,560.81	4,472.21	72	337.23	331.27	325.32
73	5,108.64	5,011.44	4,914.24	73	380.21	373.59	366.65
74	5,653.16	5,526.53	5,399.91	74	431.78	422.52	413.27

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 BENEFITS

**FORM: H-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	6,300.50	6,115.36	5,929.88	75	493.94	479.39	464.84
76	7,061.90	6,783.19	6,504.82	76	567.99	545.18	522.37
77	7,916.87	7,520.13	7,123.40	77	652.63	619.57	586.18
78	8,837.63	8,310.63	7,783.96	78	746.86	701.89	656.60
79	9,796.07	9,140.80	8,485.52	79	849.02	791.82	734.62
				80	957.79	889.35	820.91
				81	1,071.19	993.16	915.14
				82	1,188.89	1,102.93	1,016.64
				83	1,309.89	1,216.66	1,123.42
				84	1,432.55	1,333.03	1,233.52
				85	1,556.20	1,450.73	1,345.60
				86	1,711.92	1,595.87	1,480.16
				87	1,883.17	1,755.56	1,628.27
				88	2,071.62	1,931.11	1,791.26
				89	2,278.92	2,124.19	1,970.46
				90	2,506.71	2,336.78	2,167.50
				91	2,757.32	2,570.52	2,384.38
				92	3,033.05	2,827.74	2,622.76
				93	3,336.22	3,110.41	2,884.93
				94	3,669.81	3,421.52	3,173.56
				95	4,036.79	3,763.70	3,490.95
				96	4,440.47	4,139.94	3,840.07
				97	4,884.48	4,553.87	4,224.25
				98	5,372.80	5,009.12	4,646.77
				99	5,910.04	5,510.00	5,111.61

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
18-44	1,107.89	1,069.20	1,030.52	18-44	31.41	30.42	29.09
45-49	1,236.82	1,199.47	1,162.44	45-49	41.66	40.33	39.01
50-54	1,469.25	1,421.97	1,374.36	50-54	58.19	56.20	54.22
55	1,813.08	1,722.50	1,631.91	55	83.31	79.02	74.72
56	1,927.15	1,825.98	1,724.81	56	90.92	86.29	81.33
57	2,060.05	1,948.30	1,836.56	57	100.18	94.56	89.27
58	2,210.15	2,088.15	1,966.16	58	110.42	104.14	98.19
59	2,374.80	2,243.21	2,111.63	59	122.00	115.38	108.44
60	2,552.67	2,411.82	2,271.31	60	134.89	127.29	120.01
61	2,741.45	2,592.67	2,443.89	61	149.11	140.84	132.91
62	2,940.81	2,784.76	2,628.71	62	164.31	155.72	147.12
63	3,151.41	2,988.41	2,825.75	63	181.18	171.92	162.33
64	3,372.59	3,203.31	3,034.37	64	199.03	189.11	179.19
65	3,604.68	3,429.45	3,254.23	65	218.20	207.63	197.05
66	3,850.32	3,669.48	3,488.30	66	238.70	227.46	216.22
67	4,124.07	3,937.61	3,751.14	67	262.18	250.27	238.04
68	4,442.45	4,251.69	4,060.59	68	289.95	277.38	264.49
69	4,822.66	4,628.59	4,434.52	69	323.34	310.45	297.22
70	5,281.88	5,086.16	4,890.76	70	364.34	351.11	337.56
71	5,828.71	5,632.66	5,436.61	71	413.93	400.04	386.49
72	6,439.36	6,240.00	6,040.64	72	469.80	455.59	441.37
73	7,082.73	6,871.80	6,661.20	73	529.97	514.77	499.23
74	7,726.43	7,491.04	7,255.97	74	592.13	574.28	556.42

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	8,339.06	8,061.02	7,782.97	75	653.95	632.13	610.31
76	8,900.11	8,558.26	8,216.40	76	713.79	686.02	658.25
77	9,436.37	9,014.84	8,593.30	77	774.63	739.58	704.54
78	9,985.85	9,476.04	8,965.90	78	840.42	797.11	753.80
79	10,586.57	9,986.84	9,387.44	79	915.47	863.23	810.99
				80	1,003.08	942.58	881.75
				81	1,106.56	1,037.80	968.70
				82	1,223.60	1,146.90	1,070.53
				83	1,350.56	1,266.91	1,183.27
				84	1,484.12	1,393.54	1,302.95
				85	1,621.00	1,523.80	1,426.60
				86	1,783.00	1,676.21	1,569.42
				87	1,961.20	1,843.83	1,726.46
				88	2,157.25	2,028.31	1,899.04
				89	2,373.14	2,231.31	2,088.82
				90	2,610.52	2,454.47	2,297.76
				91	2,871.71	2,699.79	2,527.54
				92	3,159.01	2,969.90	2,780.46
				93	3,475.08	3,266.79	3,058.50
				94	3,822.55	3,593.44	3,364.32
				95	4,204.74	3,952.81	3,700.89
				96	4,625.28	4,348.23	4,070.84
				97	5,087.81	4,782.98	4,477.83
				98	5,596.62	5,261.38	4,925.48
				99	6,156.35	5,787.39	5,418.09

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	1,424.61	1,373.70	1,322.78	18-44	88.94	85.63	82.65
45-49	1,504.29	1,454.37	1,404.12	45-49	97.53	94.22	90.92
50-54	1,580.99	1,531.73	1,482.47	50-54	106.46	103.15	99.85
55	1,655.05	1,606.12	1,557.52	55	115.38	112.08	108.77
56	1,703.32	1,648.11	1,593.23	56	119.68	116.05	112.08
57	1,766.47	1,702.33	1,638.52	57	125.30	120.67	116.05
58	1,841.19	1,766.80	1,692.41	58	131.58	126.29	120.67
59	1,924.50	1,839.20	1,753.57	59	138.53	132.25	125.96
60	2,013.44	1,917.56	1,821.68	60	145.80	138.86	131.91
61	2,106.67	2,001.53	1,896.40	61	153.74	145.80	138.20
62	2,209.49	2,095.76	1,982.03	62	162.33	153.74	145.47
63	2,328.51	2,206.18	2,084.19	63	172.25	163.32	154.07
64	2,471.00	2,339.42	2,208.17	64	184.15	174.23	164.65
65	2,643.25	2,501.75	2,360.25	65	198.37	187.79	177.21
66	2,850.55	2,697.14	2,543.74	66	215.89	203.99	192.42
67	3,087.60	2,921.96	2,756.32	67	235.40	222.83	210.27
68	3,346.80	3,170.58	2,994.37	68	257.22	243.66	230.11
69	3,621.21	3,437.72	3,254.23	69	280.03	265.81	251.60
70	3,903.22	3,717.42	3,531.61	70	303.83	289.62	275.07
71	4,192.84	4,009.35	3,826.19	71	328.63	314.41	299.87
72	4,516.84	4,334.34	4,151.84	72	356.40	342.18	327.97
73	4,909.28	4,717.52	4,526.10	73	390.45	375.25	360.04
74	5,404.54	5,185.01	4,965.48	74	433.10	415.58	398.06

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	6,036.67	5,762.26	5,487.85	75	487.32	465.17	443.02
76	6,827.50	6,465.81	6,104.12	76	555.43	526.01	496.25
77	7,749.91	7,275.81	6,801.71	77	634.78	596.10	557.08
78	8,765.55	8,163.84	7,562.12	78	723.05	673.46	623.54
79	9,835.42	9,100.79	8,366.50	79	817.28	756.11	694.95
80		10,058.25	9,196.01	80		841.74	769.67
81		11,012.40	10,035.44	81		928.69	846.37
82		11,959.61	10,880.49	82		1,016.31	924.73
83		12,901.53	11,729.17	83		1,104.58	1,004.40
84		13,840.14	12,580.83	84		1,193.18	1,084.41

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,546.94	1,485.78	1,424.61	18-44	96.54	92.90	88.94
45-49	1,644.80	1,574.71	1,504.29	45-49	106.79	102.16	97.53
50-54	1,739.36	1,660.34	1,580.99	50-54	117.04	111.75	106.46
55	1,849.78	1,752.25	1,655.05	55	129.27	122.33	115.38
56	1,948.30	1,843.50	1,738.70	56	137.20	129.60	122.33
57	2,074.27	1,960.87	1,847.47	57	147.12	139.19	130.92
58	2,215.44	2,092.45	1,969.13	58	158.36	149.44	140.84
59	2,358.93	2,225.69	2,092.45	59	169.60	160.02	150.43
60	2,492.82	2,349.01	2,205.19	60	180.51	170.27	159.69
61	2,608.54	2,454.47	2,300.08	61	190.10	178.86	167.62
62	2,715.33	2,551.01	2,387.03	62	199.36	187.13	175.23
63	2,826.41	2,652.84	2,479.60	63	208.95	196.05	183.49
64	2,955.35	2,773.52	2,591.68	64	220.19	206.63	193.08
65	3,115.37	2,926.59	2,737.81	65	234.07	219.86	205.64
66	3,317.04	3,122.64	2,928.57	66	250.94	236.39	221.51
67	3,557.40	3,360.02	3,162.65	67	271.43	256.23	241.02
68	3,832.14	3,634.43	3,437.06	68	294.25	279.04	263.83
69	4,134.98	3,940.91	3,747.17	69	319.70	304.83	289.62
70	4,460.97	4,275.16	4,089.03	70	347.47	332.93	318.38
71	4,811.75	4,637.18	4,462.95	71	377.23	363.67	350.12
72	5,217.41	5,049.79	4,882.17	72	411.61	398.72	385.50
73	5,714.98	5,539.43	5,363.87	73	454.26	440.38	426.82
74	6,341.50	6,133.87	5,925.91	74	508.15	491.62	474.76
75	7,134.31	6,859.90	6,585.49	75	575.93	553.78	531.63
76	8,115.24	7,734.04	7,352.84	76	660.23	629.16	598.08
77	9,247.26	8,729.85	8,212.11	77	757.77	715.12	672.47
78	10,478.13	9,809.30	9,140.47	78	864.55	809.34	753.80
79	11,755.62	10,935.04	10,114.79	79	976.63	908.53	840.09

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,709.60	1,628.27	1,546.94	18-44	106.79	101.83	96.54
45-49	1,825.32	1,735.06	1,644.80	45-49	118.36	112.41	106.79
50-54	1,976.41	1,857.72	1,739.36	50-54	132.91	124.97	117.04
55	2,141.71	1,995.58	1,849.78	55	149.44	139.19	129.27
56	2,281.89	2,126.51	1,970.79	56	160.68	149.77	138.86
57	2,461.75	2,295.78	2,129.48	57	174.56	162.99	151.09
58	2,664.08	2,487.54	2,310.99	58	190.43	177.87	164.98
59	2,871.71	2,686.23	2,500.76	59	206.63	193.41	179.85
60	3,068.09	2,876.34	2,684.58	60	222.17	208.29	194.40
61	3,241.33	3,046.93	2,852.20	61	236.39	222.17	207.96
62	3,401.68	3,207.28	3,013.21	62	249.61	235.40	221.18
63	3,565.33	3,372.59	3,180.17	63	263.83	249.61	235.07
64	3,747.83	3,557.40	3,366.97	64	279.37	265.15	250.94
65	3,965.05	3,776.27	3,587.49	65	297.88	283.67	269.45
66	4,229.87	4,041.42	3,852.64	66	320.03	305.82	291.60
67	4,543.95	4,354.51	4,164.74	67	346.48	331.94	317.39
68	4,904.98	4,714.88	4,525.11	68	376.57	362.02	347.47
69	5,311.63	5,122.52	4,933.41	69	410.62	396.07	381.53
70	5,761.93	5,576.13	5,390.32	70	448.64	434.10	419.88
71	6,258.84	6,078.00	5,896.82	71	490.63	476.74	462.53
72	6,821.88	6,639.38	6,457.21	72	538.57	524.35	510.14
73	7,474.84	7,275.15	7,075.79	73	594.44	578.90	563.03
74	8,241.53	7,999.52	7,757.18	74	660.57	641.06	621.88
75	9,146.42	8,826.39	8,506.02	75	738.59	712.47	686.68
76	10,203.06	9,764.34	9,325.61	76	829.84	793.80	758.10
77	11,385.33	10,798.49	10,211.66	77	932.66	884.39	836.12
78	12,657.53	11,908.36	11,159.52	78	1,044.08	981.92	920.10
79	13,983.29	13,073.78	12,163.93	79	1,161.78	1,086.06	1,010.35

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	2,157.25	2,055.75	1,953.93	18-44	134.56	128.28	122.00
45-49	2,306.69	2,206.51	2,106.01	45-49	149.44	143.16	136.54
50-54	2,569.20	2,421.08	2,272.97	50-54	172.91	162.99	153.07
55	2,920.64	2,774.51	2,628.38	55	203.99	193.74	183.49
56	3,074.37	2,931.55	2,788.72	56	216.22	206.30	196.05
57	3,262.49	3,121.98	2,981.47	57	231.10	221.18	211.26
58	3,476.40	3,336.88	3,197.36	58	248.29	238.04	228.12
59	3,708.16	3,567.98	3,427.47	59	266.47	256.56	246.31
60	3,950.17	3,806.35	3,662.54	60	285.98	275.73	265.15
61	4,196.15	4,046.05	3,895.95	61	306.15	295.24	284.33
62	4,448.07	4,289.71	4,131.68	62	326.98	315.41	303.50
63	4,711.24	4,542.96	4,375.01	63	348.80	336.23	324.00
64	4,989.29	4,810.76	4,632.22	64	371.94	358.72	345.49
65	5,286.84	5,098.06	4,909.28	65	397.07	382.85	368.63
66	5,611.50	5,413.13	5,214.77	66	424.18	409.30	394.42
67	5,983.77	5,776.81	5,569.51	67	455.59	439.72	423.85
68	6,427.12	6,211.56	5,996.00	68	492.94	476.41	459.55
69	6,965.03	6,740.88	6,517.05	69	538.24	520.72	503.52
70	7,620.64	7,388.22	7,156.13	70	593.45	575.27	557.41
71	8,406.51	8,164.50	7,922.49	71	659.90	641.06	621.88
72	9,289.24	9,030.70	8,772.17	72	734.62	714.46	693.96
73	10,224.55	9,936.59	9,648.29	73	814.63	791.82	769.01
74	11,167.13	10,830.23	10,493.34	74	895.63	868.85	841.74
75	12,073.34	11,661.73	11,250.11	75	974.65	941.59	908.19
76	12,913.76	12,398.00	11,882.58	76	1,049.37	1,007.38	965.39
77	13,723.43	13,081.71	12,439.99	77	1,122.76	1,070.20	1,017.30
78	14,553.27	13,773.02	12,993.11	78	1,199.13	1,134.67	1,070.20
79	15,454.19	14,533.43	13,612.35	79	1,283.11	1,206.41	1,130.04

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	724.37	703.21	682.06	18-44	20.50	19.84	19.18
45-49	789.17	757.10	725.04	45-49	26.45	25.46	24.47
50-54	846.04	804.05	762.39	50-54	33.39	31.74	30.09
55	1,034.49	994.15	954.15	55	47.61	45.62	43.64
56	1,096.98	1,057.30	1,017.63	56	51.91	49.92	48.27
57	1,165.41	1,125.74	1,086.40	57	56.87	54.88	52.90
58	1,235.17	1,195.83	1,156.82	58	61.82	59.84	57.86
59	1,302.62	1,263.93	1,225.58	59	67.11	65.13	63.15
60	1,363.45	1,326.42	1,289.06	60	72.07	70.09	68.11
61	1,416.02	1,380.64	1,345.27	61	76.70	74.72	73.07
62	1,465.61	1,431.89	1,398.16	62	81.33	79.68	77.69
63	1,520.82	1,486.77	1,452.38	63	86.62	84.97	82.98
64	1,588.93	1,551.24	1,513.55	64	93.23	91.25	88.94
65	1,677.53	1,631.91	1,586.28	65	101.50	98.85	95.88
66	1,792.26	1,733.74	1,674.89	66	111.75	108.11	104.14
67	1,925.49	1,851.77	1,778.37	67	123.65	118.69	113.73
68	2,066.66	1,980.37	1,894.08	68	136.54	130.59	124.64
69	2,205.52	2,112.95	2,020.05	69	149.11	142.49	136.21
70	2,332.48	2,242.88	2,153.62	70	161.01	154.73	148.78
71	2,445.55	2,371.16	2,297.10	71	171.92	167.29	162.33
72	2,580.44	2,524.56	2,468.69	72	185.47	182.17	178.53
73	2,782.11	2,736.82	2,691.19	73	205.31	202.67	199.69
74	3,094.87	3,040.98	2,987.09	74	235.40	231.76	227.79

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	3,563.02	3,471.11	3,379.20	75	279.37	272.09	264.82
76	4,214.99	4,048.03	3,881.40	76	340.20	326.32	312.43
77	5,010.12	4,741.66	4,472.87	77	414.92	392.11	369.30
78	5,892.19	5,508.35	5,124.84	78	499.89	466.83	433.43
79	6,803.69	6,305.79	5,807.89	79	590.81	547.17	503.52
80		7,090.67	6,492.59	80	684.04	630.81	577.58
81		7,828.93	7,156.13	81	776.28	715.12	653.95
82		8,522.88	7,797.52	82	867.20	799.75	732.31
83		9,183.45	8,422.38	83	956.80	884.39	811.66
84		9,821.86	9,036.66	84	1,046.06	969.03	891.99
				85	1,134.67	1,053.66	972.66
				86	1,248.07	1,159.13	1,069.86
				87	1,373.04	1,275.18	1,176.98
				88	1,510.24	1,402.79	1,294.68
				89	1,661.33	1,542.97	1,424.28
				90	1,827.63	1,697.37	1,566.78
				91	2,010.46	1,866.97	1,723.49
				92	2,211.47	2,053.77	1,895.74
				93	2,432.65	2,259.08	2,085.18
				94	2,675.98	2,484.89	2,293.80
				95	2,943.45	2,733.51	2,523.24
				96	3,237.70	3,006.93	2,775.50
				97	3,561.37	3,307.79	3,053.21
				98	3,917.44	3,638.73	3,358.70
				99	4,309.21	4,002.74	3,694.60

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	769.67	748.51	727.35	18-44	21.82	21.16	20.50
45-49	831.82	800.75	769.34	45-49	28.10	27.11	25.79
50-54	886.37	854.31	822.57	50-54	35.05	33.72	32.40
55	1,149.21	1,090.03	1,030.52	55	52.57	49.92	47.28
56	1,230.54	1,166.40	1,102.27	56	58.19	55.21	52.24
57	1,316.83	1,249.06	1,180.95	57	64.14	60.83	57.53
58	1,404.12	1,333.69	1,262.94	58	70.42	66.78	63.15
59	1,488.75	1,416.02	1,343.28	59	76.70	73.07	69.10
60	1,566.12	1,492.06	1,418.00	60	82.65	78.69	75.05
61	1,634.55	1,559.50	1,484.45	61	88.60	84.64	80.34
62	1,699.02	1,622.65	1,546.61	62	94.56	90.26	85.96
63	1,766.80	1,688.44	1,609.76	63	100.84	96.54	91.91
64	1,845.81	1,762.83	1,679.85	64	108.44	103.48	98.85
65	1,942.68	1,852.76	1,762.50	65	117.70	112.08	106.79
66	2,063.03	1,962.85	1,862.35	66	128.61	122.33	116.05
67	2,203.87	2,092.12	1,980.37	67	141.17	133.90	126.62
68	2,360.91	2,238.58	2,115.93	68	155.39	147.12	138.86
69	2,529.19	2,399.26	2,269.00	69	170.60	161.67	152.74
70	2,704.09	2,571.84	2,439.60	70	186.47	177.54	168.28
71	2,887.91	2,759.63	2,631.35	71	203.66	194.73	185.80
72	3,109.75	2,986.43	2,862.78	72	224.49	215.89	207.29
73	3,406.97	3,282.00	3,157.03	73	252.59	243.33	234.40
74	3,815.61	3,675.76	3,535.91	74	290.94	280.36	269.78

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	4,373.02	4,197.80	4,022.90	75	342.85	329.29	315.41
76	5,100.70	4,865.64	4,630.57	76	410.95	391.78	372.93
77	5,964.60	5,649.52	5,334.78	77	492.94	466.83	440.38
78	6,915.77	6,508.79	6,101.80	78	585.52	550.80	516.42
79	7,905.30	7,401.44	6,897.59	79	685.69	642.05	598.08
				80	790.50	737.27	684.04
				81	896.62	834.47	771.98
				82	1,004.07	932.66	861.25
				83	1,112.18	1,031.84	951.84
				84	1,220.62	1,132.02	1,043.09
				85	1,329.40	1,232.20	1,134.67
				86	1,462.30	1,355.51	1,248.07
				87	1,608.43	1,491.07	1,373.04
				88	1,769.44	1,640.17	1,510.24
				89	1,946.32	1,804.16	1,661.33
				90	2,141.05	1,984.67	1,827.63
				91	2,355.29	2,183.04	2,010.46
				92	2,590.69	2,401.25	2,211.47
				93	2,849.89	2,641.27	2,432.65
				94	3,134.88	2,905.43	2,675.98
				95	3,448.30	3,196.04	2,943.45
				96	3,793.13	3,515.74	3,237.70
				97	4,172.34	3,867.18	3,561.37
				98	4,589.58	4,254.00	3,917.44
				99	5,048.47	4,679.50	4,309.21

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	863.23	827.53	792.15	18-44	24.47	23.47	22.48
45-49	924.40	891.00	857.28	45-49	31.08	30.09	28.76
50-54	1,032.51	1,001.43	970.35	50-54	40.67	39.67	38.35
55	1,292.37	1,241.78	1,191.53	55	59.18	56.87	54.55
56	1,383.29	1,328.40	1,273.52	56	65.46	62.82	60.17
57	1,485.45	1,426.60	1,367.75	57	72.40	69.43	66.78
58	1,592.56	1,530.41	1,467.92	58	80.01	76.70	73.73
59	1,699.35	1,634.22	1,569.09	59	87.61	84.31	80.67
60	1,799.53	1,732.41	1,665.30	60	95.22	91.58	87.94
61	1,890.78	1,822.34	1,753.90	61	102.49	98.85	95.22
62	1,978.72	1,909.29	1,839.86	62	110.09	106.13	102.49
63	2,073.28	2,002.86	1,932.10	63	118.36	114.39	110.42
64	2,183.70	2,111.30	2,038.89	64	128.28	124.31	120.01
65	2,318.59	2,243.21	2,167.83	65	140.18	135.88	131.25
66	2,485.55	2,405.54	2,325.87	66	154.73	149.77	144.81
67	2,682.60	2,597.96	2,512.99	67	171.59	166.30	160.68
68	2,906.42	2,817.16	2,728.22	68	191.09	184.81	178.86
69	3,152.73	3,061.48	2,969.90	69	212.25	206.30	200.02
70	3,418.54	3,327.62	3,236.71	70	236.06	229.78	223.49
71	3,705.18	3,617.57	3,529.96	71	261.85	255.56	249.61
72	4,035.80	3,948.52	3,860.90	72	292.26	285.98	280.03
73	4,439.15	4,341.95	4,244.41	73	329.62	323.01	316.07
74	4,944.32	4,819.35	4,694.71	74	377.23	367.97	358.72

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	5,579.10	5,402.55	5,226.01	75	437.40	423.52	409.63
76	6,361.33	6,104.12	5,847.23	76	512.12	490.96	470.13
77	7,260.93	6,902.22	6,543.50	77	599.40	569.32	539.23
78	8,236.90	7,766.11	7,295.32	78	696.93	656.60	616.26
79	9,247.59	8,665.05	8,082.51	79	802.07	751.15	700.24
				80	912.16	851.33	790.50
				81	1,024.90	955.14	885.71
				82	1,139.95	1,062.26	984.90
				83	1,256.33	1,171.69	1,087.06
				84	1,373.70	1,282.45	1,191.53
				85	1,491.40	1,394.20	1,297.00
				86	1,640.50	1,533.72	1,426.60
				87	1,804.49	1,687.12	1,569.42
				88	1,985.00	1,855.73	1,726.46
				89	2,183.37	2,041.21	1,899.04
				90	2,401.58	2,245.20	2,088.82
				91	2,641.60	2,469.68	2,297.76
				92	2,905.76	2,716.65	2,527.54
				93	3,196.37	2,988.41	2,780.46
				94	3,516.07	3,287.29	3,058.50
				95	3,867.85	3,615.92	3,364.32
				96	4,254.66	3,977.61	3,700.89
				97	4,680.16	4,375.34	4,070.84
				98	5,148.31	4,812.74	4,477.83
				99	5,663.08	5,294.11	4,925.48

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	967.04	932.66	898.28	18-44	27.44	26.45	25.46
45-49	1,066.56	1,033.17	999.44	45-49	36.04	34.71	33.72
50-54	1,249.06	1,206.74	1,164.42	50-54	49.26	47.61	45.96
55	1,534.38	1,455.36	1,376.34	55	70.42	66.78	63.15
56	1,632.57	1,544.30	1,456.02	56	77.03	73.07	68.77
57	1,747.95	1,650.42	1,552.89	57	84.97	80.34	75.38
58	1,878.55	1,771.76	1,664.97	58	93.89	88.60	83.31
59	2,022.36	1,906.98	1,791.26	59	103.81	97.86	91.91
60	2,177.42	2,053.77	1,930.12	60	115.05	108.44	101.83
61	2,342.07	2,211.14	2,080.22	61	127.29	120.01	113.07
62	2,516.63	2,379.09	2,241.56	62	140.51	132.91	125.30
63	2,702.10	2,558.29	2,414.80	63	155.06	147.12	138.86
64	2,899.15	2,749.38	2,599.61	64	170.93	162.33	153.40
65	3,108.76	2,952.71	2,796.99	65	188.12	178.53	169.27
66	3,332.91	3,170.91	3,008.91	66	206.96	196.71	186.47
67	3,582.86	3,414.58	3,246.62	67	228.12	217.21	206.30
68	3,869.50	3,696.59	3,523.35	68	252.92	241.35	229.78
69	4,205.40	4,028.85	3,852.31	69	282.34	270.44	258.21
70	4,602.47	4,424.60	4,246.40	70	317.72	305.16	292.92
71	5,068.30	4,890.43	4,712.56	71	359.38	347.14	334.58
72	5,592.66	5,412.14	5,231.30	72	407.32	394.42	381.86
73	6,160.65	5,969.22	5,777.80	73	460.54	446.33	432.44
74	6,758.40	6,541.85	6,325.63	74	517.74	501.21	485.01

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	7,370.69	7,110.17	6,849.65	75	577.91	557.41	537.25
76	7,987.95	7,660.97	7,333.67	76	641.06	614.61	588.16
77	8,620.74	8,210.12	7,799.50	77	708.50	674.45	640.40
78	9,284.29	8,781.09	8,277.90	78	782.56	739.58	696.93
79	9,993.78	9,397.02	8,800.27	79	864.88	812.98	761.07
				80	957.79	896.95	836.12
				81	1,062.26	993.16	924.06
				82	1,176.98	1,100.28	1,023.58
				83	1,299.31	1,215.33	1,131.69
				84	1,426.60	1,336.01	1,245.42
				85	1,556.20	1,459.00	1,361.80
				86	1,711.92	1,604.80	1,498.01
				87	1,883.17	1,765.14	1,647.78
				88	2,071.62	1,941.69	1,812.42
				89	2,278.92	2,135.76	1,993.60
				90	2,506.71	2,349.34	2,192.96
				91	2,757.32	2,584.40	2,412.16
				92	3,033.05	2,842.94	2,653.50
				93	3,336.22	3,127.27	2,918.99
				94	3,669.81	3,440.03	3,210.92
				95	4,036.79	3,784.20	3,531.94
				96	4,440.47	4,162.75	3,885.04
				97	4,884.48	4,579.00	4,273.51
				98	5,372.80	5,036.90	4,700.99
				99	5,910.04	5,540.75	5,171.12

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	1,208.39	1,162.44	1,116.48	18-44	75.38	72.73	69.76
45-49	1,270.22	1,224.92	1,179.63	45-49	82.32	79.35	76.37
50-54	1,329.40	1,284.76	1,240.46	50-54	89.60	86.29	83.31
55	1,392.21	1,347.25	1,302.62	55	97.20	93.89	90.92
56	1,436.18	1,385.93	1,335.35	56	101.17	97.53	93.89
57	1,493.71	1,435.52	1,377.00	57	105.80	101.83	97.53
58	1,561.49	1,494.04	1,426.60	58	111.42	106.79	101.83
59	1,636.21	1,559.17	1,482.14	59	117.70	112.08	106.46
60	1,714.56	1,628.60	1,542.31	60	124.31	118.03	111.75
61	1,795.56	1,701.34	1,606.78	61	130.92	123.98	117.04
62	1,884.50	1,782.67	1,680.51	62	138.20	130.92	123.32
63	1,988.64	1,878.88	1,769.44	63	147.12	138.86	130.92
64	2,114.60	1,996.90	1,879.21	64	157.70	148.78	140.18
65	2,269.99	2,143.04	2,016.08	65	170.60	161.01	151.42
66	2,459.43	2,321.24	2,183.37	66	186.14	175.89	165.31
67	2,674.99	2,525.89	2,376.78	67	203.99	192.75	181.18
68	2,907.41	2,748.06	2,589.03	68	223.49	211.26	199.03
69	3,146.12	2,979.49	2,812.86	69	243.33	230.44	217.54
70	3,381.84	3,211.58	3,041.64	70	263.50	249.94	236.72
71	3,612.94	3,443.34	3,274.06	71	283.01	269.78	256.56
72	3,874.79	3,704.19	3,533.60	72	305.49	292.26	278.71
73	4,211.35	4,030.84	3,850.32	73	334.58	320.36	306.15
74	4,666.61	4,459.64	4,253.01	74	373.59	357.06	340.86

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	5,284.19	5,027.97	4,771.74	75	426.49	405.99	385.16
76	6,092.54	5,758.95	5,425.04	76	495.59	468.48	441.37
77	7,055.29	6,622.52	6,190.07	77	578.24	542.54	507.16
78	8,119.86	7,576.01	7,032.15	78	670.15	625.19	580.23
79	9,234.03	8,576.11	7,917.86	79	767.35	712.47	657.92
80		9,579.19	8,812.83	80		801.74	737.60
81		10,551.53	9,689.95	81		889.68	817.28
82		11,491.79	10,547.23	82		976.30	896.29
83		12,408.25	11,389.63	83		1,062.26	974.98
84		13,308.84	12,222.45	84		1,147.23	1,053.66

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,312.20	1,257.32	1,202.44	18-44	81.99	78.36	75.05
45-49	1,388.58	1,326.42	1,263.93	45-49	89.93	85.96	81.99
50-54	1,462.30	1,392.87	1,323.11	50-54	98.52	93.56	88.94
55	1,555.87	1,469.91	1,383.95	55	108.77	102.49	96.54
56	1,643.15	1,550.58	1,458.01	56	115.71	109.10	102.49
57	1,754.57	1,654.39	1,553.88	57	124.64	117.37	110.09
58	1,879.54	1,770.10	1,661.00	58	134.23	126.62	118.69
59	2,005.83	1,887.47	1,769.11	59	144.48	135.88	127.29
60	2,122.87	1,994.92	1,866.97	60	153.74	144.48	135.22
61	2,223.04	2,085.84	1,948.64	61	162.00	152.08	142.16
62	2,315.62	2,169.15	2,023.02	62	169.94	159.03	148.45
63	2,413.15	2,258.42	2,103.69	63	178.20	166.96	155.39
64	2,528.86	2,366.53	2,204.53	64	188.45	176.22	164.31
65	2,675.65	2,507.04	2,338.43	65	201.01	188.12	175.56
66	2,862.78	2,689.21	2,515.64	66	216.88	203.66	190.43
67	3,084.62	2,907.74	2,730.87	67	235.40	221.84	208.29
68	3,331.59	3,154.05	2,976.18	68	256.23	242.34	228.78
69	3,595.09	3,418.87	3,242.66	69	278.05	264.49	250.94
70	3,864.87	3,693.28	3,521.69	70	300.86	287.63	274.41
71	4,141.92	3,977.28	3,812.63	71	324.66	311.77	298.87
72	4,467.58	4,305.58	4,143.25	72	352.43	339.54	326.98
73	4,892.75	4,720.83	4,548.58	73	388.80	375.25	361.69
74	5,468.01	5,266.34	5,064.67	74	437.73	421.86	405.66
75	6,244.96	5,985.42	5,725.89	75	504.19	483.36	462.20
76	7,254.65	6,904.53	6,554.41	76	590.14	561.71	533.28
77	8,448.49	7,982.66	7,516.50	77	692.64	654.28	615.93
78	9,758.38	9,161.63	8,564.54	78	805.37	756.11	706.85
79	11,116.21	10,383.57	9,651.27	79	923.73	862.90	802.07

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,469.58	1,396.51	1,323.78	18-44	91.91	87.28	82.65
45-49	1,563.80	1,482.47	1,401.14	45-49	101.50	96.21	90.92
50-54	1,687.78	1,581.65	1,475.86	50-54	113.40	106.46	99.18
55	1,828.62	1,698.03	1,567.77	55	127.62	118.69	109.43
56	1,951.28	1,812.75	1,674.56	56	137.20	127.62	117.70
57	2,108.98	1,961.53	1,813.75	57	149.77	139.19	128.61
58	2,286.19	2,129.81	1,973.43	58	163.32	152.08	141.17
59	2,468.69	2,304.38	2,140.06	59	177.54	165.64	154.07
60	2,641.27	2,471.00	2,300.74	60	191.09	178.86	166.63
61	2,793.35	2,620.11	2,446.87	61	203.66	191.09	178.53
62	2,935.52	2,761.61	2,587.38	62	215.56	202.67	189.77
63	3,082.31	2,908.41	2,734.83	63	227.79	215.23	202.34
64	3,247.95	3,075.04	2,902.45	64	242.01	229.12	216.22
65	3,447.64	3,275.06	3,102.81	65	258.87	245.98	233.08
66	3,692.62	3,519.38	3,346.14	66	279.37	266.47	253.25
67	3,980.92	3,806.35	3,632.12	67	303.50	290.28	277.05
68	4,307.23	4,131.68	3,956.45	68	330.94	317.39	303.83
69	4,666.94	4,491.05	4,315.50	69	361.03	347.47	333.59
70	5,054.42	4,880.18	4,705.62	70	393.43	379.87	366.32
71	5,471.65	5,299.73	5,127.48	71	428.81	415.58	402.03
72	5,949.06	5,773.50	5,597.95	72	469.47	455.92	442.03
73	6,523.66	6,330.25	6,137.18	73	518.73	503.52	488.32
74	7,232.83	6,999.75	6,766.99	74	579.57	561.05	542.21
75	8,113.58	7,810.41	7,507.57	75	654.95	630.48	606.01
76	9,189.07	8,780.76	8,372.12	76	747.52	714.12	680.73
77	10,422.59	9,883.03	9,343.47	77	853.97	809.67	765.04
78	11,762.89	11,079.52	10,396.47	78	970.35	913.82	857.28
79	13,159.40	12,332.21	11,505.02	79	1,093.34	1,024.57	955.80

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,844.82	1,753.57	1,661.99	18-44	115.05	109.43	103.81
45-49	1,969.13	1,878.55	1,787.96	45-49	127.62	121.67	116.05
50-54	2,188.33	2,057.08	1,925.82	50-54	147.12	138.53	129.60
55	2,487.54	2,356.28	2,225.36	55	173.57	164.65	155.39
56	2,623.42	2,494.15	2,364.88	56	184.48	175.56	166.30
57	2,790.05	2,661.44	2,532.83	57	197.71	188.78	179.52
58	2,978.83	2,850.22	2,721.94	58	212.58	203.33	194.40
59	3,182.15	3,052.55	2,922.95	59	228.78	219.53	210.27
60	3,392.09	3,260.18	3,128.59	60	245.65	236.06	226.47
61	3,603.02	3,467.47	3,332.25	61	262.84	252.92	243.00
62	3,818.58	3,678.74	3,538.56	62	280.69	270.44	259.86
63	4,046.05	3,899.58	3,753.45	63	299.54	288.63	277.72
64	4,291.03	4,137.30	3,983.56	64	320.03	308.46	296.89
65	4,560.48	4,397.82	4,235.49	65	342.52	330.28	318.05
66	4,862.00	4,689.42	4,516.51	66	367.64	354.75	341.52
67	5,208.81	5,024.99	4,841.50	67	396.74	382.85	368.63
68	5,615.14	5,420.08	5,225.01	68	430.79	415.91	400.70
69	6,095.85	5,889.55	5,682.91	69	471.12	455.25	439.05
70	6,665.17	6,447.95	6,230.41	70	519.06	502.20	485.34
71	7,332.01	7,103.89	6,875.44	71	575.27	557.41	539.56
72	8,084.16	7,839.84	7,595.51	72	639.08	619.90	600.72
73	8,903.75	8,632.32	8,360.88	73	708.84	687.35	665.86
74	9,772.93	9,456.87	9,141.13	74	783.55	758.43	732.97
75	10,673.85	10,290.34	9,906.50	75	861.91	830.83	799.75
76	11,594.28	11,116.21	10,638.15	76	942.25	903.57	864.55
77	12,543.47	11,951.01	11,358.55	77	1,026.55	977.95	929.35
78	13,535.97	12,819.20	12,102.10	78	1,115.82	1,056.64	997.13
79	14,586.66	13,744.92	12,902.85	79	1,211.37	1,141.28	1,071.19

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	906.87	878.44	850.34	18-44	25.79	24.80	24.13
45-49	1,006.72	965.72	925.06	45-49	34.05	32.40	31.08
50-54	1,090.03	1,038.13	986.22	50-54	42.98	41.00	39.01
55	1,334.03	1,284.43	1,235.17	55	61.16	58.85	56.53
56	1,410.40	1,361.47	1,312.20	56	66.78	64.47	62.16
57	1,492.72	1,443.46	1,394.53	57	72.73	70.42	67.78
58	1,576.03	1,527.10	1,478.50	58	79.02	76.37	74.06
59	1,656.37	1,608.10	1,559.83	59	85.30	82.65	80.34
60	1,728.78	1,682.16	1,635.54	60	91.25	88.94	86.29
61	1,791.59	1,746.96	1,702.66	61	97.20	94.56	92.24
62	1,850.77	1,808.12	1,765.48	62	102.82	100.51	98.19
63	1,915.24	1,872.26	1,829.61	63	109.43	107.12	104.80
64	1,993.27	1,946.98	1,900.37	64	117.04	114.39	111.75
65	2,093.77	2,038.56	1,983.35	65	126.62	123.32	120.01
66	2,222.05	2,152.95	2,083.53	66	138.53	134.23	129.60
67	2,372.15	2,286.52	2,201.22	67	152.08	146.46	140.84
68	2,534.81	2,435.30	2,335.78	68	166.96	160.02	153.40
69	2,701.11	2,593.99	2,486.87	69	182.17	174.89	167.29
70	2,861.46	2,757.98	2,654.16	70	197.38	190.43	183.16
71	3,015.52	2,927.91	2,840.30	71	212.58	206.63	200.68
72	3,194.39	3,126.94	3,059.50	72	230.44	226.14	221.51
73	3,438.38	3,383.50	3,328.62	73	254.57	250.94	247.63
74	3,787.18	3,726.34	3,665.18	74	288.63	284.33	279.70

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	4,280.78	4,183.25	4,086.05	75	335.57	327.97	320.36
76	4,943.66	4,772.73	4,601.48	76	398.39	384.50	370.29
77	5,742.09	5,467.68	5,193.28	77	474.76	451.62	428.47
78	6,626.81	6,231.73	5,836.32	78	561.38	527.33	493.61
79	7,548.23	7,027.19	6,505.81	79	654.95	609.65	564.03
80		7,816.69	7,175.96	80	752.48	695.28	638.41
81		8,571.48	7,827.27	81	851.00	783.22	715.45
82		9,291.89	8,459.40	82	949.85	872.16	794.13
83		9,986.51	9,076.99	83	1,049.04	961.75	874.47
84		10,664.27	9,684.99	84	1,148.55	1,052.34	955.80
				85	1,248.40	1,142.93	1,037.46
				86	1,373.37	1,257.32	1,141.28
				87	1,510.57	1,382.96	1,255.34
				88	1,661.66	1,521.15	1,380.97
				89	1,827.96	1,673.23	1,519.17
				90	2,010.79	1,840.52	1,671.25
				91	2,211.80	2,024.68	1,838.54
				92	2,432.98	2,227.01	2,022.36
				93	2,676.32	2,449.85	2,224.70
				94	2,944.11	2,694.83	2,447.20
				95	3,238.69	2,964.28	2,691.85
				96	3,562.69	3,260.84	2,960.97
				97	3,919.09	3,586.82	3,257.20
				98	4,310.87	3,945.54	3,582.86
				99	4,741.99	4,339.96	3,941.24

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	963.74	935.31	906.87	18-44	27.44	26.45	25.79
45-49	1,060.94	1,020.27	979.28	45-49	35.71	34.38	33.06
50-54	1,141.94	1,102.93	1,063.91	50-54	44.96	43.64	41.99
55	1,482.14	1,408.08	1,334.03	55	68.11	64.47	61.16
56	1,581.99	1,501.65	1,420.98	56	74.72	71.08	67.11
57	1,686.79	1,601.16	1,515.53	57	81.99	78.02	73.73
58	1,792.26	1,702.66	1,613.39	58	89.93	85.30	80.67
59	1,893.42	1,801.18	1,709.27	59	97.53	92.57	87.94
60	1,985.66	1,892.43	1,798.87	60	104.80	99.85	94.89
61	2,067.33	1,973.10	1,879.21	61	112.08	107.12	101.83
62	2,143.70	2,048.81	1,953.93	62	119.35	114.06	108.77
63	2,223.04	2,126.17	2,029.30	63	126.96	121.67	116.38
64	2,313.96	2,212.46	2,110.64	64	136.21	130.26	124.31
65	2,424.39	2,313.96	2,203.87	65	146.79	140.18	133.24
66	2,560.27	2,437.28	2,314.29	66	159.36	151.75	143.82
67	2,720.95	2,583.41	2,446.21	67	174.23	165.31	156.05
68	2,902.79	2,753.02	2,602.92	68	190.76	180.51	170.60
69	3,102.81	2,945.77	2,788.72	69	208.95	198.37	187.46
70	3,317.71	3,162.32	3,006.60	70	228.78	218.20	207.63
71	3,550.79	3,406.31	3,262.16	71	250.60	240.69	230.77
72	3,827.84	3,696.59	3,565.00	72	276.72	267.80	258.87
73	4,182.59	4,053.98	3,925.70	73	310.45	301.52	292.26
74	4,646.77	4,500.97	4,355.17	74	354.42	343.51	332.93

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 III

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

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	5,253.45	5,059.05	4,864.31	75	411.94	396.74	381.53
76	6,022.12	5,740.77	5,459.09	76	485.01	461.87	439.05
77	6,919.08	6,522.34	6,125.94	77	571.63	538.24	504.85
78	7,897.03	7,371.69	6,846.01	78	668.50	623.54	578.24
79	8,909.70	8,255.42	7,601.13	79	772.97	715.78	658.58
				80	881.75	813.31	744.87
				81	992.17	914.15	836.12
				82	1,103.92	1,017.63	931.67
				83	1,216.33	1,123.09	1,029.86
				84	1,329.40	1,229.88	1,130.37
				85	1,442.80	1,337.33	1,232.20
				86	1,586.94	1,471.23	1,355.51
				87	1,745.64	1,618.35	1,491.07
				88	1,920.20	1,780.35	1,640.17
				89	2,112.29	1,958.55	1,804.16
				90	2,323.55	2,154.28	1,984.67
				91	2,555.97	2,369.84	2,183.04
				92	2,811.54	2,606.89	2,401.25
				93	3,092.56	2,867.74	2,641.27
				94	3,401.68	3,154.38	2,905.43
				95	3,741.88	3,469.79	3,196.04
				96	4,116.14	3,816.93	3,515.74
				97	4,527.75	4,198.79	3,867.18
				98	4,980.69	4,618.67	4,254.00
				99	5,478.93	5,080.54	4,679.50

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,076.81	1,034.49	991.84	18-44	30.42	29.42	28.10
45-49	1,170.04	1,129.04	1,088.38	45-49	39.34	38.02	36.70
50-54	1,323.45	1,284.43	1,245.75	50-54	52.24	50.91	49.26
55	1,655.05	1,593.23	1,531.73	55	76.04	73.07	70.42
56	1,766.14	1,699.02	1,631.91	56	83.65	80.34	77.03
57	1,889.79	1,817.71	1,745.64	57	91.91	88.60	84.97
58	2,018.73	1,942.68	1,866.31	58	101.17	97.20	93.56
59	2,146.34	2,066.99	1,987.32	59	110.42	106.46	102.16
60	2,266.02	2,184.36	2,102.70	60	119.68	115.38	111.09
61	2,373.80	2,291.15	2,208.17	61	128.61	124.31	119.68
62	2,477.29	2,393.97	2,310.66	62	137.87	133.24	128.61
63	2,586.39	2,502.41	2,418.77	63	148.11	143.16	138.53
64	2,712.35	2,627.05	2,541.76	64	159.69	154.73	149.77
65	2,865.10	2,776.82	2,688.88	65	173.24	167.95	162.66
66	3,053.21	2,960.31	2,867.41	66	190.10	184.15	178.20
67	3,277.04	3,178.85	3,080.66	67	209.61	203.00	196.71
68	3,535.25	3,432.43	3,329.61	68	232.09	225.15	218.20
69	3,825.86	3,720.72	3,615.59	69	257.55	250.27	243.00
70	4,147.21	4,043.40	3,939.92	70	286.31	279.04	271.76
71	4,501.63	4,403.11	4,304.59	71	318.38	311.77	304.83
72	4,905.31	4,808.77	4,712.23	72	355.74	349.13	342.52
73	5,378.75	5,272.62	5,166.16	73	400.37	392.77	385.16
74	5,942.11	5,805.90	5,670.02	74	453.93	443.68	433.76

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	6,615.57	6,420.84	6,226.44	75	518.73	503.52	488.32
76	7,410.70	7,124.06	6,837.42	76	596.10	572.62	549.15
77	8,305.67	7,902.65	7,499.63	77	685.03	650.98	617.26
78	9,268.75	8,738.11	8,207.48	78	783.55	737.93	692.64
79	10,269.51	9,612.58	8,955.66	79	890.01	832.82	775.62
				80	1,003.08	934.97	866.54
				81	1,121.11	1,043.09	965.39
				82	1,242.78	1,156.82	1,070.86
				83	1,367.42	1,274.18	1,181.28
				84	1,493.71	1,394.20	1,295.01
				85	1,621.00	1,515.86	1,410.40
				86	1,783.00	1,667.61	1,551.57
				87	1,961.20	1,834.24	1,706.63
				88	2,157.25	2,017.73	1,877.22
				89	2,373.14	2,219.41	2,065.01
				90	2,610.52	2,441.25	2,271.64
				91	2,871.71	2,685.24	2,498.78
				92	3,159.01	2,953.70	2,748.72
				93	3,475.08	3,248.94	3,023.46
				94	3,822.55	3,573.93	3,325.97
				95	4,204.74	3,931.32	3,658.57
				96	4,625.28	4,324.42	4,024.56
				97	5,087.81	4,756.87	4,426.91
				98	5,596.62	5,232.62	4,869.60
				99	6,156.35	5,755.98	5,356.60

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,218.64	1,176.32	1,133.67	18-44	34.38	33.39	32.07
45-49	1,360.47	1,319.48	1,278.81	45-49	45.96	44.30	42.98
50-54	1,608.76	1,556.86	1,504.95	50-54	63.48	61.49	59.51
55	1,976.41	1,877.55	1,778.70	55	90.59	86.29	81.66
56	2,097.41	1,987.32	1,876.89	56	99.18	93.89	88.60
57	2,238.25	2,116.92	1,995.58	57	108.77	102.82	96.87
58	2,396.62	2,264.37	2,132.13	58	119.68	113.07	106.46
59	2,570.19	2,427.69	2,285.20	59	131.91	124.64	117.37
60	2,756.65	2,604.90	2,453.15	60	145.80	137.54	129.60
61	2,954.36	2,794.34	2,634.00	61	160.68	151.75	143.16
62	3,162.98	2,995.36	2,827.41	62	176.88	167.62	158.03
63	3,382.51	3,207.94	3,033.71	63	194.40	184.48	174.23
64	3,613.93	3,432.76	3,251.91	64	213.25	202.67	192.09
65	3,856.94	3,669.48	3,482.02	65	233.41	222.17	210.60
66	4,114.81	3,921.07	3,727.34	66	255.23	243.00	231.10
67	4,401.13	4,201.77	4,002.08	67	279.70	267.14	254.24
68	4,733.06	4,529.07	4,324.75	68	308.79	295.57	282.01
69	5,126.82	4,919.86	4,712.56	69	343.84	329.95	315.74
70	5,598.61	5,391.31	5,184.02	70	386.49	371.94	357.72
71	6,158.01	5,952.36	5,746.72	71	437.07	422.85	408.31
72	6,782.86	6,575.90	6,368.61	72	494.60	480.05	465.17
73	7,443.76	7,225.89	7,008.01	73	557.08	540.88	525.01
74	8,111.27	7,867.28	7,623.28	74	621.55	603.04	584.52

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	8,755.97	8,464.03	8,172.10	75	686.68	663.54	640.73
76	9,359.00	8,993.68	8,628.68	76	750.49	721.07	691.64
77	9,945.51	9,487.61	9,029.71	77	816.62	778.59	740.57
78	10,550.87	9,988.82	9,427.11	78	888.36	840.42	792.81
79	11,210.44	10,542.27	9,874.10	79	969.69	911.50	853.31
				80	1,063.91	995.48	927.37
				81	1,174.34	1,096.31	1,017.96
				82	1,298.32	1,211.04	1,123.42
				83	1,432.88	1,336.34	1,240.13
				84	1,573.72	1,468.92	1,363.78
				85	1,718.53	1,604.80	1,491.40
				86	1,890.45	1,765.14	1,640.50
				87	2,079.56	1,941.69	1,804.49
				88	2,287.51	2,135.76	1,985.00
				89	2,516.30	2,349.34	2,183.37
				90	2,767.90	2,584.40	2,401.58
				91	3,044.62	2,842.94	2,641.60
				92	3,349.11	3,127.27	2,905.76
				93	3,684.03	3,440.03	3,196.37
				94	4,052.33	3,784.20	3,516.07
				95	4,457.66	4,162.75	3,867.85
				96	4,903.33	4,579.00	4,254.66
				97	5,393.63	5,036.90	4,680.16
				98	5,932.86	5,540.75	5,148.31
				99	6,526.31	6,094.86	5,663.08

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	1,567.11	1,511.23	1,455.36	18-44	97.86	94.22	90.92
45-49	1,654.72	1,599.51	1,544.63	45-49	107.12	103.81	100.18
50-54	1,731.42	1,677.20	1,622.98	50-54	116.38	112.74	109.10
55	1,803.83	1,750.93	1,697.70	55	125.96	122.33	118.36
56	1,853.75	1,793.91	1,733.74	56	130.26	126.29	122.00
57	1,918.88	1,849.45	1,779.69	57	135.88	130.92	125.96
58	1,996.24	1,915.57	1,834.90	58	142.49	136.87	130.92
59	2,082.53	1,989.96	1,897.72	59	149.77	143.16	136.54
60	2,174.44	2,070.96	1,967.48	60	157.37	150.10	142.49
61	2,270.65	2,157.58	2,044.18	61	165.64	157.37	149.11
62	2,376.78	2,254.78	2,132.79	62	174.56	165.64	156.71
63	2,500.43	2,369.51	2,238.58	63	184.81	175.23	165.64
64	2,648.21	2,508.03	2,367.52	64	197.38	186.80	176.55
65	2,828.40	2,676.98	2,525.23	65	212.25	201.01	189.77
66	3,045.28	2,880.63	2,716.32	66	230.44	217.87	205.64
67	3,292.91	3,115.37	2,937.50	67	251.27	237.38	223.83
68	3,563.35	3,374.24	3,185.46	68	273.75	259.20	244.65
69	3,847.68	3,651.62	3,455.24	69	297.55	282.34	267.14
70	4,137.63	3,940.58	3,743.54	70	322.35	306.81	291.60
71	4,432.20	4,240.78	4,049.02	71	347.47	332.60	317.39
72	4,761.82	4,574.04	4,386.25	72	375.91	361.03	346.48
73	5,164.18	4,968.46	4,772.73	73	410.62	395.08	379.54
74	5,677.29	5,451.15	5,225.34	74	454.92	436.74	418.89

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	6,338.52	6,050.23	5,762.26	75	511.79	488.32	465.17
76	7,172.33	6,783.53	6,394.72	76	583.53	551.79	520.05
77	8,148.63	7,629.57	7,110.50	77	667.51	624.86	582.21
78	9,223.78	8,557.93	7,892.07	78	761.07	705.86	650.98
79	10,353.82	9,537.54	8,720.92	79	860.26	792.48	724.37
80		10,537.31	9,579.19	80		881.75	801.74
81		11,532.13	10,451.68	81		972.66	881.42
82		12,518.68	11,333.10	82		1,063.91	963.08
83		13,498.94	12,221.45	83		1,155.49	1,046.39
84		14,474.92	13,114.44	84		1,247.73	1,130.70

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,701.34	1,634.22	1,567.11	18-44	106.13	102.16	97.86
45-49	1,809.12	1,732.08	1,654.72	45-49	117.37	112.41	107.12
50-54	1,904.33	1,818.04	1,731.42	50-54	128.28	122.33	116.38
55	2,016.08	1,909.95	1,803.83	55	140.84	133.24	125.96
56	2,119.89	2,005.83	1,892.10	56	149.11	141.17	133.24
57	2,252.80	2,129.48	2,006.49	57	159.69	151.09	142.49
58	2,401.25	2,268.01	2,134.77	58	171.59	162.00	152.41
59	2,552.34	2,408.19	2,264.04	59	183.49	173.24	162.99
60	2,692.18	2,536.80	2,381.74	60	195.06	183.82	172.58
61	2,812.53	2,645.90	2,479.60	61	204.98	192.75	180.85
62	2,922.62	2,745.41	2,568.20	62	214.57	201.67	188.45
63	3,036.68	2,849.56	2,662.76	63	224.49	210.60	197.05
64	3,168.93	2,973.54	2,778.14	64	236.06	221.51	206.96
65	3,333.57	3,131.57	2,929.57	65	250.27	235.07	219.86
66	3,541.53	3,334.90	3,128.26	66	268.13	252.26	236.72
67	3,790.48	3,581.87	3,373.25	67	288.96	273.09	257.22
68	4,074.81	3,867.18	3,659.23	68	313.09	296.89	281.02
69	4,389.55	4,185.23	3,981.25	69	339.54	323.67	307.80
70	4,728.43	4,531.39	4,334.67	70	368.30	352.76	337.56
71	5,093.76	4,905.97	4,717.85	71	399.38	384.50	369.96
72	5,515.62	5,331.47	5,147.65	72	435.42	420.87	406.65
73	6,030.72	5,837.31	5,643.57	73	479.39	464.18	448.97
74	6,676.74	6,451.26	6,226.11	74	534.93	517.08	498.90
75	7,491.04	7,202.74	6,914.78	75	604.69	581.55	558.41
76	8,496.10	8,108.95	7,722.14	76	690.98	659.57	627.83
77	9,658.21	9,143.77	8,629.34	77	791.16	749.17	706.85
78	10,929.09	10,269.84	9,610.27	78	901.58	847.03	792.81
79	12,260.14	11,449.14	10,638.15	79	1,018.62	951.17	883.73

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,880.53	1,790.93	1,701.34	18-44	117.37	111.75	106.13
45-49	2,007.82	1,908.63	1,809.12	45-49	130.26	123.65	117.37
50-54	2,164.20	2,034.26	1,904.33	50-54	145.47	136.87	128.28
55	2,334.46	2,175.11	2,016.08	55	162.99	151.75	140.84
56	2,483.24	2,313.96	2,144.69	56	174.89	162.99	151.09
57	2,673.67	2,493.49	2,312.97	57	189.77	176.88	163.98
58	2,887.91	2,696.81	2,505.39	58	206.30	192.75	178.86
59	3,107.44	2,906.75	2,706.07	59	223.49	208.95	194.73
60	3,313.41	3,106.44	2,899.48	60	240.03	224.82	209.94
61	3,494.25	3,284.31	3,074.37	61	254.57	239.36	224.16
62	3,660.22	3,450.61	3,241.33	62	268.79	253.25	238.04
63	3,829.16	3,621.54	3,414.24	63	283.34	267.80	252.59
64	4,017.61	3,812.96	3,608.65	64	299.54	284.33	268.79
65	4,242.76	4,040.76	3,838.42	65	318.71	303.50	288.29
66	4,518.16	4,317.48	4,116.80	66	341.85	326.65	311.44
67	4,845.14	4,644.79	4,444.44	67	369.30	354.09	338.88
68	5,220.72	5,020.69	4,820.34	68	401.03	385.50	369.96
69	5,642.58	5,443.22	5,243.86	69	436.41	420.87	405.33
70	6,107.75	5,910.71	5,713.66	70	475.75	460.21	445.01
71	6,618.88	6,424.48	6,230.41	71	519.06	503.85	488.65
72	7,197.45	6,999.42	6,801.38	72	568.32	552.79	537.25
73	7,870.25	7,653.04	7,435.83	73	626.18	608.99	591.80
74	8,663.39	8,403.20	8,142.68	74	694.29	673.46	652.63
75	9,603.66	9,267.75	8,931.52	75	775.29	748.18	721.07
76	10,706.58	10,256.95	9,807.32	76	870.84	834.14	797.44
77	11,945.06	11,353.93	10,762.46	77	978.29	929.68	881.08
78	13,281.07	12,533.22	11,785.04	78	1,095.32	1,033.50	971.67
79	14,676.59	13,770.05	12,863.51	79	1,219.30	1,143.92	1,068.54

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	2,373.14	2,261.06	2,149.32	18-44	148.11	141.17	134.23
45-49	2,537.46	2,427.03	2,316.61	45-49	164.65	157.37	150.10
50-54	2,813.52	2,651.19	2,488.86	50-54	189.44	178.53	167.29
55	3,183.48	3,024.12	2,865.10	55	222.17	211.26	200.02
56	3,345.81	3,190.42	3,034.70	56	235.40	224.49	213.58
57	3,543.84	3,391.43	3,238.69	57	251.27	240.36	229.45
58	3,768.99	3,617.90	3,466.81	58	269.12	258.21	247.30
59	4,012.65	3,860.90	3,708.82	59	288.63	277.72	266.81
60	4,266.24	4,110.85	3,955.46	60	308.79	297.55	286.31
61	4,522.79	4,361.12	4,199.45	61	329.95	318.05	306.48
62	4,785.63	4,615.03	4,444.44	62	351.77	339.21	326.65
63	5,058.72	4,877.87	4,697.02	63	374.58	361.03	347.81
64	5,347.67	5,155.92	4,964.49	64	398.72	384.50	370.29
65	5,656.80	5,454.79	5,252.79	65	424.84	409.63	394.42
66	5,994.35	5,783.09	5,571.83	66	453.27	437.40	421.20
67	6,381.17	6,161.31	5,941.45	67	485.67	469.14	452.28
68	6,841.38	6,612.93	6,384.81	68	524.68	507.16	489.64
69	7,398.80	7,162.08	6,925.36	69	571.63	553.45	534.93
70	8,077.88	7,831.57	7,585.26	70	629.16	609.98	590.81
71	8,890.86	8,632.98	8,375.10	71	697.92	677.76	657.59
72	9,803.68	9,526.96	9,250.23	72	775.29	753.47	731.65
73	10,769.40	10,461.27	10,153.14	73	857.94	833.48	809.01
74	11,742.73	11,384.67	11,026.29	74	941.92	913.15	884.39
75	12,677.04	12,244.93	11,812.49	75	1,023.58	988.53	953.82
76	13,542.92	13,009.31	12,476.03	76	1,100.61	1,056.97	1,013.66
77	14,378.05	13,722.77	13,067.49	77	1,176.32	1,122.43	1,068.54
78	15,236.98	14,448.14	13,659.29	78	1,255.34	1,190.21	1,125.08
79	16,173.61	15,249.21	14,324.49	79	1,342.95	1,265.92	1,189.22

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-130641998

State Tracking #:

MILL-130641998

Company Tracking #:

LTC3 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_LTC3 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_LTC3 NQ Comp_PA_20160817.pdf Supplement to AM_LTC3 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_LTC3 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-130641998

State Tracking #:

MILL-130641998

Company Tracking #:

LTC3 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_LTC3 NQ Comp_20160817.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-130641998

State Tracking #:

MILL-130641998

Company Tracking #:

LTC3 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_LTC3 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-130641998
Policy Forms: Long Term Care H-LTC3J-2, et al.
Annual 5% Compound Benefit Inflation Rider H-5AI
Cost of Living (CPI) Benefit Inflation Rider H-COLR
Increased Benefits Option Rider H-IBOR

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-LTC3J-2, et al. is an existing individual comprehensive long term care policy of insurance previously approved in 1993. The form was issued in Pennsylvania from October 1993 through December 1994 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1995.

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.

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.

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 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/jrn

Enclosures

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

August 2016

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3J-2, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Increased Benefits Option Benefit Rider	H-IBOR

This policy form is an individual policy form providing comprehensive long term care coverage. The form was issued in Pennsylvania from October 1993 through December 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 Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, Assisted Living Care and Respite Care provided in a Home or Community Based setting.

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. Increased Benefit option pays 100% 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 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, and Care Coordination Benefit. The elimination period will start over if 180 consecutive days or more elapse without a covered expense.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care and Care Coordination, are being paid.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3 Comprehensive Product

August 2016

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

This policy form is guaranteed renewable for life.

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 LTC3 Comprehensive Product

August 2016

Actual-to-Expected Adjustment Factors

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

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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.

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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.

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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 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-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	43.4%
Semi-Annual	0.51*AP	19.4%
Quarterly	0.26*AP	10.2%
Monthly	0.09*AP	27.0%

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.

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

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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*: \$3,576
After increase: \$5,596

*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	4.0%
48 - 52	6.2%
53 - 57	16.6%
58 - 62	24.3%
63 - 67	31.1%
68 - 72	15.1%
73 +	2.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.1%
60-day	14.1%
90-day	0.6%
100-day	43.2%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	3.4%
3-Year	24.5%
5-Year	34.7%
Unlimited	37.4%

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	9.6%
Compound	40.8%
CPI	49.6%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	25.6%
Standard	41.7%
Increased	32.7%

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	61	\$189,667
Nationwide	1,788	\$6,530,851

*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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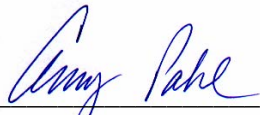
22. Actuarial Certification

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
LTC3 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	1993	615,835	0	0.0%	1,512	1,586,590	0	0.0%			0.0092		0.991		4.5%	2.5763			
	1994	5,483,737	103,288	1.9%	4,162	13,519,497	254,645	1.9%			0.0522		0.948		4.5%	2.4654			
	1995	7,041,063	892,367	12.7%	3,939	16,611,386	2,105,285	12.7%			0.0820		0.918		4.5%	2.3592			
	1996	6,694,159	257,097	3.8%	3,751	15,112,886	580,429	3.8%			0.0477		0.952		4.5%	2.2576			
	1997	6,486,524	1,978,511	30.5%	3,631	14,013,516	4,274,385	30.5%			0.0320		0.968		4.5%	2.1604			
	1998	6,361,773	2,031,866	31.9%	3,539	13,152,157	4,200,625	31.9%			0.0253		0.975		4.5%	2.0674			
	1999	6,242,376	1,104,548	17.7%	3,443	12,349,588	2,185,179	17.7%			0.0271		0.973		4.5%	1.9783			
	2000	6,142,693	4,118,083	67.0%	3,358	11,629,071	7,796,170	67.0%			0.0247		0.975		4.5%	1.8932			
	2001	6,082,937	5,399,816	88.8%	3,266	11,020,042	9,782,479	88.8%			0.0274		0.973		4.5%	1.8116			
	2002	5,994,667	6,093,286	101.6%	3,178	10,392,468	10,563,437	101.6%			0.0269		0.973		4.5%	1.7336			
	2003	5,890,848	4,630,634	78.6%	3,082	9,772,714	7,682,062	78.6%			0.0302		0.970		4.5%	1.6590			
	2004	5,750,001	5,543,657	96.4%	2,984	9,128,281	8,900,703	96.4%			0.0318		0.968		4.5%	1.5875			
	2005	6,794,632	5,625,268	82.8%	2,882	10,322,163	8,545,706	82.8%			0.0442		0.956		4.5%	1.5192			
	2006	7,347,156	5,210,318	70.9%	2,754	10,680,897	7,574,478	70.9%			0.0344		0.966		4.5%	1.4537			
	2007	7,209,120	5,969,890	82.8%	2,650	10,028,926	8,304,700	82.8%			0.0378		0.962		4.5%	1.3911			
	2008	6,936,025	9,020,222	130.0%	2,532	9,233,504	12,008,068	130.0%			0.0445		0.955		4.5%	1.3312			
2009	6,779,152	11,179,567	164.9%	2,442	8,636,047	14,241,790	164.9%			0.0355		0.964		4.5%	1.2739				
2010	6,521,176	9,933,649	152.3%	2,297	7,949,672	12,109,665	152.3%			0.0594		0.941		4.5%	1.2191				
2011	6,276,596	9,942,537	158.4%	2,144	7,322,024	11,598,564	158.4%			0.0666		0.933		4.5%	1.1666				
2012	6,242,053	9,810,572	157.2%	2,006	6,968,161	10,951,788	157.2%			0.0644		0.936		4.5%	1.1163				
2013	6,160,142	14,961,559	242.9%	1,902	6,580,595	15,982,742	242.9%			0.0518		0.948		4.5%	1.0683				
2014	5,919,199	12,191,902	206.0%	1,788	6,050,915	12,463,201	206.0%			0.0599		0.940		4.5%	1.0223				
Projected Future Experience	2015	6,105,278	11,001,300	180.2%	1,640	5,972,378	10,761,823	180.2%	1.0034	0.9840	1.0000	0.0830	0.0000	0.917	0.911	4.5%	0.9782		
	2016	6,094,235	10,740,252	176.2%	1,496	5,704,857	10,054,027	176.2%	1.1021	1.0703	1.0000	0.0879	0.0000	0.912	0.906	4.5%	0.9361		
	2017	5,660,470	10,475,559	185.1%	1,357	5,070,628	9,383,968	185.1%	1.0398	1.0752	1.0000	0.0929	0.0000	0.907	0.893	4.5%	0.8958		
	2018	5,036,316	10,198,205	202.5%	1,224	4,317,238	8,742,119	202.5%	1.0000	1.0792	1.0000	0.0979	0.0000	0.902	0.890	4.5%	0.8572		
	2019	4,453,272	9,854,120	221.3%	1,098	3,653,052	8,083,408	221.3%	1.0000	1.0771	1.0000	0.1029	0.0000	0.897	0.884	4.5%	0.8203		
	2020	3,913,329	9,434,965	241.1%	979	3,071,898	7,406,290	241.1%	1.0000	1.0733	1.0000	0.1079	0.0000	0.892	0.879	4.5%	0.7850		
	2021	3,417,678	8,961,513	262.2%	869	2,567,292	6,731,711	262.2%	1.0000	1.0706	1.0000	0.1129	0.0000	0.887	0.873	4.5%	0.7512		
	2022	2,966,667	8,443,648	284.6%	767	2,132,537	6,069,570	284.6%	1.0000	1.0679	1.0000	0.1177	0.0000	0.882	0.868	4.5%	0.7188		
	2023	2,559,858	7,898,609	308.6%	673	1,760,871	5,433,281	308.6%	1.0000	1.0659	1.0000	0.1224	0.0000	0.878	0.863	4.5%	0.6879		
	2024	2,196,033	7,351,065	334.7%	587	1,445,553	4,838,887	334.7%	1.0000	1.0660	1.0000	0.1269	0.0000	0.873	0.858	4.5%	0.6583		
	2025	1,873,317	6,822,506	364.2%	510	1,180,022	4,297,569	364.2%	1.0000	1.0684	1.0000	0.1313	0.0000	0.869	0.853	4.5%	0.6299		
	2026	1,589,358	6,316,806	397.4%	441	958,042	3,807,678	397.4%	1.0000	1.0711	1.0000	0.1356	0.0000	0.864	0.848	4.5%	0.6028		
	2027	1,341,390	5,827,651	434.4%	379	773,751	3,361,553	434.4%	1.0000	1.0724	1.0000	0.1397	0.0000	0.860	0.844	4.5%	0.5768		
	2028	1,126,402	5,346,565	474.7%	325	621,761	2,951,243	474.7%	1.0000	1.0715	1.0000	0.1437	0.0000	0.856	0.840	4.5%	0.5520		
	2029	941,279	4,875,124	517.9%	277	497,201	2,575,132	517.9%	1.0000	1.0698	1.0000	0.1477	0.0000	0.852	0.836	4.5%	0.5282		
	2030	782,889	4,412,294	563.6%	235	395,729	2,230,293	563.6%	1.0000	1.0667	1.0000	0.1515	0.0000	0.848	0.832	4.5%	0.5055		
	2031	648,189	3,960,865	611.1%	198	313,533	1,915,893	611.1%	1.0000	1.0628	1.0000	0.1553	0.0000	0.845	0.828	4.5%	0.4837		
	2032	534,299	3,522,814	659.3%	167	247,314	1,630,627	659.3%	1.0000	1.0577	1.0000	0.1591	0.0000	0.841	0.824	4.5%	0.4629		
	2033	438,535	3,105,648	708.2%	140	194,246	1,375,628	708.2%	1.0000	1.0531	1.0000	0.1629	0.0000	0.837	0.821	4.5%	0.4429		
	2034	358,431	2,720,215	758.9%	116	151,928	1,153,017	758.9%	1.0000	1.0510	1.0000	0.1666	0.0000	0.833	0.817	4.5%	0.4239		
	2035	291,759	2,369,794	812.2%	97	118,342	961,229	812.2%	1.0000	1.0501	1.0000	0.1704	0.0000	0.830	0.814	4.5%	0.4056		
	2036	236,526	2,089,122	883.3%	80	91,808	818,893	883.3%	1.0000	1.0676	1.0000	0.1743	0.0000	0.826	0.811	4.5%	0.3882		
	2037	190,974	1,848,814	968.1%	66	70,934	686,715	968.1%	1.0000	1.0770	1.0000	0.1783	0.0000	0.822	0.807	4.5%	0.3714		
	2038	153,563	1,630,416	1061.7%	54	54,582	576,516	1061.7%	1.0000	1.0786	1.0000	0.1824	0.0000	0.818	0.804	4.5%	0.3554		
	2039	122,959	1,431,147	1163.9%	44	41,822	486,783	1163.9%	1.0000	1.0793	1.0000	0.1867	0.0000	0.813	0.801	4.5%	0.3401		
	2040	98,014	1,249,737	1275.1%	35	31,902	406,774	1275.1%	1.0000	1.0798	1.0000	0.1913	0.0000	0.809	0.797	4.5%	0.3255		
	2041	77,754	1,081,587	1391.0%	28	24,218	336,883	1391.0%	1.0000	1.0767	1.0000	0.1962	0.0000	0.804	0.793	4.5%	0.3115		
	2042	61,356	926,133	1509.5%	23	18,288	276,042	1509.5%	1.0000	1.0724	1.0000	0.2015	0.0000	0.798	0.789	4.5%	0.2981		
	2043	48,132	783,846	1628.5%	18	13,728	223,571	1628.5%	1.0000	1.0677	1.0000	0.2073	0.0000	0.793	0.784	4.5%	0.2852		
	2044	37,513	657,560	1752.9%	14	10,239	179,475	1752.9%	1.0000	1.0667	1.0000	0.2136	0.0000	0.786	0.779	4.5%	0.2729		
2045	29,031	541,853	1866.5%	11	7,583	141,526	1866.5%	1.0000	1.0566	1.0000	0.2201	0.0000	0.780	0.774	4.5%	0.2612			
2046	22,296	439,790	1972.5%	8	5,573	109,921	1972.5%	1.0000	1.0501	1.0000	0.2271	0.0000	0.773	0.768	4.5%	0.2499			
2047	16,985	352,901	2077.7%	7	4,062	84,406	2077.7%	1.0000	1.0480	1.0000	0.2343	0.0000	0.766	0.762	4.5%	0.2392			
2048	12,828	281,120	2191.5%	5	2,936	64,342	2191.5%	1.0000	1.0509	1.0000	0.2420	0.0000	0.758	0.755	4.5%	0.2289			
2049	9,600	222,082	2313.3%	4	2,103	48,641	2313.3%	1.0000	1.0533	1.0000	0.2500	0.0000	0.750	0.748	4.5%	0.2190			
2050	7,115	174,113	2447.3%	3	1,491	36,492	2447.3%	1.0000	1.0574	1.0000	0.2586	0.0000	0.741	0.741	4.5%	0.2096			
2051	5,217	134,947	2586.8%	2	1,046	27,066	2586.8%	1.0000	1.0585	1.0000	0.2678	0.0000	0.732	0.733	4.5%	0.2006			
2052	3,781	103,010	2724.7%	1	726	19,771	2724.7%	1.0000	1.0571	1.0000	0.2779	0.0000	0.722	0.725	4.5%	0.1919			
2053	2,704	77,154	2853.8%	1	497	14,170	2853.8%	1.0000	1.0537	1.0000	0.2892	0.0000	0.711	0.715	4.5%	0.1837			
2054	1,904	57,763	3034.5%	1	335	10													

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 56.5% Increase
LTC3 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	1993	615,835	0	0.0%	1,512	1,586,590	0	0.0%			0.0092		0.991		4.5%	2.5763	
	1994	5,483,737	103,288	1.9%	4,162	13,519,497	254,645	1.9%			0.0522		0.948		4.5%	2.4654	
	1995	7,041,063	892,367	12.7%	3,939	16,611,386	2,105,285	12.7%			0.0820		0.918		4.5%	2.3592	
	1996	6,694,159	257,097	3.8%	3,751	15,112,886	580,429	3.8%			0.0477		0.952		4.5%	2.2576	
	1997	6,486,524	1,978,511	30.5%	3,631	14,013,516	4,274,385	30.5%			0.0320		0.968		4.5%	2.1604	
	1998	6,361,773	2,031,866	31.9%	3,539	13,152,157	4,200,625	31.9%			0.0253		0.975		4.5%	2.0674	
	1999	6,242,376	1,104,548	17.7%	3,443	12,349,588	2,185,179	17.7%			0.0271		0.973		4.5%	1.9783	
	2000	6,142,693	4,118,083	67.0%	3,358	11,629,071	7,796,170	67.0%			0.0247		0.975		4.5%	1.8932	
	2001	6,082,937	5,399,816	88.8%	3,266	11,020,042	9,782,479	88.8%			0.0274		0.973		4.5%	1.8116	
	2002	5,994,667	6,093,286	101.6%	3,178	10,392,468	10,563,437	101.6%			0.0269		0.973		4.5%	1.7336	
	2003	5,890,848	4,630,634	78.6%	3,082	9,772,714	7,688,062	78.6%			0.0302		0.970		4.5%	1.6590	
	2004	5,750,001	5,543,857	96.4%	2,984	9,128,281	8,800,703	96.4%			0.0318		0.968		4.5%	1.5875	
	2005	6,794,632	5,625,268	82.8%	2,852	10,322,163	8,545,706	82.8%			0.0442		0.956		4.5%	1.5192	
	2006	7,347,156	5,210,318	70.9%	2,754	10,680,897	7,574,478	70.9%			0.0344		0.966		4.5%	1.4537	
	2007	7,209,120	5,969,690	82.8%	2,650	10,028,926	8,304,700	82.8%			0.0378		0.962		4.5%	1.3911	
	2008	6,936,025	9,020,222	130.0%	2,532	9,233,504	12,008,068	130.0%			0.0445		0.955		4.5%	1.3312	
2009	6,779,152	11,179,567	164.9%	2,442	8,636,047	14,241,790	164.9%			0.0355		0.964		4.5%	1.2739		
2010	6,521,176	9,933,649	152.3%	2,297	7,949,672	12,109,665	152.3%			0.0594		0.941		4.5%	1.2191		
2011	6,276,596	9,942,537	158.4%	2,144	7,322,024	11,598,564	158.4%			0.0666		0.933		4.5%	1.1666		
2012	6,242,053	9,810,572	157.2%	2,006	6,968,161	10,951,788	157.2%			0.0644		0.936		4.5%	1.1163		
2013	6,160,142	14,961,559	242.9%	1,902	6,580,595	15,982,742	242.9%			0.0518		0.948		4.5%	1.0683		
2014	5,919,199	12,191,902	206.0%	1,788	6,050,915	12,463,201	206.0%			0.0599		0.940		4.5%	1.0223		
Projected Future Experience	2015	6,105,278	11,001,300	180.2%	1,640	5,972,378	10,761,823	180.2%	1.0000	0.9840	1.0000	0.0830	0.0000	0.917	0.911	4.5%	0.9782
	2016	6,153,073	10,726,261	174.3%	1,489	5,759,936	10,040,929	174.3%	1.0130	1.0734	1.0004	0.0875	0.0050	0.908	0.903	4.5%	0.9361
	2017	7,392,951	10,042,919	135.8%	1,326	6,622,579	8,996,409	135.8%	1.3811	1.0370	1.0141	0.0930	0.0180	0.891	0.837	4.5%	0.8958
	2018	7,268,446	9,594,276	132.0%	1,196	6,230,667	8,224,418	132.0%	1.1186	1.0527	1.0202	0.0979	0.0000	0.902	0.879	4.5%	0.8572
	2019	6,426,993	9,270,567	144.2%	1,073	5,272,110	7,604,716	144.2%	1.0000	1.0771	1.0202	0.1029	0.0000	0.897	0.884	4.5%	0.8203
	2020	5,647,743	8,876,234	157.2%	957	4,433,384	6,967,695	157.2%	1.0000	1.0733	1.0202	0.1079	0.0000	0.892	0.879	4.5%	0.7850
	2021	4,932,416	8,430,819	170.9%	849	3,705,133	6,333,064	170.9%	1.0000	1.0706	1.0202	0.1129	0.0000	0.887	0.873	4.5%	0.7512
	2022	4,281,514	7,943,622	185.5%	749	3,077,693	5,710,135	185.5%	1.0000	1.0679	1.0202	0.1177	0.0000	0.882	0.868	4.5%	0.7188
	2023	3,684,405	7,430,860	201.1%	658	2,541,301	5,111,527	201.1%	1.0000	1.0659	1.0202	0.1224	0.0000	0.878	0.863	4.5%	0.6879
	2024	3,169,329	6,915,741	218.2%	574	2,086,232	4,552,332	218.2%	1.0000	1.0660	1.0202	0.1269	0.0000	0.873	0.858	4.5%	0.6583
	2025	2,703,584	6,418,483	237.4%	499	1,703,017	4,043,071	237.4%	1.0000	1.0684	1.0202	0.1313	0.0000	0.869	0.853	4.5%	0.6299
	2026	2,293,773	5,942,730	259.1%	431	1,382,653	3,582,190	259.1%	1.0000	1.0711	1.0202	0.1366	0.0000	0.864	0.848	4.5%	0.6028
	2027	1,935,903	5,482,543	283.2%	371	1,116,683	3,162,484	283.2%	1.0000	1.0724	1.0202	0.1397	0.0000	0.860	0.844	4.5%	0.5768
	2028	1,625,631	5,029,946	309.4%	318	897,330	2,776,473	309.4%	1.0000	1.0715	1.0202	0.1437	0.0000	0.856	0.840	4.5%	0.5520
	2029	1,358,461	4,586,423	337.6%	271	717,564	2,422,635	337.6%	1.0000	1.0698	1.0202	0.1477	0.0000	0.852	0.836	4.5%	0.5282
	2030	1,129,871	4,151,002	367.4%	230	571,118	2,098,217	367.4%	1.0000	1.0667	1.0202	0.1515	0.0000	0.848	0.832	4.5%	0.5055
	2031	935,471	3,726,306	398.3%	194	452,493	1,802,435	398.3%	1.0000	1.0628	1.0202	0.1553	0.0000	0.845	0.828	4.5%	0.4837
	2032	771,104	3,314,196	429.8%	163	356,926	1,534,063	429.8%	1.0000	1.0577	1.0202	0.1591	0.0000	0.841	0.824	4.5%	0.4629
	2033	632,897	2,921,734	461.6%	137	280,338	1,294,164	461.6%	1.0000	1.0531	1.0202	0.1629	0.0000	0.837	0.821	4.5%	0.4429
	2034	517,291	2,559,127	494.7%	114	219,264	1,084,736	494.7%	1.0000	1.0510	1.0202	0.1666	0.0000	0.833	0.817	4.5%	0.4239
	2035	421,069	2,229,457	529.5%	94	170,793	904,306	529.5%	1.0000	1.0501	1.0202	0.1704	0.0000	0.830	0.814	4.5%	0.4056
	2036	341,356	1,965,406	575.8%	78	132,497	762,873	575.8%	1.0000	1.0676	1.0202	0.1743	0.0000	0.826	0.811	4.5%	0.3882
	2037	275,615	1,739,329	631.1%	64	102,373	646,049	631.1%	1.0000	1.0770	1.0202	0.1783	0.0000	0.822	0.807	4.5%	0.3714
	2038	221,623	1,533,864	692.1%	52	78,774	545,198	692.1%	1.0000	1.0786	1.0202	0.1824	0.0000	0.818	0.804	4.5%	0.3554
	2039	177,455	1,346,396	758.7%	43	60,359	457,956	758.7%	1.0000	1.0793	1.0202	0.1867	0.0000	0.813	0.801	4.5%	0.3401
	2040	141,454	1,175,728	831.2%	34	46,042	382,685	831.2%	1.0000	1.0798	1.0202	0.1913	0.0000	0.809	0.797	4.5%	0.3255
	2041	112,215	1,017,536	906.8%	28	34,952	316,933	906.8%	1.0000	1.0767	1.0202	0.1962	0.0000	0.804	0.793	4.5%	0.3115
	2042	88,549	871,288	984.0%	22	26,393	259,695	984.0%	1.0000	1.0724	1.0202	0.2015	0.0000	0.798	0.789	4.5%	0.2981
	2043	69,464	737,427	1061.6%	18	19,813	210,332	1061.6%	1.0000	1.0677	1.0202	0.2073	0.0000	0.793	0.784	4.5%	0.2852
	2044	54,139	618,620	1142.6%	14	14,777	168,847	1142.6%	1.0000	1.0667	1.0202	0.2136	0.0000	0.786	0.779	4.5%	0.2729
	2045	41,898	509,765	1216.7%	11	10,943	133,145	1216.7%	1.0000	1.0566	1.0202	0.2201	0.0000	0.780	0.774	4.5%	0.2612
	2046	32,178	413,746	1285.8%	8	8,042	103,412	1285.8%	1.0000	1.0501	1.0202	0.2271	0.0000	0.773	0.768	4.5%	0.2499
	2047	24,513	332,003	1354.4%	6	5,863	79,408	1354.4%	1.0000	1.0480	1.0202	0.2343	0.0000	0.766	0.762	4.5%	0.2392
	2048	18,513	264,473	1428.6%	5	4,237	60,532	1428.6%	1.0000	1.0509	1.0202	0.2420	0.0000	0.758	0.755	4.5%	0.2289
	2049	13,855	208,930	1508.0%	4	3,035	45,760	1508.0%	1.0000	1.0533	1.0202	0.2500	0.0000	0.750	0.748	4.5%	0.2190
	2050	10,268	163,802	1595.3%	3	2,152	34,331	1595.3%	1.0000	1.0574	1.0202	0.2586	0.0000	0.741	0.741	4.5%	0.2096
2051	7,529	126,956	1686.2%	2	1,510	25,463	1686.2%	1.0000	1.0585	1.0202	0.2678	0.0000	0.732	0.733	4.5%	0.2006	
2052	5,456	96,910	1776.1%	1	1,047	18,600	1776.1%	1.0000	1.0571	1.0202	0.2779	0.0000	0.722	0.725	4.5%	0.1919	
2053	3,902	72,585	1860.3%	1	717	13,331	1860.3%	1.0000	1.0537	1.0202	0.2892	0.0000	0.711	0.715	4.5%	0.1837	
2054	2,747	54,343	1978.1%	1	483	9,551	1978.1%	1.0000	1.0725	1.0202	0.3019	0.0000	0.698	0.704	4.5%	0.1758	
Past		134,971,866	125,998,438	93.4%	63,212	222,061,101	172,006,101	77.5%									
Future		71,039,930	149,843,851	210.9%	13,726	54,123,597	103,281,923	190.8%									
Lifetime		206,011,796	275,842,089	133.9%	76,938	276,184,698	275,288,025	99.7%									

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	526.87	510.39	493.91	18-44	15.00	14.37	13.94
45-49	584.75	561.09	537.43	45-49	19.65	18.80	18.17
50-54	636.09	605.67	575.46	50-54	25.14	23.87	22.82
55	782.06	753.12	724.18	55	35.91	34.65	33.17
56	828.12	799.39	770.45	56	39.08	37.81	36.34
57	877.97	849.24	820.30	57	42.88	41.41	39.93
58	928.89	900.16	871.21	58	46.48	45.00	43.73
59	978.11	949.59	921.07	59	50.28	48.80	47.32
60	1,022.89	995.22	967.55	60	54.08	52.60	51.12
61	1,061.98	1,035.57	1,009.37	61	57.46	56.19	54.71
62	1,099.16	1,073.81	1,048.67	62	61.05	59.79	58.31
63	1,139.51	1,114.16	1,088.81	63	65.07	63.59	62.32
64	1,188.10	1,160.63	1,132.96	64	69.71	68.24	66.76
65	1,250.42	1,217.46	1,184.50	65	75.63	73.73	71.62
66	1,329.21	1,287.60	1,246.19	66	82.81	80.28	77.53
67	1,421.53	1,369.99	1,318.44	67	91.26	87.67	84.29
68	1,521.67	1,461.67	1,401.46	68	100.13	96.12	91.90
69	1,624.55	1,559.90	1,495.26	69	109.64	105.20	100.56
70	1,724.89	1,662.57	1,600.04	70	118.94	114.71	110.49
71	1,822.28	1,769.68	1,717.29	71	128.44	124.85	121.47
72	1,935.51	1,895.16	1,854.82	72	139.64	137.10	134.36
73	2,088.04	2,055.30	2,022.55	73	154.64	152.53	150.41
74	2,303.31	2,266.55	2,230.00	74	175.55	172.81	170.27

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 II

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	2,604.98	2,545.83	2,486.68	75	204.28	199.64	194.99
76	3,007.84	2,903.06	2,798.07	76	242.31	233.65	224.99
77	3,491.40	3,323.25	3,155.09	77	288.57	274.42	260.27
78	4,026.09	3,785.26	3,544.43	78	340.96	320.26	299.56
79	4,582.53	4,267.55	3,952.78	79	397.58	370.12	342.65
80		4,749.21	4,367.05	80	456.52	422.51	388.50
81		5,212.71	4,776.25	81	516.09	476.38	436.66
82		5,658.45	5,179.54	82	575.88	531.09	486.52
83		6,090.89	5,578.39	83	635.88	586.65	537.64
84		6,514.46	5,974.28	84	695.87	642.85	589.82
				85	756.08	699.25	642.21
				86	831.71	769.18	706.44
				87	914.94	846.07	776.99
				88	1,006.42	930.79	854.74
				89	1,106.97	1,023.95	940.29
				90	1,217.67	1,126.41	1,034.30
				91	1,339.35	1,239.01	1,137.82
				92	1,473.29	1,363.01	1,251.68
				93	1,620.53	1,499.27	1,376.96
				94	1,782.57	1,649.26	1,514.70
				95	1,960.86	1,814.25	1,666.16
				96	2,156.91	1,995.72	1,832.84
				97	2,372.60	2,195.36	2,016.21
				98	2,609.84	2,414.85	2,217.75
				99	2,870.74	2,656.31	2,439.57

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 II

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.
RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	559.82	543.35	526.87	18-44	15.84	15.42	15.00
45-49	616.44	592.57	568.91	45-49	20.70	19.86	19.22
50-54	666.30	643.48	620.88	50-54	26.41	25.35	24.51
55	868.89	825.37	782.06	55	39.93	37.81	35.91
56	928.89	881.57	834.46	56	43.94	41.62	39.50
57	992.26	941.98	891.71	57	48.38	45.84	43.31
58	1,056.27	1,003.67	951.07	58	52.81	50.28	47.53
59	1,117.96	1,063.67	1,009.37	59	57.46	54.71	51.97
60	1,175.00	1,119.65	1,064.30	60	62.11	59.15	56.19
61	1,225.49	1,169.72	1,113.73	61	66.33	63.38	60.42
62	1,273.23	1,216.83	1,160.21	62	70.77	67.81	64.64
63	1,323.09	1,264.99	1,207.11	63	75.63	72.46	69.08
64	1,379.49	1,318.65	1,258.02	64	81.12	77.53	74.15
65	1,447.73	1,382.03	1,316.12	65	87.67	83.66	79.64
66	1,531.17	1,458.08	1,384.98	66	95.28	90.63	86.19
67	1,629.62	1,548.28	1,466.74	67	104.36	98.87	93.59
68	1,741.58	1,652.64	1,563.92	68	114.50	108.37	102.46
69	1,865.59	1,772.00	1,678.42	69	125.70	119.36	112.81
70	1,999.95	1,906.15	1,812.56	70	137.95	131.61	125.06
71	2,146.98	2,058.04	1,969.32	71	151.68	145.55	139.43
72	2,321.48	2,238.45	2,155.22	72	167.95	162.24	156.33
73	2,542.45	2,459.85	2,377.46	73	188.86	182.95	177.03
74	2,828.06	2,735.75	2,643.43	74	215.69	208.93	201.96

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	3,197.13	3,078.61	2,960.31	75	250.76	241.46	232.17
76	3,660.41	3,496.05	3,331.70	76	294.70	281.39	267.87
77	4,199.53	3,973.70	3,748.08	77	346.67	327.87	309.07
78	4,787.45	4,491.48	4,195.73	78	405.19	379.84	354.49
79	5,397.98	5,029.55	4,661.33	79	468.14	436.03	403.92
				80	534.26	495.39	456.52
				81	601.86	556.66	511.45
				82	670.52	619.40	568.27
				83	740.02	683.41	626.79
				84	810.16	748.05	685.94
				85	880.51	813.12	745.73
				86	968.60	894.45	820.30
				87	1,065.57	983.81	902.27
				88	1,172.04	1,082.26	992.47
				89	1,289.29	1,190.42	1,091.76
				90	1,418.15	1,309.57	1,200.98
				91	1,559.90	1,440.54	1,321.19
				92	1,715.81	1,584.62	1,453.22
				93	1,887.35	1,743.06	1,598.56
				94	2,076.00	1,917.35	1,758.48
				95	2,283.66	2,109.17	1,934.25
				96	2,512.03	2,320.00	2,127.76
				97	2,763.21	2,551.96	2,340.49
				98	3,039.53	2,807.15	2,574.56
				99	3,343.53	3,087.91	2,832.08

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	625.52	600.81	576.30	18-44	17.75	17.11	16.27
45-49	679.61	655.95	632.07	45-49	22.82	22.18	21.34
50-54	772.35	749.53	726.93	50-54	30.42	29.58	28.73
55	970.29	933.96	897.83	55	44.57	42.88	41.19
56	1,037.05	997.76	958.25	56	49.01	47.11	45.42
57	1,111.62	1,069.37	1,026.91	57	54.08	52.18	50.07
58	1,189.79	1,144.79	1,100.00	58	59.57	57.46	55.14
59	1,267.53	1,220.63	1,173.52	59	65.28	62.74	60.42
60	1,340.83	1,292.46	1,244.08	60	70.77	68.24	65.70
61	1,407.17	1,358.16	1,309.14	61	76.26	73.73	70.98
62	1,471.18	1,421.74	1,372.52	62	81.97	79.22	76.47
63	1,538.99	1,489.13	1,439.49	63	88.09	85.14	82.39
64	1,616.73	1,566.03	1,515.33	64	95.06	92.11	89.15
65	1,710.95	1,658.35	1,605.75	65	103.51	100.35	97.18
66	1,826.51	1,770.52	1,714.75	66	113.65	110.06	106.47
67	1,963.82	1,904.25	1,844.89	67	125.49	121.68	117.67
68	2,122.26	2,059.73	1,997.41	68	139.22	134.99	130.77
69	2,301.20	2,237.40	2,173.60	69	154.85	150.41	146.19
70	2,499.99	2,437.46	2,374.92	70	172.59	168.16	163.93
71	2,720.11	2,661.38	2,602.87	71	192.45	188.44	184.43
72	2,970.87	2,914.26	2,857.64	72	215.48	211.68	207.87
73	3,264.31	3,202.20	3,140.09	73	242.94	238.72	234.28
74	3,612.24	3,531.33	3,450.42	74	275.90	269.98	264.07

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	4,025.88	3,907.58	3,789.06	75	315.61	306.32	297.02
76	4,512.40	4,334.31	4,156.43	76	362.94	348.36	333.78
77	5,058.70	4,805.20	4,551.69	77	417.02	395.89	374.55
78	5,647.05	5,310.31	4,973.78	78	477.22	448.49	419.55
79	6,259.47	5,840.77	5,422.06	79	542.50	505.95	469.41
				80	612.00	568.27	524.55
				81	684.46	634.61	584.75
				82	759.67	704.75	649.61
				83	836.99	777.42	717.84
				84	915.37	851.78	788.19
				85	994.38	926.99	859.81
				86	1,093.88	1,019.73	945.79
				87	1,203.31	1,121.76	1,040.43
				88	1,323.72	1,233.94	1,144.58
				89	1,456.18	1,357.31	1,259.08
				90	1,601.73	1,493.15	1,384.98
				91	1,761.86	1,642.50	1,523.57
				92	1,938.05	1,806.86	1,675.88
				93	2,131.77	1,987.48	1,843.41
				94	2,344.93	2,186.27	2,027.83
				95	2,579.42	2,404.92	2,230.64
				96	2,837.36	2,645.33	2,453.72
				97	3,121.07	2,909.82	2,699.20
				98	3,433.10	3,200.72	2,969.18
				99	3,776.39	3,520.77	3,266.21

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
18-44	707.91	683.20	658.48	18-44	20.07	19.44	18.59
45-49	790.30	766.43	742.77	45-49	26.62	25.77	24.93
50-54	938.82	908.61	878.19	50-54	37.18	35.91	34.65
55	1,158.52	1,100.64	1,042.75	55	53.24	50.49	47.74
56	1,231.40	1,166.76	1,102.12	56	58.10	55.14	51.97
57	1,316.33	1,244.92	1,173.52	57	64.01	60.42	57.04
58	1,412.24	1,334.28	1,256.33	58	70.56	66.55	62.74
59	1,517.44	1,433.36	1,349.28	59	77.95	73.73	69.29
60	1,631.10	1,541.10	1,451.32	60	86.19	81.33	76.69
61	1,751.72	1,656.66	1,561.59	61	95.28	89.99	84.92
62	1,879.11	1,779.40	1,679.69	62	104.99	99.50	94.01
63	2,013.68	1,909.53	1,805.59	63	115.77	109.85	103.73
64	2,155.01	2,046.85	1,938.89	64	127.18	120.84	114.50
65	2,303.31	2,191.34	2,079.38	65	139.43	132.67	125.91
66	2,460.27	2,344.71	2,228.95	66	152.53	145.34	138.16
67	2,635.19	2,516.04	2,396.89	67	167.52	159.92	152.10
68	2,838.63	2,716.73	2,594.63	68	185.27	177.24	169.00
69	3,081.57	2,957.56	2,833.56	69	206.61	198.37	189.92
70	3,375.00	3,249.94	3,125.09	70	232.80	224.35	215.69
71	3,724.42	3,599.14	3,473.87	71	264.49	255.62	246.96
72	4,114.61	3,987.22	3,859.83	72	300.19	291.11	282.02
73	4,525.71	4,390.93	4,256.36	73	338.64	328.92	318.99
74	4,937.02	4,786.61	4,636.40	74	378.36	366.95	355.54

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	5,328.47	5,150.81	4,973.14	75	417.86	403.92	389.98
76	5,686.97	5,468.54	5,250.10	76	456.10	438.35	420.61
77	6,029.63	5,760.28	5,490.93	77	494.97	472.58	450.18
78	6,380.73	6,054.98	5,729.01	78	537.01	509.33	481.66
79	6,764.58	6,381.37	5,998.36	79	584.96	551.59	518.21
				80	640.95	602.29	563.42
				81	707.07	663.13	618.98
				82	781.85	732.84	684.04
				83	862.97	809.53	756.08
				84	948.32	890.44	832.55
				85	1,035.78	973.67	911.56
				86	1,139.30	1,071.06	1,002.83
				87	1,253.16	1,178.17	1,103.17
				88	1,378.44	1,296.05	1,213.45
				89	1,516.39	1,425.76	1,334.71
				90	1,668.07	1,568.35	1,468.22
				91	1,834.96	1,725.10	1,615.04
				92	2,018.54	1,897.70	1,776.65
				93	2,220.50	2,087.41	1,954.32
				94	2,442.53	2,296.13	2,149.73
				95	2,686.74	2,525.76	2,364.78
				96	2,955.45	2,778.42	2,601.18
				97	3,251.00	3,056.22	2,861.23
				98	3,576.12	3,361.91	3,147.27
				99	3,933.77	3,698.01	3,462.04

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	910.30	877.76	845.23	18-44	56.83	54.71	52.81
45-49	961.21	929.31	897.20	45-49	62.32	60.21	58.10
50-54	1,010.22	978.74	947.27	50-54	68.02	65.91	63.80
55	1,057.54	1,026.27	995.22	55	73.73	71.62	69.50
56	1,088.38	1,053.10	1,018.04	56	76.47	74.15	71.62
57	1,128.73	1,087.75	1,046.98	57	80.07	77.11	74.15
58	1,176.48	1,128.94	1,081.41	58	84.08	80.70	77.11
59	1,229.71	1,175.21	1,120.49	59	88.52	84.50	80.49
60	1,286.54	1,225.28	1,164.01	60	93.16	88.73	84.29
61	1,346.11	1,278.94	1,211.76	61	98.23	93.16	88.30
62	1,411.81	1,339.14	1,266.47	62	103.73	98.23	92.95
63	1,487.87	1,409.70	1,331.75	63	110.06	104.36	98.44
64	1,578.92	1,494.84	1,410.97	64	117.67	111.33	105.20
65	1,688.98	1,598.56	1,508.15	65	126.75	119.99	113.23
66	1,821.44	1,723.41	1,625.39	66	137.95	130.34	122.95
67	1,972.91	1,867.07	1,761.23	67	150.41	142.39	134.36
68	2,138.53	2,025.93	1,913.33	68	164.36	155.69	147.03
69	2,313.87	2,196.62	2,079.38	69	178.93	169.85	160.76
70	2,494.07	2,375.35	2,256.62	70	194.14	185.06	175.76
71	2,679.13	2,561.88	2,444.85	71	209.99	200.90	191.61
72	2,886.16	2,769.55	2,652.93	72	227.73	218.65	209.56
73	3,136.92	3,014.39	2,892.07	73	249.49	239.77	230.06
74	3,453.38	3,313.11	3,172.83	74	276.74	265.55	254.35

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,857.30	3,681.96	3,506.61	75	311.39	297.24	283.08
76	4,362.62	4,131.51	3,900.39	76	354.91	336.11	317.09
77	4,952.02	4,649.08	4,346.14	77	405.61	380.89	355.96
78	5,600.99	5,216.51	4,832.03	78	462.01	430.33	398.43
79	6,284.61	5,815.20	5,346.01	79	522.22	483.14	444.06
80		6,427.00	5,876.05	80		537.85	491.80
81		7,036.68	6,412.42	81		593.41	540.81
82		7,641.92	6,952.39	82		649.40	590.88
83		8,243.79	7,494.68	83		705.80	641.79
84		8,843.54	8,038.87	84		762.42	692.91

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	988.46	949.38	910.30	18-44	61.69	59.36	56.83
45-49	1,050.99	1,006.21	961.21	45-49	68.24	65.28	62.32
50-54	1,111.41	1,060.92	1,010.22	50-54	74.78	71.40	68.02
55	1,181.97	1,119.65	1,057.54	55	82.60	78.16	73.73
56	1,244.92	1,177.96	1,110.99	56	87.67	82.81	78.16
57	1,325.41	1,252.95	1,180.49	57	94.01	88.94	83.66
58	1,415.62	1,337.03	1,258.23	58	101.19	95.49	89.99
59	1,507.30	1,422.17	1,337.03	59	108.37	102.25	96.12
60	1,592.86	1,500.96	1,409.07	60	115.34	108.80	102.04
61	1,666.80	1,568.35	1,469.70	61	121.47	114.29	107.11
62	1,735.03	1,630.04	1,525.26	62	127.39	119.57	111.96
63	1,806.02	1,695.11	1,584.41	63	133.51	125.27	117.25
64	1,888.40	1,772.21	1,656.02	64	140.70	132.03	123.37
65	1,990.65	1,870.03	1,749.40	65	149.57	140.48	131.40
66	2,119.52	1,995.30	1,871.29	66	160.34	151.05	141.54
67	2,273.10	2,146.98	2,020.86	67	173.44	163.72	154.00
68	2,448.65	2,322.32	2,196.20	68	188.02	178.30	168.58
69	2,642.16	2,518.15	2,394.36	69	204.28	194.78	185.06
70	2,850.46	2,731.73	2,612.80	70	222.03	212.73	203.44
71	3,074.60	2,963.06	2,851.73	71	241.04	232.38	223.72
72	3,333.81	3,226.70	3,119.60	72	263.01	254.77	246.32
73	3,651.75	3,539.57	3,427.39	73	290.26	281.39	272.73
74	4,052.07	3,919.41	3,786.53	74	324.70	314.14	303.36
75	4,558.66	4,383.32	4,207.98	75	368.01	353.85	339.70
76	5,185.45	4,941.88	4,698.30	76	421.88	402.02	382.16
77	5,908.79	5,578.18	5,247.35	77	484.20	456.94	429.69
78	6,695.29	6,267.92	5,840.55	78	552.43	517.15	481.66
79	7,511.58	6,987.24	6,463.12	79	624.05	580.53	536.80

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,092.40	1,040.43	988.46	18-44	68.24	65.07	61.69
45-49	1,166.34	1,108.66	1,050.99	45-49	75.63	71.83	68.24
50-54	1,262.88	1,187.04	1,111.41	50-54	84.92	79.85	74.78
55	1,368.51	1,275.13	1,181.97	55	95.49	88.94	82.60
56	1,458.08	1,358.79	1,259.29	56	102.67	95.70	88.73
57	1,573.00	1,466.95	1,360.69	57	111.54	104.15	96.54
58	1,702.29	1,589.48	1,476.67	58	121.68	113.65	105.42
59	1,834.96	1,716.44	1,597.93	59	132.03	123.58	114.92
60	1,960.44	1,837.91	1,715.39	60	141.96	133.09	124.22
61	2,071.14	1,946.92	1,822.49	61	151.05	141.96	132.88
62	2,173.60	2,049.38	1,925.37	62	159.50	150.41	141.33
63	2,278.17	2,155.01	2,032.06	63	168.58	159.50	150.20
64	2,394.78	2,273.10	2,151.42	64	178.51	169.43	160.34
65	2,533.58	2,412.95	2,292.32	65	190.34	181.26	172.17
66	2,702.79	2,582.38	2,461.75	66	204.49	195.41	186.33
67	2,903.48	2,782.43	2,661.17	67	221.39	212.10	202.80
68	3,134.17	3,012.70	2,891.44	68	240.62	231.32	222.03
69	3,394.02	3,273.18	3,152.34	69	262.38	253.08	243.79
70	3,681.74	3,563.02	3,444.29	70	286.67	277.38	268.29
71	3,999.26	3,883.70	3,767.94	71	313.50	304.63	295.55
72	4,359.03	4,242.41	4,126.01	72	344.13	335.05	325.97
73	4,776.25	4,648.66	4,521.27	73	379.84	369.91	359.77
74	5,266.15	5,111.52	4,956.67	74	422.09	409.62	397.37
75	5,844.36	5,639.86	5,435.16	75	471.94	455.25	438.78
76	6,519.53	6,239.19	5,958.86	76	530.25	507.22	484.41
77	7,274.97	6,900.00	6,525.02	77	595.95	565.11	534.26
78	8,087.88	7,609.18	7,130.69	78	667.14	627.43	587.92
79	8,935.01	8,353.85	7,772.48	79	742.35	693.97	645.59

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,378.44	1,313.58	1,248.51	18-44	85.98	81.97	77.95
45-49	1,473.92	1,409.91	1,345.69	45-49	95.49	91.47	87.25
50-54	1,641.66	1,547.02	1,452.38	50-54	110.49	104.15	97.81
55	1,866.22	1,772.85	1,679.47	55	130.34	123.80	117.25
56	1,964.46	1,873.19	1,781.93	56	138.16	131.82	125.27
57	2,084.66	1,994.88	1,905.09	57	147.67	141.33	134.99
58	2,221.34	2,132.19	2,043.04	58	158.65	152.10	145.77
59	2,369.43	2,279.86	2,190.08	59	170.27	163.93	157.38
60	2,524.07	2,432.17	2,340.28	60	182.74	176.19	169.43
61	2,681.24	2,585.33	2,489.42	61	195.62	188.65	181.68
62	2,842.22	2,741.03	2,640.05	62	208.93	201.54	193.93
63	3,010.38	2,902.85	2,795.53	63	222.87	214.85	207.03
64	3,188.04	3,073.97	2,959.89	64	237.66	229.21	220.76
65	3,378.17	3,257.55	3,136.92	65	253.72	244.63	235.55
66	3,585.62	3,458.87	3,332.12	66	271.04	261.53	252.03
67	3,823.50	3,691.25	3,558.79	67	291.11	280.97	270.83
68	4,106.79	3,969.05	3,831.31	68	314.98	304.42	293.64
69	4,450.50	4,307.27	4,164.25	69	343.92	332.73	321.74
70	4,869.42	4,720.91	4,572.61	70	379.20	367.58	356.18
71	5,371.57	5,216.93	5,062.29	71	421.66	409.62	397.37
72	5,935.62	5,770.42	5,605.22	72	469.41	456.52	443.42
73	6,533.26	6,349.26	6,165.04	73	520.53	505.95	491.38
74	7,135.55	6,920.28	6,705.01	74	572.29	555.18	537.85
75	7,714.59	7,451.58	7,188.57	75	622.78	601.65	580.32
76	8,251.60	7,922.05	7,592.70	76	670.52	643.69	616.86
77	8,768.97	8,358.92	7,948.88	77	717.42	683.83	650.03
78	9,299.21	8,800.65	8,302.30	78	766.22	725.03	683.83
79	9,874.88	9,286.54	8,697.98	79	819.88	770.87	722.07

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	462.86	449.34	435.82	18-44	13.10	12.68	12.25
45-49	504.26	483.77	463.28	45-49	16.90	16.27	15.63
50-54	540.60	513.77	487.15	50-54	21.34	20.28	19.22
55	661.02	635.24	609.68	55	30.42	29.15	27.89
56	700.94	675.59	650.24	56	33.17	31.90	30.84
57	744.67	719.32	694.18	57	36.34	35.07	33.80
58	789.25	764.11	739.18	58	39.50	38.24	36.97
59	832.34	807.63	783.12	59	42.88	41.62	40.35
60	871.21	847.55	823.68	60	46.05	44.79	43.52
61	904.80	882.20	859.59	61	49.01	47.74	46.69
62	936.49	914.94	893.40	62	51.97	50.91	49.64
63	971.77	950.01	928.04	63	55.35	54.29	53.02
64	1,015.29	991.21	967.12	64	59.57	58.31	56.83
65	1,071.91	1,042.75	1,013.60	65	64.86	63.17	61.26
66	1,145.21	1,107.82	1,070.22	66	71.40	69.08	66.55
67	1,230.35	1,183.24	1,136.34	67	79.01	75.84	72.67
68	1,320.55	1,265.41	1,210.28	68	87.25	83.45	79.64
69	1,409.28	1,350.13	1,290.77	69	95.28	91.05	87.04
70	1,490.40	1,433.15	1,376.11	70	102.88	98.87	95.06
71	1,562.65	1,515.12	1,467.80	71	109.85	106.89	103.73
72	1,648.84	1,613.14	1,577.44	72	118.51	116.40	114.08
73	1,777.71	1,748.77	1,719.61	73	131.19	129.50	127.60
74	1,977.55	1,943.12	1,908.68	74	150.41	148.09	145.55

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**

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	2,276.69	2,217.96	2,159.23	75	178.51	173.86	169.21
76	2,693.28	2,586.60	2,480.13	76	217.38	208.51	199.64
77	3,201.35	3,029.81	2,858.06	77	265.12	250.55	235.97
78	3,764.98	3,519.71	3,274.66	78	319.42	298.29	276.95
79	4,347.41	4,029.26	3,711.11	79	377.51	349.63	321.74
80		4,530.78	4,148.62	80	437.09	403.07	369.06
81		5,002.51	4,572.61	81	496.03	456.94	417.86
82		5,445.93	4,982.44	82	554.12	511.02	467.93
83		5,868.02	5,381.71	83	611.37	565.11	518.63
84		6,275.95	5,774.22	84	668.41	619.19	569.96
				85	725.03	673.27	621.51
				86	797.49	740.66	683.62
				87	877.34	814.81	752.07
				88	965.01	896.35	827.27
				89	1,061.55	985.93	910.08
				90	1,167.82	1,084.58	1,001.14
				91	1,284.64	1,192.95	1,101.27
				92	1,413.08	1,312.31	1,211.33
				93	1,554.41	1,443.50	1,332.38
				94	1,709.89	1,587.79	1,465.68
				95	1,880.80	1,746.65	1,612.29
				96	2,068.82	1,921.36	1,773.48
				97	2,275.63	2,113.60	1,950.94
				98	2,503.16	2,325.07	2,146.14
				99	2,753.49	2,557.66	2,360.77

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**

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	491.80	478.28	464.76	18-44	13.94	13.52	13.10
45-49	531.52	511.66	491.59	45-49	17.96	17.32	16.48
50-54	566.37	545.88	525.60	50-54	22.39	21.55	20.70
55	734.32	696.51	658.48	55	33.59	31.90	30.21
56	786.29	745.31	704.32	56	37.18	35.28	33.38
57	841.43	798.12	754.60	57	40.98	38.87	36.76
58	897.20	852.20	806.99	58	45.00	42.67	40.35
59	951.28	904.80	858.33	59	49.01	46.69	44.15
60	1,000.71	953.39	906.07	60	52.81	50.28	47.95
61	1,044.44	996.49	948.53	61	56.62	54.08	51.33
62	1,085.64	1,036.84	988.25	62	60.42	57.67	54.93
63	1,128.94	1,078.88	1,028.60	63	64.43	61.69	58.73
64	1,179.43	1,126.41	1,073.38	64	69.29	66.12	63.17
65	1,241.33	1,183.87	1,126.20	65	75.21	71.62	68.24
66	1,318.23	1,254.22	1,190.00	66	82.18	78.16	74.15
67	1,408.22	1,336.82	1,265.41	67	90.21	85.56	80.91
68	1,508.57	1,430.40	1,352.03	68	99.29	94.01	88.73
69	1,616.10	1,533.07	1,449.84	69	109.01	103.30	97.60
70	1,727.85	1,643.35	1,558.85	70	119.15	113.44	107.53
71	1,845.31	1,763.34	1,681.38	71	130.13	124.43	118.73
72	1,987.06	1,908.26	1,829.25	72	143.44	137.95	132.46
73	2,176.98	2,097.12	2,017.27	73	161.40	155.48	149.78
74	2,438.09	2,348.73	2,259.37	74	185.90	179.14	172.38

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	2,794.26	2,682.30	2,570.55	75	219.07	210.41	201.54
76	3,259.24	3,109.03	2,958.83	76	262.59	250.34	238.30
77	3,811.24	3,609.92	3,408.80	77	314.98	298.29	281.39
78	4,419.02	4,158.97	3,898.91	78	374.13	351.95	329.98
79	5,051.31	4,729.36	4,407.40	79	438.14	410.26	382.16
				80	505.11	471.10	437.09
				81	572.92	533.21	493.28
				82	641.58	595.95	550.32
				83	710.66	659.33	608.20
				84	779.95	723.34	666.51
				85	849.45	787.35	725.03
				86	934.38	866.14	797.49
				87	1,027.75	952.76	877.34
				88	1,130.63	1,048.03	965.01
				89	1,243.66	1,152.82	1,061.55
				90	1,368.08	1,268.16	1,167.82
				91	1,504.98	1,394.91	1,284.64
				92	1,655.39	1,534.34	1,413.08
				93	1,821.01	1,687.71	1,554.41
				94	2,003.12	1,856.51	1,709.89
				95	2,203.39	2,042.20	1,880.80
				96	2,423.72	2,246.48	2,068.82
				97	2,666.03	2,471.04	2,275.63
				98	2,932.64	2,718.21	2,503.16
				99	3,225.86	2,990.10	2,753.49

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	551.59	528.77	506.17	18-44	15.63	15.00	14.37
45-49	590.67	569.33	547.78	45-49	19.86	19.22	18.38
50-54	659.75	639.89	620.03	50-54	25.98	25.35	24.51
55	825.79	793.47	761.36	55	37.81	36.34	34.86
56	883.89	848.82	813.75	56	41.83	40.14	38.45
57	949.17	911.56	873.96	57	46.26	44.36	42.67
58	1,017.61	977.90	937.97	58	51.12	49.01	47.11
59	1,085.85	1,044.23	1,002.61	59	55.98	53.87	51.55
60	1,149.86	1,106.97	1,064.09	60	60.84	58.52	56.19
61	1,208.16	1,164.44	1,120.71	61	65.49	63.17	60.84
62	1,264.36	1,220.00	1,175.63	62	70.35	67.81	65.49
63	1,324.78	1,279.78	1,234.57	63	75.63	73.09	70.56
64	1,395.34	1,349.07	1,302.81	64	81.97	79.43	76.69
65	1,481.53	1,433.36	1,385.20	65	89.57	86.83	83.87
66	1,588.21	1,537.09	1,486.18	66	98.87	95.70	92.53
67	1,714.12	1,660.04	1,605.75	67	109.64	106.26	102.67
68	1,857.14	1,800.10	1,743.27	68	122.11	118.09	114.29
69	2,014.52	1,956.22	1,897.70	69	135.63	131.82	127.81
70	2,184.37	2,126.28	2,068.18	70	150.84	146.82	142.81
71	2,367.53	2,311.55	2,255.56	71	167.31	163.30	159.50
72	2,578.78	2,523.01	2,467.03	72	186.75	182.74	178.93
73	2,836.52	2,774.41	2,712.09	73	210.62	206.40	201.96
74	3,159.31	3,079.46	2,999.81	74	241.04	235.13	229.21

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	3,564.92	3,452.11	3,339.30	75	279.49	270.62	261.74
76	4,064.75	3,900.39	3,736.25	76	327.23	313.71	300.40
77	4,639.57	4,410.36	4,181.15	77	383.00	363.78	344.56
78	5,263.20	4,962.37	4,661.54	78	445.32	419.55	393.78
79	5,909.00	5,536.77	5,164.54	79	512.50	479.97	447.44
				80	582.85	543.98	505.11
				81	654.89	610.31	565.95
				82	728.41	678.76	629.33
				83	802.77	748.69	694.61
				84	877.76	819.46	761.36
				85	952.97	890.86	828.75
				86	1,048.25	980.01	911.56
				87	1,153.03	1,078.03	1,002.83
				88	1,268.37	1,185.77	1,103.17
				89	1,395.13	1,304.29	1,213.45
				90	1,534.55	1,434.63	1,334.71
				91	1,687.92	1,578.07	1,468.22
				92	1,856.72	1,735.88	1,615.04
				93	2,042.41	1,909.53	1,776.65
				94	2,246.69	2,100.50	1,954.32
				95	2,471.47	2,310.49	2,149.73
				96	2,718.63	2,541.60	2,364.78
				97	2,990.52	2,795.74	2,601.18
				98	3,289.66	3,075.23	2,861.23
				99	3,618.58	3,382.82	3,147.27

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 II

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

REDUCED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	617.92	595.95	573.98	18-44	17.53	16.90	16.27
45-49	681.51	660.17	638.62	45-49	23.03	22.18	21.55
50-54	798.12	771.08	744.04	50-54	31.48	30.42	29.36
55	980.43	929.94	879.45	55	45.00	42.67	40.35
56	1,043.18	986.77	930.37	56	49.22	46.69	43.94
57	1,116.90	1,054.58	992.26	57	54.29	51.33	48.17
58	1,200.35	1,132.11	1,063.88	58	60.00	56.62	53.24
59	1,292.24	1,218.52	1,144.58	59	66.33	62.53	58.73
60	1,391.32	1,312.31	1,233.30	60	73.52	69.29	65.07
61	1,496.53	1,412.87	1,329.21	61	81.33	76.69	72.25
62	1,608.07	1,520.19	1,432.31	62	89.78	84.92	80.07
63	1,726.58	1,634.69	1,543.00	63	99.08	94.01	88.73
64	1,852.49	1,756.79	1,661.09	64	109.22	103.73	98.02
65	1,986.43	1,886.71	1,787.21	65	120.20	114.08	108.16
66	2,129.66	2,026.14	1,922.63	66	132.25	125.70	119.15
67	2,289.37	2,181.84	2,074.52	67	145.77	138.79	131.82
68	2,472.52	2,362.04	2,251.34	68	161.61	154.22	146.82
69	2,687.16	2,574.35	2,461.54	69	180.41	172.81	164.99
70	2,940.87	2,827.22	2,713.35	70	203.02	194.99	187.17
71	3,238.53	3,124.88	3,011.22	71	229.63	221.82	213.79
72	3,573.58	3,458.24	3,342.68	72	260.27	252.03	244.00
73	3,936.52	3,814.20	3,691.88	73	294.28	285.19	276.32
74	4,318.47	4,180.09	4,041.93	74	330.82	320.26	309.91

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	4,709.71	4,543.24	4,376.77	75	369.27	356.18	343.29
76	5,104.12	4,895.19	4,686.05	76	409.62	392.72	375.82
77	5,508.46	5,246.08	4,983.71	77	452.72	430.96	409.20
78	5,932.45	5,610.92	5,289.39	78	500.04	472.58	445.32
79	6,385.80	6,004.49	5,623.17	79	552.64	519.47	486.31
				80	612.00	573.13	534.26
				81	678.76	634.61	590.46
				82	752.07	703.06	654.04
				83	830.23	776.57	723.12
				84	911.56	853.68	795.80
				85	994.38	932.27	870.16
				86	1,093.88	1,025.43	957.19
				87	1,203.31	1,127.89	1,052.89
				88	1,323.72	1,240.70	1,158.10
				89	1,456.18	1,364.70	1,273.87
				90	1,601.73	1,501.17	1,401.25
				91	1,761.86	1,651.38	1,541.31
				92	1,938.05	1,816.58	1,695.53
				93	2,131.77	1,998.26	1,865.17
				94	2,344.93	2,198.10	2,051.70
				95	2,579.42	2,418.02	2,256.83
				96	2,837.36	2,659.91	2,482.45
				97	3,121.07	2,925.88	2,730.68
				98	3,433.10	3,218.46	3,003.83
				99	3,776.39	3,540.42	3,304.23

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	772.14	742.77	713.41	18-44	48.17	46.48	44.57
45-49	811.64	782.70	753.76	45-49	52.60	50.70	48.80
50-54	849.45	820.94	792.63	50-54	57.25	55.14	53.24
55	889.59	860.86	832.34	55	62.11	60.00	58.10
56	917.69	885.58	853.26	56	64.64	62.32	60.00
57	954.45	917.27	879.88	57	67.60	65.07	62.32
58	997.76	954.66	911.56	58	71.19	68.24	65.07
59	1,045.50	996.28	947.05	59	75.21	71.62	68.02
60	1,095.57	1,040.64	985.50	60	79.43	75.42	71.40
61	1,147.32	1,087.12	1,026.70	61	83.66	79.22	74.78
62	1,204.15	1,139.08	1,073.81	62	88.30	83.66	78.80
63	1,270.70	1,200.56	1,130.63	63	94.01	88.73	83.66
64	1,351.18	1,275.98	1,200.77	64	100.77	95.06	89.57
65	1,450.47	1,369.35	1,288.23	65	109.01	102.88	96.75
66	1,571.52	1,483.22	1,395.13	66	118.94	112.39	105.63
67	1,709.26	1,613.98	1,518.71	67	130.34	123.16	115.77
68	1,857.77	1,755.95	1,654.33	68	142.81	134.99	127.18
69	2,010.30	1,903.83	1,797.35	69	155.48	147.24	139.01
70	2,160.92	2,052.13	1,943.54	70	168.37	159.71	151.26
71	2,308.59	2,200.22	2,092.05	71	180.83	172.38	163.93
72	2,475.90	2,366.90	2,257.89	72	195.20	186.75	178.09
73	2,690.96	2,575.62	2,460.27	73	213.79	204.71	195.62
74	2,981.86	2,849.61	2,717.58	74	238.72	228.15	217.80

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	3,376.48	3,212.76	3,049.04	75	272.52	259.42	246.11
76	3,893.00	3,679.84	3,466.48	76	316.67	299.35	282.02
77	4,508.17	4,231.64	3,955.32	77	369.48	346.67	324.06
78	5,188.41	4,840.90	4,493.38	78	428.21	399.48	370.75
79	5,900.34	5,479.94	5,059.34	79	490.32	455.25	420.40
80		6,120.89	5,631.20	80		512.29	471.31
81		6,742.19	6,191.66	81		568.49	522.22
82		7,343.00	6,739.44	82		623.83	572.71
83		7,928.60	7,277.72	83		678.76	622.99
84		8,504.05	7,809.87	84		733.05	673.27

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 II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	838.47	803.40	768.33	18-44	52.39	50.07	47.95
45-49	887.27	847.55	807.63	45-49	57.46	54.93	52.39
50-54	934.38	890.02	845.44	50-54	62.95	59.79	56.83
55	994.16	939.24	884.31	55	69.50	65.49	61.69
56	1,049.94	990.78	931.63	56	73.94	69.71	65.49
57	1,121.13	1,057.12	992.90	57	79.64	75.00	70.35
58	1,200.98	1,131.06	1,061.34	58	85.77	80.91	75.84
59	1,281.68	1,206.05	1,130.42	59	92.32	86.83	81.33
60	1,356.47	1,274.71	1,192.95	60	98.23	92.32	86.40
61	1,420.48	1,332.81	1,245.13	61	103.51	97.18	90.84
62	1,479.63	1,386.04	1,292.67	62	108.58	101.61	94.85
63	1,541.95	1,443.08	1,344.21	63	113.87	106.68	99.29
64	1,615.89	1,512.16	1,408.65	64	120.42	112.60	104.99
65	1,709.68	1,601.94	1,494.20	65	128.44	120.20	112.18
66	1,829.25	1,718.34	1,607.44	66	138.58	130.13	121.68
67	1,971.01	1,857.98	1,744.96	67	150.41	141.75	133.09
68	2,128.81	2,015.37	1,901.71	68	163.72	154.85	146.19
69	2,297.18	2,184.58	2,071.98	69	177.67	169.00	160.34
70	2,469.57	2,359.92	2,250.28	70	192.24	183.79	175.34
71	2,646.60	2,541.39	2,436.19	71	207.45	199.21	190.97
72	2,854.68	2,751.17	2,647.44	72	225.20	216.96	208.93
73	3,126.36	3,016.50	2,906.44	73	248.44	239.77	231.11
74	3,493.94	3,365.07	3,236.21	74	279.70	269.56	259.21
75	3,990.39	3,824.55	3,658.72	75	322.16	308.85	295.33
76	4,635.56	4,411.84	4,188.12	76	377.09	358.92	340.75
77	5,398.40	5,100.74	4,802.87	77	442.58	418.07	393.57
78	6,235.39	5,854.08	5,472.55	78	514.62	483.14	451.66
79	7,103.01	6,634.87	6,166.94	79	590.25	551.37	512.50

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	939.03	892.34	845.86	18-44	58.73	55.77	52.81
45-49	999.23	947.27	895.30	45-49	64.86	61.48	58.10
50-54	1,078.45	1,010.64	943.04	50-54	72.46	68.02	63.38
55	1,168.45	1,085.00	1,001.77	55	81.54	75.84	69.93
56	1,246.82	1,158.31	1,070.00	56	87.67	81.54	75.21
57	1,347.59	1,253.37	1,158.94	57	95.70	88.94	82.18
58	1,460.83	1,360.90	1,260.98	58	104.36	97.18	90.21
59	1,577.44	1,472.44	1,367.45	59	113.44	105.84	98.44
60	1,687.71	1,578.92	1,470.12	60	122.11	114.29	106.47
61	1,784.89	1,674.19	1,563.50	61	130.13	122.11	114.08
62	1,875.73	1,764.61	1,653.28	62	137.74	129.50	121.26
63	1,969.53	1,858.41	1,747.50	63	145.55	137.53	129.29
64	2,075.36	1,964.88	1,854.60	64	154.64	146.40	138.16
65	2,202.96	2,092.69	1,982.62	65	165.41	157.17	148.93
66	2,359.50	2,248.80	2,138.11	66	178.51	170.27	161.82
67	2,543.72	2,432.17	2,320.84	67	193.93	185.48	177.03
68	2,752.22	2,640.05	2,528.08	68	211.47	202.80	194.14
69	2,982.07	2,869.68	2,757.51	69	230.69	222.03	213.16
70	3,229.66	3,118.33	3,006.79	70	251.39	242.73	234.07
71	3,496.26	3,386.41	3,276.35	71	274.00	265.55	256.89
72	3,801.31	3,689.14	3,576.96	72	299.98	291.32	282.45
73	4,168.48	4,044.89	3,921.52	73	331.46	321.74	312.02
74	4,621.62	4,472.68	4,323.96	74	370.33	358.50	346.46
75	5,184.40	4,990.68	4,797.17	75	418.50	402.86	387.23
76	5,871.61	5,610.71	5,349.60	76	477.65	456.31	434.97
77	6,659.80	6,315.03	5,970.27	77	545.67	517.36	488.84
78	7,516.23	7,079.56	6,643.11	78	620.03	583.91	547.78
79	8,408.57	7,880.01	7,351.45	79	698.62	654.68	610.74

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,178.80	1,120.49	1,061.98	18-44	73.52	69.93	66.33
45-49	1,258.23	1,200.35	1,142.46	45-49	81.54	77.74	74.15
50-54	1,398.29	1,314.43	1,230.56	50-54	94.01	88.52	82.81
55	1,589.48	1,505.61	1,421.95	55	110.91	105.20	99.29
56	1,676.30	1,593.70	1,511.10	56	117.88	112.18	106.26
57	1,782.78	1,700.60	1,618.42	57	126.33	120.63	114.71
58	1,903.40	1,821.23	1,739.26	58	135.84	129.92	124.22
59	2,033.33	1,950.51	1,867.70	59	146.19	140.27	134.36
60	2,167.47	2,083.18	1,999.10	60	156.96	150.84	144.71
61	2,302.25	2,215.64	2,129.23	61	167.95	161.61	155.27
62	2,439.99	2,350.63	2,261.06	62	179.36	172.81	166.05
63	2,585.33	2,491.75	2,398.37	63	191.40	184.43	177.45
64	2,741.87	2,643.64	2,545.41	64	204.49	197.10	189.71
65	2,914.05	2,810.11	2,706.38	65	218.86	211.04	203.23
66	3,106.71	2,996.43	2,885.95	66	234.92	226.68	218.23
67	3,328.32	3,210.86	3,093.61	67	253.51	244.63	235.55
68	3,587.95	3,463.31	3,338.67	68	275.26	265.76	256.04
69	3,895.11	3,763.29	3,631.25	69	301.04	290.90	280.55
70	4,258.89	4,120.10	3,981.09	70	331.67	320.90	310.12
71	4,684.99	4,539.23	4,393.25	71	367.58	356.18	344.77
72	5,165.60	5,009.48	4,853.36	72	408.36	396.10	383.85
73	5,689.30	5,515.86	5,342.42	73	452.93	439.20	425.47
74	6,244.68	6,042.73	5,840.98	74	500.67	484.62	468.35
75	6,820.35	6,575.30	6,330.03	75	550.74	530.88	511.02
76	7,408.49	7,103.01	6,797.54	76	602.08	577.36	552.43
77	8,015.00	7,636.43	7,257.86	77	655.95	624.89	593.84
78	8,649.18	8,191.18	7,732.97	78	712.98	675.17	637.14
79	9,320.55	8,782.70	8,244.63	79	774.04	729.25	684.46

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	579.47	561.30	543.35	18-44	16.48	15.84	15.42
45-49	643.27	617.07	591.09	45-49	21.76	20.70	19.86
50-54	696.51	663.34	630.17	50-54	27.46	26.20	24.93
55	852.41	820.72	789.25	55	39.08	37.60	36.12
56	901.21	869.95	838.47	56	42.67	41.19	39.72
57	953.81	922.34	891.07	57	46.48	45.00	43.31
58	1,007.05	975.78	944.73	58	50.49	48.80	47.32
59	1,058.39	1,027.54	996.70	59	54.50	52.81	51.33
60	1,104.65	1,074.86	1,045.08	60	58.31	56.83	55.14
61	1,144.79	1,116.27	1,087.96	61	62.11	60.42	58.94
62	1,182.60	1,155.35	1,128.10	62	65.70	64.22	62.74
63	1,223.80	1,196.33	1,169.08	63	69.93	68.45	66.97
64	1,273.65	1,244.08	1,214.29	64	74.78	73.09	71.40
65	1,337.88	1,302.60	1,267.32	65	80.91	78.80	76.69
66	1,419.84	1,375.69	1,331.33	66	88.52	85.77	82.81
67	1,515.75	1,461.04	1,406.53	67	97.18	93.59	89.99
68	1,619.69	1,556.10	1,492.51	68	106.68	102.25	98.02
69	1,725.95	1,657.50	1,589.06	69	116.40	111.75	106.89
70	1,828.41	1,762.29	1,695.95	70	126.12	121.68	117.04
71	1,926.85	1,870.87	1,814.89	71	135.84	132.03	128.23
72	2,041.14	1,998.05	1,954.95	72	147.24	144.50	141.54
73	2,197.05	2,161.98	2,126.91	73	162.67	160.34	158.23
74	2,419.92	2,381.05	2,341.97	74	184.43	181.68	178.72

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	2,735.32	2,673.00	2,610.90	75	214.42	209.56	204.71
76	3,158.89	3,049.67	2,940.24	76	254.56	245.69	236.61
77	3,669.07	3,493.73	3,318.39	77	303.36	288.57	273.79
78	4,234.39	3,981.94	3,729.28	78	358.71	336.95	315.40
79	4,823.15	4,490.22	4,157.07	79	418.50	389.55	360.40
80		4,994.69	4,585.28	80	480.82	444.27	407.93
81		5,476.99	5,001.45	81	543.77	500.46	457.15
82		5,937.31	5,405.37	82	606.93	557.29	507.43
83		6,381.16	5,799.99	83	670.31	614.54	558.77
84		6,814.23	6,188.49	84	733.90	672.42	610.74
				85	797.70	730.31	662.92
				86	877.55	803.40	729.25
				87	965.22	883.68	802.13
				88	1,061.77	971.98	882.41
				89	1,168.03	1,069.16	970.71
				90	1,284.85	1,176.05	1,067.89
				91	1,413.29	1,293.72	1,174.79
				92	1,554.62	1,423.01	1,292.24
				93	1,710.11	1,565.40	1,421.53
				94	1,881.22	1,721.94	1,563.71
				95	2,069.45	1,894.11	1,720.03
				96	2,276.48	2,083.60	1,892.00
				97	2,504.21	2,291.90	2,081.28
				98	2,754.55	2,521.11	2,289.37
				99	3,030.02	2,773.14	2,518.37

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	615.81	597.64	579.47	18-44	17.53	16.90	16.48
45-49	677.92	651.93	625.74	45-49	22.82	21.97	21.13
50-54	729.67	704.75	679.82	50-54	28.73	27.89	26.83
55	947.05	899.73	852.41	55	43.52	41.19	39.08
56	1,010.85	959.52	907.97	56	47.74	45.42	42.88
57	1,077.82	1,023.11	968.39	57	52.39	49.86	47.11
58	1,145.21	1,087.96	1,030.92	58	57.46	54.50	51.55
59	1,209.85	1,150.91	1,092.19	59	62.32	59.15	56.19
60	1,268.79	1,209.22	1,149.44	60	66.97	63.80	60.63
61	1,320.97	1,260.77	1,200.77	61	71.62	68.45	65.07
62	1,369.77	1,309.14	1,248.51	62	76.26	72.88	69.50
63	1,420.48	1,358.58	1,296.68	63	81.12	77.74	74.36
64	1,478.57	1,413.72	1,348.65	64	87.04	83.23	79.43
65	1,549.13	1,478.57	1,408.22	65	93.80	89.57	85.14
66	1,635.96	1,557.37	1,478.78	66	101.82	96.97	91.90
67	1,738.63	1,650.74	1,563.07	67	111.33	105.63	99.71
68	1,854.82	1,759.12	1,663.21	68	121.89	115.34	109.01
69	1,982.62	1,882.28	1,781.93	69	133.51	126.75	119.78
70	2,119.94	2,020.65	1,921.15	70	146.19	139.43	132.67
71	2,268.87	2,176.56	2,084.45	71	160.13	153.79	147.46
72	2,445.91	2,362.04	2,277.96	72	176.82	171.12	165.41
73	2,672.58	2,590.40	2,508.44	73	198.37	192.66	186.75
74	2,969.18	2,876.02	2,782.86	74	226.46	219.49	212.73

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 II

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

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	3,356.84	3,232.62	3,108.19	75	263.22	253.51	243.79
76	3,848.00	3,668.22	3,488.24	76	309.91	295.12	280.55
77	4,421.14	4,167.63	3,914.34	77	365.26	343.92	322.59
78	5,046.03	4,710.34	4,374.45	78	427.16	398.43	369.48
79	5,693.10	5,275.03	4,856.95	79	493.91	457.37	420.82
				80	563.42	519.69	475.96
				81	633.97	584.12	534.26
				82	705.38	650.24	595.32
				83	777.21	717.63	658.06
				84	849.45	785.87	722.28
				85	921.91	854.52	787.35
				86	1,014.02	940.08	866.14
				87	1,115.42	1,034.09	952.76
				88	1,226.97	1,137.61	1,048.03
				89	1,349.71	1,251.47	1,152.82
				90	1,484.70	1,376.53	1,268.16
				91	1,633.21	1,514.27	1,394.91
				92	1,796.51	1,665.74	1,534.34
				93	1,976.08	1,832.42	1,687.71
				94	2,173.60	2,015.58	1,856.51
				95	2,390.98	2,217.12	2,042.20
				96	2,630.12	2,438.93	2,246.48
				97	2,893.13	2,682.93	2,471.04
				98	3,182.55	2,951.23	2,718.21
				99	3,500.91	3,246.35	2,990.10

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	688.06	661.02	633.76	18-44	19.44	18.80	17.96
45-49	747.63	721.43	695.45	45-49	25.14	24.29	23.45
50-54	845.65	820.72	796.01	50-54	33.38	32.53	31.48
55	1,057.54	1,018.04	978.74	55	48.59	46.69	45.00
56	1,128.52	1,085.64	1,042.75	56	53.45	51.33	49.22
57	1,207.53	1,161.48	1,115.42	57	58.73	56.62	54.29
58	1,289.92	1,241.33	1,192.53	58	64.64	62.11	59.79
59	1,371.46	1,320.76	1,269.85	59	70.56	68.02	65.28
60	1,447.94	1,395.76	1,343.58	60	76.47	73.73	70.98
61	1,516.81	1,463.99	1,410.97	61	82.18	79.43	76.47
62	1,582.93	1,529.69	1,476.46	62	88.09	85.14	82.18
63	1,652.64	1,598.99	1,545.54	63	94.64	91.47	88.52
64	1,733.13	1,678.63	1,624.13	64	102.04	98.87	95.70
65	1,830.73	1,774.33	1,718.13	65	110.70	107.32	103.94
66	1,950.94	1,891.57	1,832.21	66	121.47	117.67	113.87
67	2,093.96	2,031.21	1,968.47	67	133.94	129.71	125.70
68	2,258.95	2,193.24	2,127.54	68	148.30	143.86	139.43
69	2,444.64	2,377.46	2,310.28	69	164.57	159.92	155.27
70	2,649.98	2,583.64	2,517.52	70	182.95	178.30	173.65
71	2,876.44	2,813.49	2,750.53	71	203.44	199.21	194.78
72	3,134.38	3,072.70	3,011.01	72	227.31	223.08	218.86
73	3,436.90	3,369.09	3,301.06	73	255.83	250.97	246.11
74	3,796.88	3,709.84	3,623.02	74	290.05	283.50	277.17

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	4,227.20	4,102.77	3,978.56	75	331.46	321.74	312.02
76	4,735.27	4,552.11	4,368.96	76	380.89	365.89	350.89
77	5,307.14	5,049.62	4,792.10	77	437.72	415.96	394.41
78	5,922.52	5,583.46	5,244.39	78	500.67	471.52	442.58
79	6,561.99	6,142.23	5,722.46	79	568.70	532.15	495.60
				80	640.95	597.43	553.70
				81	716.36	666.51	616.86
				82	794.11	739.18	684.25
				83	873.75	814.18	754.81
				84	954.45	890.86	827.48
				85	1,035.78	968.60	901.21
				86	1,139.30	1,065.57	991.42
				87	1,253.16	1,172.04	1,090.50
				88	1,378.44	1,289.29	1,199.50
				89	1,516.39	1,418.15	1,319.50
				90	1,668.07	1,559.90	1,451.53
				91	1,834.96	1,715.81	1,596.66
				92	2,018.54	1,887.35	1,756.37
				93	2,220.50	2,076.00	1,931.92
				94	2,442.53	2,283.66	2,125.22
				95	2,686.74	2,512.03	2,337.74
				96	2,955.45	2,763.21	2,571.60
				97	3,251.00	3,039.53	2,828.70
				98	3,576.12	3,343.53	3,111.57
				99	3,933.77	3,677.94	3,422.75

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	778.68	751.64	724.39	18-44	21.97	21.34	20.49
45-49	869.31	843.12	817.13	45-49	29.36	28.31	27.46
50-54	1,027.96	994.80	961.63	50-54	40.56	39.29	38.03
55	1,262.88	1,199.71	1,136.55	55	57.88	55.14	52.18
56	1,340.20	1,269.85	1,199.29	56	63.38	60.00	56.62
57	1,430.19	1,352.66	1,275.13	57	69.50	65.70	61.90
58	1,531.38	1,446.88	1,362.38	58	76.47	72.25	68.02
59	1,642.29	1,551.24	1,460.19	59	84.29	79.64	75.00
60	1,761.44	1,664.47	1,567.51	60	93.16	87.88	82.81
61	1,887.77	1,785.52	1,683.07	61	102.67	96.97	91.47
62	2,021.07	1,913.97	1,806.65	62	113.02	107.11	100.98
63	2,161.35	2,049.80	1,938.47	63	124.22	117.88	111.33
64	2,309.22	2,193.46	2,077.90	64	136.26	129.50	122.74
65	2,464.50	2,344.71	2,224.93	65	149.15	141.96	134.57
66	2,629.27	2,505.48	2,381.68	66	163.09	155.27	147.67
67	2,812.22	2,684.83	2,557.24	67	178.72	170.69	162.45
68	3,024.32	2,893.98	2,763.42	68	197.31	188.86	180.20
69	3,275.92	3,143.68	3,011.22	69	219.70	210.83	201.75
70	3,577.38	3,444.93	3,312.47	70	246.96	237.66	228.58
71	3,934.83	3,803.43	3,672.03	71	279.28	270.19	260.90
72	4,334.10	4,201.85	4,069.40	72	316.04	306.74	297.24
73	4,756.40	4,617.18	4,477.96	73	355.96	345.61	335.47
74	5,182.92	5,027.01	4,871.11	74	397.16	385.33	373.50

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	5,594.87	5,408.33	5,221.79	75	438.78	423.99	409.41
76	5,980.19	5,746.76	5,513.53	76	479.55	460.75	441.94
77	6,354.96	6,062.37	5,769.78	77	521.80	497.50	473.21
78	6,741.77	6,382.63	6,023.71	78	567.64	537.01	506.59
79	7,163.22	6,736.27	6,309.33	79	619.61	582.43	545.25
				80	679.82	636.09	592.57
				81	750.38	700.52	650.45
				82	829.60	773.83	717.84
				83	915.58	853.89	792.42
				84	1,005.57	938.60	871.43
				85	1,098.10	1,025.43	952.97
				86	1,207.95	1,127.89	1,048.25
				87	1,328.79	1,240.70	1,153.03
				88	1,461.67	1,364.70	1,268.37
				89	1,607.86	1,501.17	1,395.13
				90	1,768.62	1,651.38	1,534.55
				91	1,945.44	1,816.58	1,687.92
				92	2,140.01	1,998.26	1,856.72
				93	2,354.01	2,198.10	2,042.41
				94	2,589.35	2,418.02	2,246.69
				95	2,848.35	2,659.91	2,471.47
				96	3,133.12	2,925.88	2,718.63
				97	3,446.41	3,218.46	2,990.52
				98	3,790.96	3,540.42	3,289.66
				99	4,170.17	3,894.48	3,618.58

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	1,001.35	965.64	929.94	18-44	62.53	60.21	58.10
45-49	1,057.33	1,022.05	986.98	45-49	68.45	66.33	64.01
50-54	1,106.34	1,071.69	1,037.05	50-54	74.36	72.04	69.71
55	1,152.60	1,118.80	1,084.79	55	80.49	78.16	75.63
56	1,184.50	1,146.27	1,107.82	56	83.23	80.70	77.95
57	1,226.12	1,181.76	1,137.18	57	86.83	83.66	80.49
58	1,275.56	1,224.01	1,172.46	58	91.05	87.46	83.66
59	1,330.69	1,271.54	1,212.60	59	95.70	91.47	87.25
60	1,389.42	1,323.30	1,257.18	60	100.56	95.91	91.05
61	1,450.90	1,378.65	1,306.19	61	105.84	100.56	95.28
62	1,518.71	1,440.76	1,362.80	62	111.54	105.84	100.13
63	1,597.72	1,514.06	1,430.40	63	118.09	111.96	105.84
64	1,692.15	1,602.58	1,512.79	64	126.12	119.36	112.81
65	1,807.28	1,710.53	1,613.56	65	135.63	128.44	121.26
66	1,945.87	1,840.66	1,735.67	66	147.24	139.22	131.40
67	2,104.10	1,990.65	1,877.00	67	160.55	151.68	143.02
68	2,276.90	2,156.06	2,035.44	68	174.92	165.62	156.33
69	2,458.58	2,333.31	2,207.82	69	190.13	180.41	170.69
70	2,643.85	2,517.94	2,392.04	70	205.97	196.04	186.33
71	2,832.08	2,709.76	2,587.23	71	222.03	212.52	202.80
72	3,042.70	2,922.71	2,802.71	72	240.20	230.69	221.39
73	3,299.80	3,174.73	3,049.67	73	262.38	252.45	242.52
74	3,627.66	3,483.17	3,338.88	74	290.69	279.07	267.66

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	4,050.17	3,865.96	3,681.96	75	327.02	312.02	297.24
76	4,582.96	4,334.52	4,086.09	76	372.86	352.58	332.30
77	5,206.79	4,875.12	4,543.45	77	426.52	399.27	372.02
78	5,893.79	5,468.32	5,042.86	78	486.31	451.03	415.96
79	6,615.86	6,094.27	5,572.47	79	549.68	506.38	462.86
80		6,733.11	6,120.89	80		563.42	512.29
81		7,368.77	6,678.39	81		621.51	563.20
82		7,999.15	7,241.60	82		679.82	615.38
83		8,625.52	7,809.24	83		738.33	668.62
84		9,249.15	8,379.83	84		797.27	722.49

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,087.12	1,044.23	1,001.35	18-44	67.81	65.28	62.53
45-49	1,155.98	1,106.76	1,057.33	45-49	75.00	71.83	68.45
50-54	1,216.83	1,161.69	1,106.34	50-54	81.97	78.16	74.36
55	1,288.23	1,220.42	1,152.60	55	89.99	85.14	80.49
56	1,354.56	1,281.68	1,209.01	56	95.28	90.21	85.14
57	1,439.49	1,360.69	1,282.10	57	102.04	96.54	91.05
58	1,534.34	1,449.21	1,364.07	58	109.64	103.51	97.39
59	1,630.89	1,538.78	1,446.67	59	117.25	110.70	104.15
60	1,720.25	1,620.96	1,521.88	60	124.64	117.46	110.27
61	1,797.14	1,690.67	1,584.41	61	130.98	123.16	115.56
62	1,867.49	1,754.26	1,641.03	62	137.10	128.87	120.42
63	1,940.37	1,820.80	1,701.44	63	143.44	134.57	125.91
64	2,024.87	1,900.02	1,775.17	64	150.84	141.54	132.25
65	2,130.08	2,001.00	1,871.93	65	159.92	150.20	140.48
66	2,262.96	2,130.92	1,998.89	66	171.33	161.19	151.26
67	2,422.03	2,288.73	2,155.43	67	184.64	174.50	164.36
68	2,603.71	2,471.04	2,338.17	68	200.06	189.71	179.57
69	2,804.83	2,674.27	2,543.93	69	216.96	206.82	196.68
70	3,021.36	2,895.46	2,769.76	70	235.34	225.41	215.69
71	3,254.80	3,134.81	3,014.60	71	255.20	245.69	236.39
72	3,524.36	3,406.69	3,289.23	72	278.22	268.93	259.84
73	3,853.49	3,729.91	3,606.12	73	306.32	296.60	286.88
74	4,266.29	4,122.21	3,978.35	74	341.81	330.40	318.78
75	4,786.61	4,602.39	4,418.39	75	386.38	371.60	356.81
76	5,428.82	5,181.44	4,934.27	76	441.52	421.45	401.17
77	6,171.38	5,842.67	5,513.96	77	505.53	478.70	451.66
78	6,983.44	6,562.20	6,140.75	78	576.09	541.23	506.59
79	7,833.95	7,315.75	6,797.54	79	650.88	607.78	564.68

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,201.62	1,144.37	1,087.12	18-44	75.00	71.40	67.81
45-49	1,282.95	1,219.57	1,155.98	45-49	83.23	79.01	75.00
50-54	1,382.87	1,299.85	1,216.83	50-54	92.95	87.46	81.97
55	1,491.67	1,389.84	1,288.23	55	104.15	96.97	89.99
56	1,586.73	1,478.57	1,370.41	56	111.75	104.15	96.54
57	1,708.42	1,593.28	1,477.94	57	121.26	113.02	104.78
58	1,845.31	1,723.20	1,600.89	58	131.82	123.16	114.29
59	1,985.58	1,857.35	1,729.12	59	142.81	133.51	124.43
60	2,117.19	1,984.95	1,852.70	60	153.37	143.65	134.15
61	2,232.75	2,098.60	1,964.46	61	162.67	152.95	143.23
62	2,338.80	2,204.86	2,071.14	62	171.75	161.82	152.10
63	2,446.75	2,314.08	2,181.63	63	181.05	171.12	161.40
64	2,567.17	2,436.40	2,305.84	64	191.40	181.68	171.75
65	2,711.03	2,581.95	2,452.67	65	203.65	193.93	184.21
66	2,887.00	2,758.77	2,630.54	66	218.44	208.72	199.00
67	3,095.94	2,967.92	2,839.90	67	235.97	226.25	216.54
68	3,335.92	3,208.11	3,080.09	68	256.25	246.32	236.39
69	3,605.48	3,478.10	3,350.71	69	278.86	268.93	259.00
70	3,902.72	3,776.81	3,650.90	70	304.00	294.07	284.35
71	4,229.32	4,105.10	3,981.09	71	331.67	321.95	312.23
72	4,599.01	4,472.47	4,345.93	72	363.15	353.22	343.29
73	5,028.91	4,890.12	4,751.33	73	400.12	389.13	378.15
74	5,535.71	5,369.46	5,202.99	74	443.63	430.33	417.02
75	6,136.52	5,921.89	5,707.04	75	495.39	478.07	460.75
76	6,841.27	6,553.96	6,266.66	76	556.44	533.00	509.55
77	7,632.63	7,254.90	6,876.97	77	625.10	594.05	562.99
78	8,486.31	8,008.45	7,530.38	78	699.89	660.38	620.88
79	9,378.01	8,798.75	8,219.49	79	779.11	730.94	682.77

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,516.39	1,444.77	1,373.37	18-44	94.64	90.21	85.77
45-49	1,621.38	1,550.82	1,480.26	45-49	105.20	100.56	95.91
50-54	1,797.78	1,694.05	1,590.32	50-54	121.05	114.08	106.89
55	2,034.17	1,932.35	1,830.73	55	141.96	134.99	127.81
56	2,137.90	2,038.61	1,939.11	56	150.41	143.44	136.47
57	2,264.44	2,167.05	2,069.45	57	160.55	153.58	146.61
58	2,408.30	2,311.76	2,215.22	58	171.96	164.99	158.02
59	2,564.00	2,467.03	2,369.85	59	184.43	177.45	170.48
60	2,726.03	2,626.74	2,527.45	60	197.31	190.13	182.95
61	2,889.96	2,786.66	2,683.36	61	210.83	203.23	195.83
62	3,057.91	2,948.90	2,839.90	62	224.77	216.75	208.72
63	3,232.41	3,116.85	3,001.29	63	239.35	230.69	222.24
64	3,417.04	3,294.51	3,172.20	64	254.77	245.69	236.61
65	3,614.57	3,485.49	3,356.41	65	271.46	261.74	252.03
66	3,830.26	3,695.26	3,560.27	66	289.63	279.49	269.14
67	4,077.42	3,936.94	3,796.46	67	310.33	299.77	289.00
68	4,371.49	4,225.51	4,079.75	68	335.26	324.06	312.87
69	4,727.67	4,576.41	4,425.15	69	365.26	353.64	341.81
70	5,161.58	5,004.20	4,846.81	70	402.02	389.76	377.51
71	5,681.06	5,516.28	5,351.50	71	445.96	433.07	420.19
72	6,264.33	6,087.51	5,910.69	72	495.39	481.45	467.51
73	6,881.41	6,684.52	6,487.63	73	548.21	532.57	516.94
74	7,503.34	7,274.55	7,045.55	74	601.86	583.49	565.11
75	8,100.34	7,824.24	7,547.91	75	654.04	631.65	609.47
76	8,653.62	8,312.66	7,971.90	76	703.27	675.38	647.71
77	9,187.25	8,768.54	8,349.84	77	751.64	717.21	682.77
78	9,736.09	9,232.04	8,727.98	78	802.13	760.52	718.90
79	10,334.57	9,743.91	9,153.03	79	858.12	808.89	759.88

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	824.55	798.76	772.97	18-44	23.47	22.48	21.82
45-49	915.14	878.11	841.08	45-49	30.75	29.42	28.43
50-54	995.48	947.87	900.59	50-54	39.34	37.36	35.71
55	1,223.93	1,178.64	1,133.34	55	56.20	54.22	51.91
56	1,296.00	1,251.04	1,205.75	56	61.16	59.18	56.87
57	1,374.03	1,329.07	1,283.77	57	67.11	64.80	62.49
58	1,453.71	1,408.74	1,363.45	58	72.73	70.42	68.44
59	1,530.74	1,486.11	1,441.47	59	78.69	76.37	74.06
60	1,600.83	1,557.52	1,514.21	60	84.64	82.32	80.01
61	1,661.99	1,620.67	1,579.67	61	89.93	87.94	85.63
62	1,720.18	1,680.51	1,641.16	62	95.55	93.56	91.25
63	1,783.33	1,743.66	1,703.98	63	101.83	99.51	97.53
64	1,859.37	1,816.39	1,773.08	64	109.10	106.79	104.47
65	1,956.90	1,905.32	1,853.75	65	118.36	115.38	112.08
66	2,080.22	2,015.09	1,950.29	66	129.60	125.63	121.34
67	2,224.70	2,144.03	2,063.36	67	142.82	137.20	131.91
68	2,381.41	2,287.51	2,193.29	68	156.71	150.43	143.82
69	2,542.42	2,441.25	2,340.08	69	171.59	164.65	157.37
70	2,699.46	2,601.93	2,504.07	70	186.14	179.52	172.91
71	2,851.87	2,769.55	2,687.56	71	201.01	195.39	190.10
72	3,029.08	2,965.93	2,902.79	72	218.54	214.57	210.27
73	3,267.78	3,216.54	3,165.29	73	242.01	238.70	235.40
74	3,604.68	3,547.15	3,489.95	74	274.74	270.44	266.47

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	4,076.79	3,984.22	3,891.65	75	319.70	312.43	305.16
76	4,707.27	4,543.29	4,378.97	76	379.21	365.66	352.10
77	5,464.05	5,200.88	4,937.71	77	451.62	429.47	407.32
78	6,300.83	5,923.93	5,547.03	78	533.61	501.21	468.81
79	7,171.67	6,678.72	6,186.11	79	622.21	579.23	536.25
80		7,432.52	6,834.44	80	714.46	661.23	608.00
81		8,157.89	7,474.84	81	807.69	745.53	683.38
82		8,855.48	8,105.98	82	901.25	831.16	761.40
83		9,532.25	8,730.18	83	995.15	918.11	841.41
84		10,195.13	9,349.75	84	1,089.04	1,006.06	923.07
				85	1,183.27	1,094.33	1,005.06
				86	1,301.62	1,203.76	1,105.57
				87	1,431.89	1,324.11	1,216.00
				88	1,575.04	1,456.68	1,337.66
				89	1,732.41	1,602.48	1,471.56
				90	1,905.66	1,762.83	1,618.68
				91	2,096.09	1,939.05	1,780.68
				92	2,305.70	2,133.12	1,958.88
				93	2,536.14	2,346.36	2,154.94
				94	2,789.72	2,581.10	2,370.50
				95	3,068.75	2,839.31	2,607.55
				96	3,375.56	3,123.30	2,868.40
				97	3,713.12	3,435.73	3,155.37
				98	4,084.40	3,779.24	3,470.78
				99	4,492.71	4,157.13	3,817.92

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	876.13	850.34	824.55	18-44	24.80	24.13	23.47
45-49	964.73	927.37	890.34	45-49	32.40	31.08	30.09
50-54	1,042.75	1,007.05	971.67	50-54	41.33	39.67	38.35
55	1,359.81	1,291.71	1,223.93	55	62.49	59.18	56.20
56	1,453.71	1,379.65	1,305.92	56	68.77	65.13	61.82
57	1,552.89	1,474.21	1,395.52	57	75.71	71.74	67.78
58	1,653.07	1,570.74	1,488.42	58	82.65	78.69	74.39
59	1,749.61	1,664.64	1,579.67	59	89.93	85.63	81.33
60	1,838.87	1,752.25	1,665.63	60	97.20	92.57	87.94
61	1,917.89	1,830.61	1,742.99	61	103.81	99.18	94.56
62	1,992.61	1,904.33	1,815.73	62	110.76	106.13	101.17
63	2,070.63	1,979.71	1,889.12	63	118.36	113.40	108.11
64	2,158.91	2,063.69	1,968.80	64	126.96	121.34	116.05
65	2,265.69	2,162.87	2,059.72	65	137.20	130.92	124.64
66	2,396.29	2,281.89	2,167.50	66	149.11	141.83	134.89
67	2,550.35	2,423.07	2,295.45	67	163.32	154.73	146.46
68	2,725.58	2,586.39	2,447.53	68	179.19	169.60	160.35
69	2,919.65	2,773.19	2,626.72	69	196.71	186.80	176.55
70	3,129.92	2,983.12	2,836.66	70	215.89	205.97	195.72
71	3,360.02	3,220.84	3,081.98	71	237.38	227.79	218.20
72	3,633.11	3,503.18	3,372.92	72	262.84	253.91	244.65
73	3,978.93	3,849.66	3,720.72	73	295.57	286.31	277.05
74	4,425.92	4,281.44	4,136.97	74	337.56	326.98	316.07

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	5,003.50	4,818.03	4,632.89	75	392.44	377.89	363.34
76	5,728.54	5,471.32	5,214.10	76	461.21	440.38	419.22
77	6,572.26	6,218.84	5,865.74	77	542.54	513.11	483.69
78	7,492.36	7,029.17	6,566.31	78	634.12	594.44	554.77
79	8,447.83	7,871.24	7,294.98	79	732.64	682.39	632.13
				80	836.12	775.29	714.46
				81	941.92	871.17	800.42
				82	1,049.37	969.36	889.35
				83	1,158.14	1,069.53	980.93
				84	1,267.90	1,170.70	1,073.50
				85	1,378.00	1,272.53	1,167.07
				86	1,515.86	1,399.82	1,283.77
				87	1,667.61	1,539.67	1,412.05
				88	1,834.24	1,693.73	1,553.22
				89	2,017.73	1,863.01	1,708.61
				90	2,219.41	2,049.47	1,879.54
				91	2,441.25	2,254.45	2,067.66
				92	2,685.24	2,479.93	2,274.29
				93	2,953.70	2,727.89	2,501.75
				94	3,248.94	3,000.65	2,752.03
				95	3,573.93	3,300.84	3,027.10
				96	3,931.32	3,630.80	3,329.94
				97	4,324.42	3,993.81	3,662.87
				98	4,756.87	4,393.19	4,029.19
				99	5,232.62	4,832.58	4,432.20

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**

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	978.95	940.26	901.91	18-44	27.77	26.78	25.46
45-49	1,063.58	1,026.55	989.20	45-49	35.71	34.71	33.39
50-54	1,208.72	1,173.02	1,137.64	50-54	47.61	46.29	44.96
55	1,518.51	1,461.64	1,405.11	55	69.76	67.11	64.47
56	1,622.98	1,561.49	1,499.66	56	76.70	73.73	71.08
57	1,739.69	1,673.56	1,607.11	57	84.64	81.66	78.36
58	1,862.01	1,791.59	1,721.50	58	93.23	89.93	86.29
59	1,983.68	1,910.28	1,836.56	59	102.16	98.19	94.56
60	2,098.40	2,022.69	1,946.98	60	110.76	106.79	102.82
61	2,202.22	2,125.51	2,048.81	61	119.35	115.38	111.09
62	2,302.39	2,225.03	2,148.00	62	128.28	123.98	119.68
63	2,408.52	2,330.49	2,252.80	63	137.87	133.24	128.94
64	2,530.18	2,450.84	2,371.49	64	148.78	144.15	139.52
65	2,677.64	2,595.32	2,512.99	65	162.00	157.04	152.08
66	2,858.48	2,770.87	2,683.59	66	177.87	172.25	166.63
67	3,073.38	2,980.15	2,887.25	67	196.38	190.43	184.15
68	3,321.34	3,223.48	3,125.95	68	217.87	211.26	204.65
69	3,601.37	3,501.53	3,401.68	69	242.34	235.40	228.78
70	3,912.48	3,814.62	3,716.76	70	270.11	263.17	256.56
71	4,256.98	4,165.07	4,073.49	71	301.19	294.91	288.63
72	4,649.42	4,560.81	4,472.21	72	337.23	331.27	325.32
73	5,108.64	5,011.44	4,914.24	73	380.21	373.59	366.65
74	5,653.16	5,526.53	5,399.91	74	431.78	422.52	413.27

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 BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	6,300.50	6,115.36	5,929.88	75	493.94	479.39	464.84
76	7,061.90	6,783.19	6,504.82	76	567.99	545.18	522.37
77	7,916.87	7,520.13	7,123.40	77	652.63	619.57	586.18
78	8,837.63	8,310.63	7,783.96	78	746.86	701.89	656.60
79	9,796.07	9,140.80	8,485.52	79	849.02	791.82	734.62
				80	957.79	889.35	820.91
				81	1,071.19	993.16	915.14
				82	1,188.89	1,102.93	1,016.64
				83	1,309.89	1,216.66	1,123.42
				84	1,432.55	1,333.03	1,233.52
				85	1,556.20	1,450.73	1,345.60
				86	1,711.92	1,595.87	1,480.16
				87	1,883.17	1,755.56	1,628.27
				88	2,071.62	1,931.11	1,791.26
				89	2,278.92	2,124.19	1,970.46
				90	2,506.71	2,336.78	2,167.50
				91	2,757.32	2,570.52	2,384.38
				92	3,033.05	2,827.74	2,622.76
				93	3,336.22	3,110.41	2,884.93
				94	3,669.81	3,421.52	3,173.56
				95	4,036.79	3,763.70	3,490.95
				96	4,440.47	4,139.94	3,840.07
				97	4,884.48	4,553.87	4,224.25
				98	5,372.80	5,009.12	4,646.77
				99	5,910.04	5,510.00	5,111.61

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 III

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

STANDARD BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	1,107.89	1,069.20	1,030.52	18-44	31.41	30.42	29.09
45-49	1,236.82	1,199.47	1,162.44	45-49	41.66	40.33	39.01
50-54	1,469.25	1,421.97	1,374.36	50-54	58.19	56.20	54.22
55	1,813.08	1,722.50	1,631.91	55	83.31	79.02	74.72
56	1,927.15	1,825.98	1,724.81	56	90.92	86.29	81.33
57	2,060.05	1,948.30	1,836.56	57	100.18	94.56	89.27
58	2,210.15	2,088.15	1,966.16	58	110.42	104.14	98.19
59	2,374.80	2,243.21	2,111.63	59	122.00	115.38	108.44
60	2,552.67	2,411.82	2,271.31	60	134.89	127.29	120.01
61	2,741.45	2,592.67	2,443.89	61	149.11	140.84	132.91
62	2,940.81	2,784.76	2,628.71	62	164.31	155.72	147.12
63	3,151.41	2,988.41	2,825.75	63	181.18	171.92	162.33
64	3,372.59	3,203.31	3,034.37	64	199.03	189.11	179.19
65	3,604.68	3,429.45	3,254.23	65	218.20	207.63	197.05
66	3,850.32	3,669.48	3,488.30	66	238.70	227.46	216.22
67	4,124.07	3,937.61	3,751.14	67	262.18	250.27	238.04
68	4,442.45	4,251.69	4,060.59	68	289.95	277.38	264.49
69	4,822.66	4,628.59	4,434.52	69	323.34	310.45	297.22
70	5,281.88	5,086.16	4,890.76	70	364.34	351.11	337.56
71	5,828.71	5,632.66	5,436.61	71	413.93	400.04	386.49
72	6,439.36	6,240.00	6,040.64	72	469.80	455.59	441.37
73	7,082.73	6,871.80	6,661.20	73	529.97	514.77	499.23
74	7,726.43	7,491.04	7,255.97	74	592.13	574.28	556.42

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	8,339.06	8,061.02	7,782.97	75	653.95	632.13	610.31
76	8,900.11	8,558.26	8,216.40	76	713.79	686.02	658.25
77	9,436.37	9,014.84	8,593.30	77	774.63	739.58	704.54
78	9,985.85	9,476.04	8,965.90	78	840.42	797.11	753.80
79	10,586.57	9,986.84	9,387.44	79	915.47	863.23	810.99
				80	1,003.08	942.58	881.75
				81	1,106.56	1,037.80	968.70
				82	1,223.60	1,146.90	1,070.53
				83	1,350.56	1,266.91	1,183.27
				84	1,484.12	1,393.54	1,302.95
				85	1,621.00	1,523.80	1,426.60
				86	1,783.00	1,676.21	1,569.42
				87	1,961.20	1,843.83	1,726.46
				88	2,157.25	2,028.31	1,899.04
				89	2,373.14	2,231.31	2,088.82
				90	2,610.52	2,454.47	2,297.76
				91	2,871.71	2,699.79	2,527.54
				92	3,159.01	2,969.90	2,780.46
				93	3,475.08	3,266.79	3,058.50
				94	3,822.55	3,593.44	3,364.32
				95	4,204.74	3,952.81	3,700.89
				96	4,625.28	4,348.23	4,070.84
				97	5,087.81	4,782.98	4,477.83
				98	5,596.62	5,261.38	4,925.48
				99	6,156.35	5,787.39	5,418.09

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	1,424.61	1,373.70	1,322.78	18-44	88.94	85.63	82.65
45-49	1,504.29	1,454.37	1,404.12	45-49	97.53	94.22	90.92
50-54	1,580.99	1,531.73	1,482.47	50-54	106.46	103.15	99.85
55	1,655.05	1,606.12	1,557.52	55	115.38	112.08	108.77
56	1,703.32	1,648.11	1,593.23	56	119.68	116.05	112.08
57	1,766.47	1,702.33	1,638.52	57	125.30	120.67	116.05
58	1,841.19	1,766.80	1,692.41	58	131.58	126.29	120.67
59	1,924.50	1,839.20	1,753.57	59	138.53	132.25	125.96
60	2,013.44	1,917.56	1,821.68	60	145.80	138.86	131.91
61	2,106.67	2,001.53	1,896.40	61	153.74	145.80	138.20
62	2,209.49	2,095.76	1,982.03	62	162.33	153.74	145.47
63	2,328.51	2,206.18	2,084.19	63	172.25	163.32	154.07
64	2,471.00	2,339.42	2,208.17	64	184.15	174.23	164.65
65	2,643.25	2,501.75	2,360.25	65	198.37	187.79	177.21
66	2,850.55	2,697.14	2,543.74	66	215.89	203.99	192.42
67	3,087.60	2,921.96	2,756.32	67	235.40	222.83	210.27
68	3,346.80	3,170.58	2,994.37	68	257.22	243.66	230.11
69	3,621.21	3,437.72	3,254.23	69	280.03	265.81	251.60
70	3,903.22	3,717.42	3,531.61	70	303.83	289.62	275.07
71	4,192.84	4,009.35	3,826.19	71	328.63	314.41	299.87
72	4,516.84	4,334.34	4,151.84	72	356.40	342.18	327.97
73	4,909.28	4,717.52	4,526.10	73	390.45	375.25	360.04
74	5,404.54	5,185.01	4,965.48	74	433.10	415.58	398.06

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	6,036.67	5,762.26	5,487.85	75	487.32	465.17	443.02
76	6,827.50	6,465.81	6,104.12	76	555.43	526.01	496.25
77	7,749.91	7,275.81	6,801.71	77	634.78	596.10	557.08
78	8,765.55	8,163.84	7,562.12	78	723.05	673.46	623.54
79	9,835.42	9,100.79	8,366.50	79	817.28	756.11	694.95
80		10,058.25	9,196.01	80		841.74	769.67
81		11,012.40	10,035.44	81		928.69	846.37
82		11,959.61	10,880.49	82		1,016.31	924.73
83		12,901.53	11,729.17	83		1,104.58	1,004.40
84		13,840.14	12,580.83	84		1,193.18	1,084.41

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,546.94	1,485.78	1,424.61	18-44	96.54	92.90	88.94
45-49	1,644.80	1,574.71	1,504.29	45-49	106.79	102.16	97.53
50-54	1,739.36	1,660.34	1,580.99	50-54	117.04	111.75	106.46
55	1,849.78	1,752.25	1,655.05	55	129.27	122.33	115.38
56	1,948.30	1,843.50	1,738.70	56	137.20	129.60	122.33
57	2,074.27	1,960.87	1,847.47	57	147.12	139.19	130.92
58	2,215.44	2,092.45	1,969.13	58	158.36	149.44	140.84
59	2,358.93	2,225.69	2,092.45	59	169.60	160.02	150.43
60	2,492.82	2,349.01	2,205.19	60	180.51	170.27	159.69
61	2,608.54	2,454.47	2,300.08	61	190.10	178.86	167.62
62	2,715.33	2,551.01	2,387.03	62	199.36	187.13	175.23
63	2,826.41	2,652.84	2,479.60	63	208.95	196.05	183.49
64	2,955.35	2,773.52	2,591.68	64	220.19	206.63	193.08
65	3,115.37	2,926.59	2,737.81	65	234.07	219.86	205.64
66	3,317.04	3,122.64	2,928.57	66	250.94	236.39	221.51
67	3,557.40	3,360.02	3,162.65	67	271.43	256.23	241.02
68	3,832.14	3,634.43	3,437.06	68	294.25	279.04	263.83
69	4,134.98	3,940.91	3,747.17	69	319.70	304.83	289.62
70	4,460.97	4,275.16	4,089.03	70	347.47	332.93	318.38
71	4,811.75	4,637.18	4,462.95	71	377.23	363.67	350.12
72	5,217.41	5,049.79	4,882.17	72	411.61	398.72	385.50
73	5,714.98	5,539.43	5,363.87	73	454.26	440.38	426.82
74	6,341.50	6,133.87	5,925.91	74	508.15	491.62	474.76
75	7,134.31	6,859.90	6,585.49	75	575.93	553.78	531.63
76	8,115.24	7,734.04	7,352.84	76	660.23	629.16	598.08
77	9,247.26	8,729.85	8,212.11	77	757.77	715.12	672.47
78	10,478.13	9,809.30	9,140.47	78	864.55	809.34	753.80
79	11,755.62	10,935.04	10,114.79	79	976.63	908.53	840.09

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,709.60	1,628.27	1,546.94	18-44	106.79	101.83	96.54
45-49	1,825.32	1,735.06	1,644.80	45-49	118.36	112.41	106.79
50-54	1,976.41	1,857.72	1,739.36	50-54	132.91	124.97	117.04
55	2,141.71	1,995.58	1,849.78	55	149.44	139.19	129.27
56	2,281.89	2,126.51	1,970.79	56	160.68	149.77	138.86
57	2,461.75	2,295.78	2,129.48	57	174.56	162.99	151.09
58	2,664.08	2,487.54	2,310.99	58	190.43	177.87	164.98
59	2,871.71	2,686.23	2,500.76	59	206.63	193.41	179.85
60	3,068.09	2,876.34	2,684.58	60	222.17	208.29	194.40
61	3,241.33	3,046.93	2,852.20	61	236.39	222.17	207.96
62	3,401.68	3,207.28	3,013.21	62	249.61	235.40	221.18
63	3,565.33	3,372.59	3,180.17	63	263.83	249.61	235.07
64	3,747.83	3,557.40	3,366.97	64	279.37	265.15	250.94
65	3,965.05	3,776.27	3,587.49	65	297.88	283.67	269.45
66	4,229.87	4,041.42	3,852.64	66	320.03	305.82	291.60
67	4,543.95	4,354.51	4,164.74	67	346.48	331.94	317.39
68	4,904.98	4,714.88	4,525.11	68	376.57	362.02	347.47
69	5,311.63	5,122.52	4,933.41	69	410.62	396.07	381.53
70	5,761.93	5,576.13	5,390.32	70	448.64	434.10	419.88
71	6,258.84	6,078.00	5,896.82	71	490.63	476.74	462.53
72	6,821.88	6,639.38	6,457.21	72	538.57	524.35	510.14
73	7,474.84	7,275.15	7,075.79	73	594.44	578.90	563.03
74	8,241.53	7,999.52	7,757.18	74	660.57	641.06	621.88
75	9,146.42	8,826.39	8,506.02	75	738.59	712.47	686.68
76	10,203.06	9,764.34	9,325.61	76	829.84	793.80	758.10
77	11,385.33	10,798.49	10,211.66	77	932.66	884.39	836.12
78	12,657.53	11,908.36	11,159.52	78	1,044.08	981.92	920.10
79	13,983.29	13,073.78	12,163.93	79	1,161.78	1,086.06	1,010.35

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	2,157.25	2,055.75	1,953.93	18-44	134.56	128.28	122.00
45-49	2,306.69	2,206.51	2,106.01	45-49	149.44	143.16	136.54
50-54	2,569.20	2,421.08	2,272.97	50-54	172.91	162.99	153.07
55	2,920.64	2,774.51	2,628.38	55	203.99	193.74	183.49
56	3,074.37	2,931.55	2,788.72	56	216.22	206.30	196.05
57	3,262.49	3,121.98	2,981.47	57	231.10	221.18	211.26
58	3,476.40	3,336.88	3,197.36	58	248.29	238.04	228.12
59	3,708.16	3,567.98	3,427.47	59	266.47	256.56	246.31
60	3,950.17	3,806.35	3,662.54	60	285.98	275.73	265.15
61	4,196.15	4,046.05	3,895.95	61	306.15	295.24	284.33
62	4,448.07	4,289.71	4,131.68	62	326.98	315.41	303.50
63	4,711.24	4,542.96	4,375.01	63	348.80	336.23	324.00
64	4,989.29	4,810.76	4,632.22	64	371.94	358.72	345.49
65	5,286.84	5,098.06	4,909.28	65	397.07	382.85	368.63
66	5,611.50	5,413.13	5,214.77	66	424.18	409.30	394.42
67	5,983.77	5,776.81	5,569.51	67	455.59	439.72	423.85
68	6,427.12	6,211.56	5,996.00	68	492.94	476.41	459.55
69	6,965.03	6,740.88	6,517.05	69	538.24	520.72	503.52
70	7,620.64	7,388.22	7,156.13	70	593.45	575.27	557.41
71	8,406.51	8,164.50	7,922.49	71	659.90	641.06	621.88
72	9,289.24	9,030.70	8,772.17	72	734.62	714.46	693.96
73	10,224.55	9,936.59	9,648.29	73	814.63	791.82	769.01
74	11,167.13	10,830.23	10,493.34	74	895.63	868.85	841.74
75	12,073.34	11,661.73	11,250.11	75	974.65	941.59	908.19
76	12,913.76	12,398.00	11,882.58	76	1,049.37	1,007.38	965.39
77	13,723.43	13,081.71	12,439.99	77	1,122.76	1,070.20	1,017.30
78	14,553.27	13,773.02	12,993.11	78	1,199.13	1,134.67	1,070.20
79	15,454.19	14,533.43	13,612.35	79	1,283.11	1,206.41	1,130.04

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
18-44	724.37	703.21	682.06	18-44	20.50	19.84	19.18
45-49	789.17	757.10	725.04	45-49	26.45	25.46	24.47
50-54	846.04	804.05	762.39	50-54	33.39	31.74	30.09
55	1,034.49	994.15	954.15	55	47.61	45.62	43.64
56	1,096.98	1,057.30	1,017.63	56	51.91	49.92	48.27
57	1,165.41	1,125.74	1,086.40	57	56.87	54.88	52.90
58	1,235.17	1,195.83	1,156.82	58	61.82	59.84	57.86
59	1,302.62	1,263.93	1,225.58	59	67.11	65.13	63.15
60	1,363.45	1,326.42	1,289.06	60	72.07	70.09	68.11
61	1,416.02	1,380.64	1,345.27	61	76.70	74.72	73.07
62	1,465.61	1,431.89	1,398.16	62	81.33	79.68	77.69
63	1,520.82	1,486.77	1,452.38	63	86.62	84.97	82.98
64	1,588.93	1,551.24	1,513.55	64	93.23	91.25	88.94
65	1,677.53	1,631.91	1,586.28	65	101.50	98.85	95.88
66	1,792.26	1,733.74	1,674.89	66	111.75	108.11	104.14
67	1,925.49	1,851.77	1,778.37	67	123.65	118.69	113.73
68	2,066.66	1,980.37	1,894.08	68	136.54	130.59	124.64
69	2,205.52	2,112.95	2,020.05	69	149.11	142.49	136.21
70	2,332.48	2,242.88	2,153.62	70	161.01	154.73	148.78
71	2,445.55	2,371.16	2,297.10	71	171.92	167.29	162.33
72	2,580.44	2,524.56	2,468.69	72	185.47	182.17	178.53
73	2,782.11	2,736.82	2,691.19	73	205.31	202.67	199.69
74	3,094.87	3,040.98	2,987.09	74	235.40	231.76	227.79

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-LTC3J-2, et al.

RIDER: H-COLR

2-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		20 Days	60 Days	100 Days
75	3,563.02	3,471.11	3,379.20	75	279.37	272.09	264.82
76	4,214.99	4,048.03	3,881.40	76	340.20	326.32	312.43
77	5,010.12	4,741.66	4,472.87	77	414.92	392.11	369.30
78	5,892.19	5,508.35	5,124.84	78	499.89	466.83	433.43
79	6,803.69	6,305.79	5,807.89	79	590.81	547.17	503.52
80		7,090.67	6,492.59	80	684.04	630.81	577.58
81		7,828.93	7,156.13	81	776.28	715.12	653.95
82		8,522.88	7,797.52	82	867.20	799.75	732.31
83		9,183.45	8,422.38	83	956.80	884.39	811.66
84		9,821.86	9,036.66	84	1,046.06	969.03	891.99
				85	1,134.67	1,053.66	972.66
				86	1,248.07	1,159.13	1,069.86
				87	1,373.04	1,275.18	1,176.98
				88	1,510.24	1,402.79	1,294.68
				89	1,661.33	1,542.97	1,424.28
				90	1,827.63	1,697.37	1,566.78
				91	2,010.46	1,866.97	1,723.49
				92	2,211.47	2,053.77	1,895.74
				93	2,432.65	2,259.08	2,085.18
				94	2,675.98	2,484.89	2,293.80
				95	2,943.45	2,733.51	2,523.24
				96	3,237.70	3,006.93	2,775.50
				97	3,561.37	3,307.79	3,053.21
				98	3,917.44	3,638.73	3,358.70
				99	4,309.21	4,002.74	3,694.60

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	769.67	748.51	727.35	18-44	21.82	21.16	20.50
45-49	831.82	800.75	769.34	45-49	28.10	27.11	25.79
50-54	886.37	854.31	822.57	50-54	35.05	33.72	32.40
55	1,149.21	1,090.03	1,030.52	55	52.57	49.92	47.28
56	1,230.54	1,166.40	1,102.27	56	58.19	55.21	52.24
57	1,316.83	1,249.06	1,180.95	57	64.14	60.83	57.53
58	1,404.12	1,333.69	1,262.94	58	70.42	66.78	63.15
59	1,488.75	1,416.02	1,343.28	59	76.70	73.07	69.10
60	1,566.12	1,492.06	1,418.00	60	82.65	78.69	75.05
61	1,634.55	1,559.50	1,484.45	61	88.60	84.64	80.34
62	1,699.02	1,622.65	1,546.61	62	94.56	90.26	85.96
63	1,766.80	1,688.44	1,609.76	63	100.84	96.54	91.91
64	1,845.81	1,762.83	1,679.85	64	108.44	103.48	98.85
65	1,942.68	1,852.76	1,762.50	65	117.70	112.08	106.79
66	2,063.03	1,962.85	1,862.35	66	128.61	122.33	116.05
67	2,203.87	2,092.12	1,980.37	67	141.17	133.90	126.62
68	2,360.91	2,238.58	2,115.93	68	155.39	147.12	138.86
69	2,529.19	2,399.26	2,269.00	69	170.60	161.67	152.74
70	2,704.09	2,571.84	2,439.60	70	186.47	177.54	168.28
71	2,887.91	2,759.63	2,631.35	71	203.66	194.73	185.80
72	3,109.75	2,986.43	2,862.78	72	224.49	215.89	207.29
73	3,406.97	3,282.00	3,157.03	73	252.59	243.33	234.40
74	3,815.61	3,675.76	3,535.91	74	290.94	280.36	269.78

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	4,373.02	4,197.80	4,022.90	75	342.85	329.29	315.41
76	5,100.70	4,865.64	4,630.57	76	410.95	391.78	372.93
77	5,964.60	5,649.52	5,334.78	77	492.94	466.83	440.38
78	6,915.77	6,508.79	6,101.80	78	585.52	550.80	516.42
79	7,905.30	7,401.44	6,897.59	79	685.69	642.05	598.08
				80	790.50	737.27	684.04
				81	896.62	834.47	771.98
				82	1,004.07	932.66	861.25
				83	1,112.18	1,031.84	951.84
				84	1,220.62	1,132.02	1,043.09
				85	1,329.40	1,232.20	1,134.67
				86	1,462.30	1,355.51	1,248.07
				87	1,608.43	1,491.07	1,373.04
				88	1,769.44	1,640.17	1,510.24
				89	1,946.32	1,804.16	1,661.33
				90	2,141.05	1,984.67	1,827.63
				91	2,355.29	2,183.04	2,010.46
				92	2,590.69	2,401.25	2,211.47
				93	2,849.89	2,641.27	2,432.65
				94	3,134.88	2,905.43	2,675.98
				95	3,448.30	3,196.04	2,943.45
				96	3,793.13	3,515.74	3,237.70
				97	4,172.34	3,867.18	3,561.37
				98	4,589.58	4,254.00	3,917.44
				99	5,048.47	4,679.50	4,309.21

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	863.23	827.53	792.15	18-44	24.47	23.47	22.48
45-49	924.40	891.00	857.28	45-49	31.08	30.09	28.76
50-54	1,032.51	1,001.43	970.35	50-54	40.67	39.67	38.35
55	1,292.37	1,241.78	1,191.53	55	59.18	56.87	54.55
56	1,383.29	1,328.40	1,273.52	56	65.46	62.82	60.17
57	1,485.45	1,426.60	1,367.75	57	72.40	69.43	66.78
58	1,592.56	1,530.41	1,467.92	58	80.01	76.70	73.73
59	1,699.35	1,634.22	1,569.09	59	87.61	84.31	80.67
60	1,799.53	1,732.41	1,665.30	60	95.22	91.58	87.94
61	1,890.78	1,822.34	1,753.90	61	102.49	98.85	95.22
62	1,978.72	1,909.29	1,839.86	62	110.09	106.13	102.49
63	2,073.28	2,002.86	1,932.10	63	118.36	114.39	110.42
64	2,183.70	2,111.30	2,038.89	64	128.28	124.31	120.01
65	2,318.59	2,243.21	2,167.83	65	140.18	135.88	131.25
66	2,485.55	2,405.54	2,325.87	66	154.73	149.77	144.81
67	2,682.60	2,597.96	2,512.99	67	171.59	166.30	160.68
68	2,906.42	2,817.16	2,728.22	68	191.09	184.81	178.86
69	3,152.73	3,061.48	2,969.90	69	212.25	206.30	200.02
70	3,418.54	3,327.62	3,236.71	70	236.06	229.78	223.49
71	3,705.18	3,617.57	3,529.96	71	261.85	255.56	249.61
72	4,035.80	3,948.52	3,860.90	72	292.26	285.98	280.03
73	4,439.15	4,341.95	4,244.41	73	329.62	323.01	316.07
74	4,944.32	4,819.35	4,694.71	74	377.23	367.97	358.72

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
75	5,579.10	5,402.55	5,226.01	75	437.40	423.52	409.63
76	6,361.33	6,104.12	5,847.23	76	512.12	490.96	470.13
77	7,260.93	6,902.22	6,543.50	77	599.40	569.32	539.23
78	8,236.90	7,766.11	7,295.32	78	696.93	656.60	616.26
79	9,247.59	8,665.05	8,082.51	79	802.07	751.15	700.24
				80	912.16	851.33	790.50
				81	1,024.90	955.14	885.71
				82	1,139.95	1,062.26	984.90
				83	1,256.33	1,171.69	1,087.06
				84	1,373.70	1,282.45	1,191.53
				85	1,491.40	1,394.20	1,297.00
				86	1,640.50	1,533.72	1,426.60
				87	1,804.49	1,687.12	1,569.42
				88	1,985.00	1,855.73	1,726.46
				89	2,183.37	2,041.21	1,899.04
				90	2,401.58	2,245.20	2,088.82
				91	2,641.60	2,469.68	2,297.76
				92	2,905.76	2,716.65	2,527.54
				93	3,196.37	2,988.41	2,780.46
				94	3,516.07	3,287.29	3,058.50
				95	3,867.85	3,615.92	3,364.32
				96	4,254.66	3,977.61	3,700.89
				97	4,680.16	4,375.34	4,070.84
				98	5,148.31	4,812.74	4,477.83
				99	5,663.08	5,294.11	4,925.48

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-LTC3J-2, et al.

RIDER: H-COLR

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		20 Days	60 Days	100 Days
18-44	967.04	932.66	898.28	18-44	27.44	26.45	25.46
45-49	1,066.56	1,033.17	999.44	45-49	36.04	34.71	33.72
50-54	1,249.06	1,206.74	1,164.42	50-54	49.26	47.61	45.96
55	1,534.38	1,455.36	1,376.34	55	70.42	66.78	63.15
56	1,632.57	1,544.30	1,456.02	56	77.03	73.07	68.77
57	1,747.95	1,650.42	1,552.89	57	84.97	80.34	75.38
58	1,878.55	1,771.76	1,664.97	58	93.89	88.60	83.31
59	2,022.36	1,906.98	1,791.26	59	103.81	97.86	91.91
60	2,177.42	2,053.77	1,930.12	60	115.05	108.44	101.83
61	2,342.07	2,211.14	2,080.22	61	127.29	120.01	113.07
62	2,516.63	2,379.09	2,241.56	62	140.51	132.91	125.30
63	2,702.10	2,558.29	2,414.80	63	155.06	147.12	138.86
64	2,899.15	2,749.38	2,599.61	64	170.93	162.33	153.40
65	3,108.76	2,952.71	2,796.99	65	188.12	178.53	169.27
66	3,332.91	3,170.91	3,008.91	66	206.96	196.71	186.47
67	3,582.86	3,414.58	3,246.62	67	228.12	217.21	206.30
68	3,869.50	3,696.59	3,523.35	68	252.92	241.35	229.78
69	4,205.40	4,028.85	3,852.31	69	282.34	270.44	258.21
70	4,602.47	4,424.60	4,246.40	70	317.72	305.16	292.92
71	5,068.30	4,890.43	4,712.56	71	359.38	347.14	334.58
72	5,592.66	5,412.14	5,231.30	72	407.32	394.42	381.86
73	6,160.65	5,969.22	5,777.80	73	460.54	446.33	432.44
74	6,758.40	6,541.85	6,325.63	74	517.74	501.21	485.01

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-LTC3J-2, et al.
RIDER: H-COLR**

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		20 Days	60 Days	100 Days
75	7,370.69	7,110.17	6,849.65	75	577.91	557.41	537.25
76	7,987.95	7,660.97	7,333.67	76	641.06	614.61	588.16
77	8,620.74	8,210.12	7,799.50	77	708.50	674.45	640.40
78	9,284.29	8,781.09	8,277.90	78	782.56	739.58	696.93
79	9,993.78	9,397.02	8,800.27	79	864.88	812.98	761.07
				80	957.79	896.95	836.12
				81	1,062.26	993.16	924.06
				82	1,176.98	1,100.28	1,023.58
				83	1,299.31	1,215.33	1,131.69
				84	1,426.60	1,336.01	1,245.42
				85	1,556.20	1,459.00	1,361.80
				86	1,711.92	1,604.80	1,498.01
				87	1,883.17	1,765.14	1,647.78
				88	2,071.62	1,941.69	1,812.42
				89	2,278.92	2,135.76	1,993.60
				90	2,506.71	2,349.34	2,192.96
				91	2,757.32	2,584.40	2,412.16
				92	3,033.05	2,842.94	2,653.50
				93	3,336.22	3,127.27	2,918.99
				94	3,669.81	3,440.03	3,210.92
				95	4,036.79	3,784.20	3,531.94
				96	4,440.47	4,162.75	3,885.04
				97	4,884.48	4,579.00	4,273.51
				98	5,372.80	5,036.90	4,700.99
				99	5,910.04	5,540.75	5,171.12

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
18-44	1,208.39	1,162.44	1,116.48	18-44	75.38	72.73	69.76
45-49	1,270.22	1,224.92	1,179.63	45-49	82.32	79.35	76.37
50-54	1,329.40	1,284.76	1,240.46	50-54	89.60	86.29	83.31
55	1,392.21	1,347.25	1,302.62	55	97.20	93.89	90.92
56	1,436.18	1,385.93	1,335.35	56	101.17	97.53	93.89
57	1,493.71	1,435.52	1,377.00	57	105.80	101.83	97.53
58	1,561.49	1,494.04	1,426.60	58	111.42	106.79	101.83
59	1,636.21	1,559.17	1,482.14	59	117.70	112.08	106.46
60	1,714.56	1,628.60	1,542.31	60	124.31	118.03	111.75
61	1,795.56	1,701.34	1,606.78	61	130.92	123.98	117.04
62	1,884.50	1,782.67	1,680.51	62	138.20	130.92	123.32
63	1,988.64	1,878.88	1,769.44	63	147.12	138.86	130.92
64	2,114.60	1,996.90	1,879.21	64	157.70	148.78	140.18
65	2,269.99	2,143.04	2,016.08	65	170.60	161.01	151.42
66	2,459.43	2,321.24	2,183.37	66	186.14	175.89	165.31
67	2,674.99	2,525.89	2,376.78	67	203.99	192.75	181.18
68	2,907.41	2,748.06	2,589.03	68	223.49	211.26	199.03
69	3,146.12	2,979.49	2,812.86	69	243.33	230.44	217.54
70	3,381.84	3,211.58	3,041.64	70	263.50	249.94	236.72
71	3,612.94	3,443.34	3,274.06	71	283.01	269.78	256.56
72	3,874.79	3,704.19	3,533.60	72	305.49	292.26	278.71
73	4,211.35	4,030.84	3,850.32	73	334.58	320.36	306.15
74	4,666.61	4,459.64	4,253.01	74	373.59	357.06	340.86

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-LTC3J-2, et al.

RIDER: H-5AI

2-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		20 Days	60 Days	100 Days
75	5,284.19	5,027.97	4,771.74	75	426.49	405.99	385.16
76	6,092.54	5,758.95	5,425.04	76	495.59	468.48	441.37
77	7,055.29	6,622.52	6,190.07	77	578.24	542.54	507.16
78	8,119.86	7,576.01	7,032.15	78	670.15	625.19	580.23
79	9,234.03	8,576.11	7,917.86	79	767.35	712.47	657.92
80		9,579.19	8,812.83	80		801.74	737.60
81		10,551.53	9,689.95	81		889.68	817.28
82		11,491.79	10,547.23	82		976.30	896.29
83		12,408.25	11,389.63	83		1,062.26	974.98
84		13,308.84	12,222.45	84		1,147.23	1,053.66

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,312.20	1,257.32	1,202.44	18-44	81.99	78.36	75.05
45-49	1,388.58	1,326.42	1,263.93	45-49	89.93	85.96	81.99
50-54	1,462.30	1,392.87	1,323.11	50-54	98.52	93.56	88.94
55	1,555.87	1,469.91	1,383.95	55	108.77	102.49	96.54
56	1,643.15	1,550.58	1,458.01	56	115.71	109.10	102.49
57	1,754.57	1,654.39	1,553.88	57	124.64	117.37	110.09
58	1,879.54	1,770.10	1,661.00	58	134.23	126.62	118.69
59	2,005.83	1,887.47	1,769.11	59	144.48	135.88	127.29
60	2,122.87	1,994.92	1,866.97	60	153.74	144.48	135.22
61	2,223.04	2,085.84	1,948.64	61	162.00	152.08	142.16
62	2,315.62	2,169.15	2,023.02	62	169.94	159.03	148.45
63	2,413.15	2,258.42	2,103.69	63	178.20	166.96	155.39
64	2,528.86	2,366.53	2,204.53	64	188.45	176.22	164.31
65	2,675.65	2,507.04	2,338.43	65	201.01	188.12	175.56
66	2,862.78	2,689.21	2,515.64	66	216.88	203.66	190.43
67	3,084.62	2,907.74	2,730.87	67	235.40	221.84	208.29
68	3,331.59	3,154.05	2,976.18	68	256.23	242.34	228.78
69	3,595.09	3,418.87	3,242.66	69	278.05	264.49	250.94
70	3,864.87	3,693.28	3,521.69	70	300.86	287.63	274.41
71	4,141.92	3,977.28	3,812.63	71	324.66	311.77	298.87
72	4,467.58	4,305.58	4,143.25	72	352.43	339.54	326.98
73	4,892.75	4,720.83	4,548.58	73	388.80	375.25	361.69
74	5,468.01	5,266.34	5,064.67	74	437.73	421.86	405.66
75	6,244.96	5,985.42	5,725.89	75	504.19	483.36	462.20
76	7,254.65	6,904.53	6,554.41	76	590.14	561.71	533.28
77	8,448.49	7,982.66	7,516.50	77	692.64	654.28	615.93
78	9,758.38	9,161.63	8,564.54	78	805.37	756.11	706.85
79	11,116.21	10,383.57	9,651.27	79	923.73	862.90	802.07

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,469.58	1,396.51	1,323.78	18-44	91.91	87.28	82.65
45-49	1,563.80	1,482.47	1,401.14	45-49	101.50	96.21	90.92
50-54	1,687.78	1,581.65	1,475.86	50-54	113.40	106.46	99.18
55	1,828.62	1,698.03	1,567.77	55	127.62	118.69	109.43
56	1,951.28	1,812.75	1,674.56	56	137.20	127.62	117.70
57	2,108.98	1,961.53	1,813.75	57	149.77	139.19	128.61
58	2,286.19	2,129.81	1,973.43	58	163.32	152.08	141.17
59	2,468.69	2,304.38	2,140.06	59	177.54	165.64	154.07
60	2,641.27	2,471.00	2,300.74	60	191.09	178.86	166.63
61	2,793.35	2,620.11	2,446.87	61	203.66	191.09	178.53
62	2,935.52	2,761.61	2,587.38	62	215.56	202.67	189.77
63	3,082.31	2,908.41	2,734.83	63	227.79	215.23	202.34
64	3,247.95	3,075.04	2,902.45	64	242.01	229.12	216.22
65	3,447.64	3,275.06	3,102.81	65	258.87	245.98	233.08
66	3,692.62	3,519.38	3,346.14	66	279.37	266.47	253.25
67	3,980.92	3,806.35	3,632.12	67	303.50	290.28	277.05
68	4,307.23	4,131.68	3,956.45	68	330.94	317.39	303.83
69	4,666.94	4,491.05	4,315.50	69	361.03	347.47	333.59
70	5,054.42	4,880.18	4,705.62	70	393.43	379.87	366.32
71	5,471.65	5,299.73	5,127.48	71	428.81	415.58	402.03
72	5,949.06	5,773.50	5,597.95	72	469.47	455.92	442.03
73	6,523.66	6,330.25	6,137.18	73	518.73	503.52	488.32
74	7,232.83	6,999.75	6,766.99	74	579.57	561.05	542.21
75	8,113.58	7,810.41	7,507.57	75	654.95	630.48	606.01
76	9,189.07	8,780.76	8,372.12	76	747.52	714.12	680.73
77	10,422.59	9,883.03	9,343.47	77	853.97	809.67	765.04
78	11,762.89	11,079.52	10,396.47	78	970.35	913.82	857.28
79	13,159.40	12,332.21	11,505.02	79	1,093.34	1,024.57	955.80

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-LTC3J-2, et al.

RIDER: H-5AI

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		20 Days	60 Days	100 Days
18-44	1,844.82	1,753.57	1,661.99	18-44	115.05	109.43	103.81
45-49	1,969.13	1,878.55	1,787.96	45-49	127.62	121.67	116.05
50-54	2,188.33	2,057.08	1,925.82	50-54	147.12	138.53	129.60
55	2,487.54	2,356.28	2,225.36	55	173.57	164.65	155.39
56	2,623.42	2,494.15	2,364.88	56	184.48	175.56	166.30
57	2,790.05	2,661.44	2,532.83	57	197.71	188.78	179.52
58	2,978.83	2,850.22	2,721.94	58	212.58	203.33	194.40
59	3,182.15	3,052.55	2,922.95	59	228.78	219.53	210.27
60	3,392.09	3,260.18	3,128.59	60	245.65	236.06	226.47
61	3,603.02	3,467.47	3,332.25	61	262.84	252.92	243.00
62	3,818.58	3,678.74	3,538.56	62	280.69	270.44	259.86
63	4,046.05	3,899.58	3,753.45	63	299.54	288.63	277.72
64	4,291.03	4,137.30	3,983.56	64	320.03	308.46	296.89
65	4,560.48	4,397.82	4,235.49	65	342.52	330.28	318.05
66	4,862.00	4,689.42	4,516.51	66	367.64	354.75	341.52
67	5,208.81	5,024.99	4,841.50	67	396.74	382.85	368.63
68	5,615.14	5,420.08	5,225.01	68	430.79	415.91	400.70
69	6,095.85	5,889.55	5,682.91	69	471.12	455.25	439.05
70	6,665.17	6,447.95	6,230.41	70	519.06	502.20	485.34
71	7,332.01	7,103.89	6,875.44	71	575.27	557.41	539.56
72	8,084.16	7,839.84	7,595.51	72	639.08	619.90	600.72
73	8,903.75	8,632.32	8,360.88	73	708.84	687.35	665.86
74	9,772.93	9,456.87	9,141.13	74	783.55	758.43	732.97
75	10,673.85	10,290.34	9,906.50	75	861.91	830.83	799.75
76	11,594.28	11,116.21	10,638.15	76	942.25	903.57	864.55
77	12,543.47	11,951.01	11,358.55	77	1,026.55	977.95	929.35
78	13,535.97	12,819.20	12,102.10	78	1,115.82	1,056.64	997.13
79	14,586.66	13,744.92	12,902.85	79	1,211.37	1,141.28	1,071.19

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	906.87	878.44	850.34	18-44	25.79	24.80	24.13
45-49	1,006.72	965.72	925.06	45-49	34.05	32.40	31.08
50-54	1,090.03	1,038.13	986.22	50-54	42.98	41.00	39.01
55	1,334.03	1,284.43	1,235.17	55	61.16	58.85	56.53
56	1,410.40	1,361.47	1,312.20	56	66.78	64.47	62.16
57	1,492.72	1,443.46	1,394.53	57	72.73	70.42	67.78
58	1,576.03	1,527.10	1,478.50	58	79.02	76.37	74.06
59	1,656.37	1,608.10	1,559.83	59	85.30	82.65	80.34
60	1,728.78	1,682.16	1,635.54	60	91.25	88.94	86.29
61	1,791.59	1,746.96	1,702.66	61	97.20	94.56	92.24
62	1,850.77	1,808.12	1,765.48	62	102.82	100.51	98.19
63	1,915.24	1,872.26	1,829.61	63	109.43	107.12	104.80
64	1,993.27	1,946.98	1,900.37	64	117.04	114.39	111.75
65	2,093.77	2,038.56	1,983.35	65	126.62	123.32	120.01
66	2,222.05	2,152.95	2,083.53	66	138.53	134.23	129.60
67	2,372.15	2,286.52	2,201.22	67	152.08	146.46	140.84
68	2,534.81	2,435.30	2,335.78	68	166.96	160.02	153.40
69	2,701.11	2,593.99	2,486.87	69	182.17	174.89	167.29
70	2,861.46	2,757.98	2,654.16	70	197.38	190.43	183.16
71	3,015.52	2,927.91	2,840.30	71	212.58	206.63	200.68
72	3,194.39	3,126.94	3,059.50	72	230.44	226.14	221.51
73	3,438.38	3,383.50	3,328.62	73	254.57	250.94	247.63
74	3,787.18	3,726.34	3,665.18	74	288.63	284.33	279.70

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	4,280.78	4,183.25	4,086.05	75	335.57	327.97	320.36
76	4,943.66	4,772.73	4,601.48	76	398.39	384.50	370.29
77	5,742.09	5,467.68	5,193.28	77	474.76	451.62	428.47
78	6,626.81	6,231.73	5,836.32	78	561.38	527.33	493.61
79	7,548.23	7,027.19	6,505.81	79	654.95	609.65	564.03
80		7,816.69	7,175.96	80	752.48	695.28	638.41
81		8,571.48	7,827.27	81	851.00	783.22	715.45
82		9,291.89	8,459.40	82	949.85	872.16	794.13
83		9,986.51	9,076.99	83	1,049.04	961.75	874.47
84		10,664.27	9,684.99	84	1,148.55	1,052.34	955.80
				85	1,248.40	1,142.93	1,037.46
				86	1,373.37	1,257.32	1,141.28
				87	1,510.57	1,382.96	1,255.34
				88	1,661.66	1,521.15	1,380.97
				89	1,827.96	1,673.23	1,519.17
				90	2,010.79	1,840.52	1,671.25
				91	2,211.80	2,024.68	1,838.54
				92	2,432.98	2,227.01	2,022.36
				93	2,676.32	2,449.85	2,224.70
				94	2,944.11	2,694.83	2,447.20
				95	3,238.69	2,964.28	2,691.85
				96	3,562.69	3,260.84	2,960.97
				97	3,919.09	3,586.82	3,257.20
				98	4,310.87	3,945.54	3,582.86
				99	4,741.99	4,339.96	3,941.24

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	963.74	935.31	906.87	18-44	27.44	26.45	25.79
45-49	1,060.94	1,020.27	979.28	45-49	35.71	34.38	33.06
50-54	1,141.94	1,102.93	1,063.91	50-54	44.96	43.64	41.99
55	1,482.14	1,408.08	1,334.03	55	68.11	64.47	61.16
56	1,581.99	1,501.65	1,420.98	56	74.72	71.08	67.11
57	1,686.79	1,601.16	1,515.53	57	81.99	78.02	73.73
58	1,792.26	1,702.66	1,613.39	58	89.93	85.30	80.67
59	1,893.42	1,801.18	1,709.27	59	97.53	92.57	87.94
60	1,985.66	1,892.43	1,798.87	60	104.80	99.85	94.89
61	2,067.33	1,973.10	1,879.21	61	112.08	107.12	101.83
62	2,143.70	2,048.81	1,953.93	62	119.35	114.06	108.77
63	2,223.04	2,126.17	2,029.30	63	126.96	121.67	116.38
64	2,313.96	2,212.46	2,110.64	64	136.21	130.26	124.31
65	2,424.39	2,313.96	2,203.87	65	146.79	140.18	133.24
66	2,560.27	2,437.28	2,314.29	66	159.36	151.75	143.82
67	2,720.95	2,583.41	2,446.21	67	174.23	165.31	156.05
68	2,902.79	2,753.02	2,602.92	68	190.76	180.51	170.60
69	3,102.81	2,945.77	2,788.72	69	208.95	198.37	187.46
70	3,317.71	3,162.32	3,006.60	70	228.78	218.20	207.63
71	3,550.79	3,406.31	3,262.16	71	250.60	240.69	230.77
72	3,827.84	3,696.59	3,565.00	72	276.72	267.80	258.87
73	4,182.59	4,053.98	3,925.70	73	310.45	301.52	292.26
74	4,646.77	4,500.97	4,355.17	74	354.42	343.51	332.93

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 III

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

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	5,253.45	5,059.05	4,864.31	75	411.94	396.74	381.53
76	6,022.12	5,740.77	5,459.09	76	485.01	461.87	439.05
77	6,919.08	6,522.34	6,125.94	77	571.63	538.24	504.85
78	7,897.03	7,371.69	6,846.01	78	668.50	623.54	578.24
79	8,909.70	8,255.42	7,601.13	79	772.97	715.78	658.58
				80	881.75	813.31	744.87
				81	992.17	914.15	836.12
				82	1,103.92	1,017.63	931.67
				83	1,216.33	1,123.09	1,029.86
				84	1,329.40	1,229.88	1,130.37
				85	1,442.80	1,337.33	1,232.20
				86	1,586.94	1,471.23	1,355.51
				87	1,745.64	1,618.35	1,491.07
				88	1,920.20	1,780.35	1,640.17
				89	2,112.29	1,958.55	1,804.16
				90	2,323.55	2,154.28	1,984.67
				91	2,555.97	2,369.84	2,183.04
				92	2,811.54	2,606.89	2,401.25
				93	3,092.56	2,867.74	2,641.27
				94	3,401.68	3,154.38	2,905.43
				95	3,741.88	3,469.79	3,196.04
				96	4,116.14	3,816.93	3,515.74
				97	4,527.75	4,198.79	3,867.18
				98	4,980.69	4,618.67	4,254.00
				99	5,478.93	5,080.54	4,679.50

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,076.81	1,034.49	991.84	18-44	30.42	29.42	28.10
45-49	1,170.04	1,129.04	1,088.38	45-49	39.34	38.02	36.70
50-54	1,323.45	1,284.43	1,245.75	50-54	52.24	50.91	49.26
55	1,655.05	1,593.23	1,531.73	55	76.04	73.07	70.42
56	1,766.14	1,699.02	1,631.91	56	83.65	80.34	77.03
57	1,889.79	1,817.71	1,745.64	57	91.91	88.60	84.97
58	2,018.73	1,942.68	1,866.31	58	101.17	97.20	93.56
59	2,146.34	2,066.99	1,987.32	59	110.42	106.46	102.16
60	2,266.02	2,184.36	2,102.70	60	119.68	115.38	111.09
61	2,373.80	2,291.15	2,208.17	61	128.61	124.31	119.68
62	2,477.29	2,393.97	2,310.66	62	137.87	133.24	128.61
63	2,586.39	2,502.41	2,418.77	63	148.11	143.16	138.53
64	2,712.35	2,627.05	2,541.76	64	159.69	154.73	149.77
65	2,865.10	2,776.82	2,688.88	65	173.24	167.95	162.66
66	3,053.21	2,960.31	2,867.41	66	190.10	184.15	178.20
67	3,277.04	3,178.85	3,080.66	67	209.61	203.00	196.71
68	3,535.25	3,432.43	3,329.61	68	232.09	225.15	218.20
69	3,825.86	3,720.72	3,615.59	69	257.55	250.27	243.00
70	4,147.21	4,043.40	3,939.92	70	286.31	279.04	271.76
71	4,501.63	4,403.11	4,304.59	71	318.38	311.77	304.83
72	4,905.31	4,808.77	4,712.23	72	355.74	349.13	342.52
73	5,378.75	5,272.62	5,166.16	73	400.37	392.77	385.16
74	5,942.11	5,805.90	5,670.02	74	453.93	443.68	433.76

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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	6,615.57	6,420.84	6,226.44	75	518.73	503.52	488.32
76	7,410.70	7,124.06	6,837.42	76	596.10	572.62	549.15
77	8,305.67	7,902.65	7,499.63	77	685.03	650.98	617.26
78	9,268.75	8,738.11	8,207.48	78	783.55	737.93	692.64
79	10,269.51	9,612.58	8,955.66	79	890.01	832.82	775.62
				80	1,003.08	934.97	866.54
				81	1,121.11	1,043.09	965.39
				82	1,242.78	1,156.82	1,070.86
				83	1,367.42	1,274.18	1,181.28
				84	1,493.71	1,394.20	1,295.01
				85	1,621.00	1,515.86	1,410.40
				86	1,783.00	1,667.61	1,551.57
				87	1,961.20	1,834.24	1,706.63
				88	2,157.25	2,017.73	1,877.22
				89	2,373.14	2,219.41	2,065.01
				90	2,610.52	2,441.25	2,271.64
				91	2,871.71	2,685.24	2,498.78
				92	3,159.01	2,953.70	2,748.72
				93	3,475.08	3,248.94	3,023.46
				94	3,822.55	3,573.93	3,325.97
				95	4,204.74	3,931.32	3,658.57
				96	4,625.28	4,324.42	4,024.56
				97	5,087.81	4,756.87	4,426.91
				98	5,596.62	5,232.62	4,869.60
				99	6,156.35	5,755.98	5,356.60

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**

INCREASED BENEFITS
FORM: H-LTC3J-2, et al.
RIDER: H-COLR
RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,218.64	1,176.32	1,133.67	18-44	34.38	33.39	32.07
45-49	1,360.47	1,319.48	1,278.81	45-49	45.96	44.30	42.98
50-54	1,608.76	1,556.86	1,504.95	50-54	63.48	61.49	59.51
55	1,976.41	1,877.55	1,778.70	55	90.59	86.29	81.66
56	2,097.41	1,987.32	1,876.89	56	99.18	93.89	88.60
57	2,238.25	2,116.92	1,995.58	57	108.77	102.82	96.87
58	2,396.62	2,264.37	2,132.13	58	119.68	113.07	106.46
59	2,570.19	2,427.69	2,285.20	59	131.91	124.64	117.37
60	2,756.65	2,604.90	2,453.15	60	145.80	137.54	129.60
61	2,954.36	2,794.34	2,634.00	61	160.68	151.75	143.16
62	3,162.98	2,995.36	2,827.41	62	176.88	167.62	158.03
63	3,382.51	3,207.94	3,033.71	63	194.40	184.48	174.23
64	3,613.93	3,432.76	3,251.91	64	213.25	202.67	192.09
65	3,856.94	3,669.48	3,482.02	65	233.41	222.17	210.60
66	4,114.81	3,921.07	3,727.34	66	255.23	243.00	231.10
67	4,401.13	4,201.77	4,002.08	67	279.70	267.14	254.24
68	4,733.06	4,529.07	4,324.75	68	308.79	295.57	282.01
69	5,126.82	4,919.86	4,712.56	69	343.84	329.95	315.74
70	5,598.61	5,391.31	5,184.02	70	386.49	371.94	357.72
71	6,158.01	5,952.36	5,746.72	71	437.07	422.85	408.31
72	6,782.86	6,575.90	6,368.61	72	494.60	480.05	465.17
73	7,443.76	7,225.89	7,008.01	73	557.08	540.88	525.01
74	8,111.27	7,867.28	7,623.28	74	621.55	603.04	584.52

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
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**

INCREASED BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-COLR

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
75	8,755.97	8,464.03	8,172.10	75	686.68	663.54	640.73
76	9,359.00	8,993.68	8,628.68	76	750.49	721.07	691.64
77	9,945.51	9,487.61	9,029.71	77	816.62	778.59	740.57
78	10,550.87	9,988.82	9,427.11	78	888.36	840.42	792.81
79	11,210.44	10,542.27	9,874.10	79	969.69	911.50	853.31
				80	1,063.91	995.48	927.37
				81	1,174.34	1,096.31	1,017.96
				82	1,298.32	1,211.04	1,123.42
				83	1,432.88	1,336.34	1,240.13
				84	1,573.72	1,468.92	1,363.78
				85	1,718.53	1,604.80	1,491.40
				86	1,890.45	1,765.14	1,640.50
				87	2,079.56	1,941.69	1,804.49
				88	2,287.51	2,135.76	1,985.00
				89	2,516.30	2,349.34	2,183.37
				90	2,767.90	2,584.40	2,401.58
				91	3,044.62	2,842.94	2,641.60
				92	3,349.11	3,127.27	2,905.76
				93	3,684.03	3,440.03	3,196.37
				94	4,052.33	3,784.20	3,516.07
				95	4,457.66	4,162.75	3,867.85
				96	4,903.33	4,579.00	4,254.66
				97	5,393.63	5,036.90	4,680.16
				98	5,932.86	5,540.75	5,148.31
				99	6,526.31	6,094.86	5,663.08

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
18-44	1,567.11	1,511.23	1,455.36	18-44	97.86	94.22	90.92
45-49	1,654.72	1,599.51	1,544.63	45-49	107.12	103.81	100.18
50-54	1,731.42	1,677.20	1,622.98	50-54	116.38	112.74	109.10
55	1,803.83	1,750.93	1,697.70	55	125.96	122.33	118.36
56	1,853.75	1,793.91	1,733.74	56	130.26	126.29	122.00
57	1,918.88	1,849.45	1,779.69	57	135.88	130.92	125.96
58	1,996.24	1,915.57	1,834.90	58	142.49	136.87	130.92
59	2,082.53	1,989.96	1,897.72	59	149.77	143.16	136.54
60	2,174.44	2,070.96	1,967.48	60	157.37	150.10	142.49
61	2,270.65	2,157.58	2,044.18	61	165.64	157.37	149.11
62	2,376.78	2,254.78	2,132.79	62	174.56	165.64	156.71
63	2,500.43	2,369.51	2,238.58	63	184.81	175.23	165.64
64	2,648.21	2,508.03	2,367.52	64	197.38	186.80	176.55
65	2,828.40	2,676.98	2,525.23	65	212.25	201.01	189.77
66	3,045.28	2,880.63	2,716.32	66	230.44	217.87	205.64
67	3,292.91	3,115.37	2,937.50	67	251.27	237.38	223.83
68	3,563.35	3,374.24	3,185.46	68	273.75	259.20	244.65
69	3,847.68	3,651.62	3,455.24	69	297.55	282.34	267.14
70	4,137.63	3,940.58	3,743.54	70	322.35	306.81	291.60
71	4,432.20	4,240.78	4,049.02	71	347.47	332.60	317.39
72	4,761.82	4,574.04	4,386.25	72	375.91	361.03	346.48
73	5,164.18	4,968.46	4,772.73	73	410.62	395.08	379.54
74	5,677.29	5,451.15	5,225.34	74	454.92	436.74	418.89

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

2-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		20 Days	60 Days	100 Days
75	6,338.52	6,050.23	5,762.26	75	511.79	488.32	465.17
76	7,172.33	6,783.53	6,394.72	76	583.53	551.79	520.05
77	8,148.63	7,629.57	7,110.50	77	667.51	624.86	582.21
78	9,223.78	8,557.93	7,892.07	78	761.07	705.86	650.98
79	10,353.82	9,537.54	8,720.92	79	860.26	792.48	724.37
80		10,537.31	9,579.19	80		881.75	801.74
81		11,532.13	10,451.68	81		972.66	881.42
82		12,518.68	11,333.10	82		1,063.91	963.08
83		13,498.94	12,221.45	83		1,155.49	1,046.39
84		14,474.92	13,114.44	84		1,247.73	1,130.70

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,701.34	1,634.22	1,567.11	18-44	106.13	102.16	97.86
45-49	1,809.12	1,732.08	1,654.72	45-49	117.37	112.41	107.12
50-54	1,904.33	1,818.04	1,731.42	50-54	128.28	122.33	116.38
55	2,016.08	1,909.95	1,803.83	55	140.84	133.24	125.96
56	2,119.89	2,005.83	1,892.10	56	149.11	141.17	133.24
57	2,252.80	2,129.48	2,006.49	57	159.69	151.09	142.49
58	2,401.25	2,268.01	2,134.77	58	171.59	162.00	152.41
59	2,552.34	2,408.19	2,264.04	59	183.49	173.24	162.99
60	2,692.18	2,536.80	2,381.74	60	195.06	183.82	172.58
61	2,812.53	2,645.90	2,479.60	61	204.98	192.75	180.85
62	2,922.62	2,745.41	2,568.20	62	214.57	201.67	188.45
63	3,036.68	2,849.56	2,662.76	63	224.49	210.60	197.05
64	3,168.93	2,973.54	2,778.14	64	236.06	221.51	206.96
65	3,333.57	3,131.57	2,929.57	65	250.27	235.07	219.86
66	3,541.53	3,334.90	3,128.26	66	268.13	252.26	236.72
67	3,790.48	3,581.87	3,373.25	67	288.96	273.09	257.22
68	4,074.81	3,867.18	3,659.23	68	313.09	296.89	281.02
69	4,389.55	4,185.23	3,981.25	69	339.54	323.67	307.80
70	4,728.43	4,531.39	4,334.67	70	368.30	352.76	337.56
71	5,093.76	4,905.97	4,717.85	71	399.38	384.50	369.96
72	5,515.62	5,331.47	5,147.65	72	435.42	420.87	406.65
73	6,030.72	5,837.31	5,643.57	73	479.39	464.18	448.97
74	6,676.74	6,451.26	6,226.11	74	534.93	517.08	498.90
75	7,491.04	7,202.74	6,914.78	75	604.69	581.55	558.41
76	8,496.10	8,108.95	7,722.14	76	690.98	659.57	627.83
77	9,658.21	9,143.77	8,629.34	77	791.16	749.17	706.85
78	10,929.09	10,269.84	9,610.27	78	901.58	847.03	792.81
79	12,260.14	11,449.14	10,638.15	79	1,018.62	951.17	883.73

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	1,880.53	1,790.93	1,701.34	18-44	117.37	111.75	106.13
45-49	2,007.82	1,908.63	1,809.12	45-49	130.26	123.65	117.37
50-54	2,164.20	2,034.26	1,904.33	50-54	145.47	136.87	128.28
55	2,334.46	2,175.11	2,016.08	55	162.99	151.75	140.84
56	2,483.24	2,313.96	2,144.69	56	174.89	162.99	151.09
57	2,673.67	2,493.49	2,312.97	57	189.77	176.88	163.98
58	2,887.91	2,696.81	2,505.39	58	206.30	192.75	178.86
59	3,107.44	2,906.75	2,706.07	59	223.49	208.95	194.73
60	3,313.41	3,106.44	2,899.48	60	240.03	224.82	209.94
61	3,494.25	3,284.31	3,074.37	61	254.57	239.36	224.16
62	3,660.22	3,450.61	3,241.33	62	268.79	253.25	238.04
63	3,829.16	3,621.54	3,414.24	63	283.34	267.80	252.59
64	4,017.61	3,812.96	3,608.65	64	299.54	284.33	268.79
65	4,242.76	4,040.76	3,838.42	65	318.71	303.50	288.29
66	4,518.16	4,317.48	4,116.80	66	341.85	326.65	311.44
67	4,845.14	4,644.79	4,444.44	67	369.30	354.09	338.88
68	5,220.72	5,020.69	4,820.34	68	401.03	385.50	369.96
69	5,642.58	5,443.22	5,243.86	69	436.41	420.87	405.33
70	6,107.75	5,910.71	5,713.66	70	475.75	460.21	445.01
71	6,618.88	6,424.48	6,230.41	71	519.06	503.85	488.65
72	7,197.45	6,999.42	6,801.38	72	568.32	552.79	537.25
73	7,870.25	7,653.04	7,435.83	73	626.18	608.99	591.80
74	8,663.39	8,403.20	8,142.68	74	694.29	673.46	652.63
75	9,603.66	9,267.75	8,931.52	75	775.29	748.18	721.07
76	10,706.58	10,256.95	9,807.32	76	870.84	834.14	797.44
77	11,945.06	11,353.93	10,762.46	77	978.29	929.68	881.08
78	13,281.07	12,533.22	11,785.04	78	1,095.32	1,033.50	971.67
79	14,676.59	13,770.05	12,863.51	79	1,219.30	1,143.92	1,068.54

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3J-2, et al.

RIDER: H-5AI

RIDER: H-IBOR

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		20 Days	60 Days	100 Days
18-44	2,373.14	2,261.06	2,149.32	18-44	148.11	141.17	134.23
45-49	2,537.46	2,427.03	2,316.61	45-49	164.65	157.37	150.10
50-54	2,813.52	2,651.19	2,488.86	50-54	189.44	178.53	167.29
55	3,183.48	3,024.12	2,865.10	55	222.17	211.26	200.02
56	3,345.81	3,190.42	3,034.70	56	235.40	224.49	213.58
57	3,543.84	3,391.43	3,238.69	57	251.27	240.36	229.45
58	3,768.99	3,617.90	3,466.81	58	269.12	258.21	247.30
59	4,012.65	3,860.90	3,708.82	59	288.63	277.72	266.81
60	4,266.24	4,110.85	3,955.46	60	308.79	297.55	286.31
61	4,522.79	4,361.12	4,199.45	61	329.95	318.05	306.48
62	4,785.63	4,615.03	4,444.44	62	351.77	339.21	326.65
63	5,058.72	4,877.87	4,697.02	63	374.58	361.03	347.81
64	5,347.67	5,155.92	4,964.49	64	398.72	384.50	370.29
65	5,656.80	5,454.79	5,252.79	65	424.84	409.63	394.42
66	5,994.35	5,783.09	5,571.83	66	453.27	437.40	421.20
67	6,381.17	6,161.31	5,941.45	67	485.67	469.14	452.28
68	6,841.38	6,612.93	6,384.81	68	524.68	507.16	489.64
69	7,398.80	7,162.08	6,925.36	69	571.63	553.45	534.93
70	8,077.88	7,831.57	7,585.26	70	629.16	609.98	590.81
71	8,890.86	8,632.98	8,375.10	71	697.92	677.76	657.59
72	9,803.68	9,526.96	9,250.23	72	775.29	753.47	731.65
73	10,769.40	10,461.27	10,153.14	73	857.94	833.48	809.01
74	11,742.73	11,384.67	11,026.29	74	941.92	913.15	884.39
75	12,677.04	12,244.93	11,812.49	75	1,023.58	988.53	953.82
76	13,542.92	13,009.31	12,476.03	76	1,100.61	1,056.97	1,013.66
77	14,378.05	13,722.77	13,067.49	77	1,176.32	1,122.43	1,068.54
78	15,236.98	14,448.14	13,659.29	78	1,255.34	1,190.21	1,125.08
79	16,173.61	15,249.21	14,324.49	79	1,342.95	1,265.92	1,189.22

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 LTC3 Comprehensive Product

August 2016

<u>Product</u>	<u>Form Number</u>
Long-Term Care	H-LTC3J-2, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLR
Increased Benefits Option Rider	H-IBOR

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

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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	40% - 70%
2+	10% - 17%

(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 LTC3 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
LTC3 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	1993	615,835	0	0.0%	1,512	1,566,590	0	0.0%				0.0092		0.991		4.5%	2,5763
	1994	5,483,737	103,288	1.9%	4,162	13,519,497	254,645	1.9%				0.0522		0.948		4.5%	2,4654
	1995	7,041,063	892,367	12.7%	3,939	16,611,386	2,105,285	12.7%				0.0820		0.918		4.5%	2,3592
	1996	6,694,159	257,097	3.8%	3,751	15,112,886	580,429	3.8%				0.0477		0.952		4.5%	2,2576
	1997	6,486,524	1,978,511	30.5%	3,631	14,013,516	4,274,385	30.5%				0.0320		0.968		4.5%	2,1604
	1998	6,361,773	2,031,866	31.9%	3,539	13,152,157	4,200,625	31.9%				0.0253		0.975		4.5%	2,0674
	1999	6,242,376	1,104,548	17.7%	3,443	12,349,588	2,185,179	17.7%				0.0271		0.973		4.5%	1,9783
	2000	6,142,693	4,118,083	67.0%	3,358	11,629,071	7,796,170	67.0%				0.0247		0.975		4.5%	1,8932
	2001	6,082,937	5,399,816	88.8%	3,266	11,020,042	9,782,479	88.8%				0.0274		0.973		4.5%	1,8116
	2002	5,994,667	6,093,286	101.6%	3,178	10,392,468	10,563,437	101.6%				0.0269		0.973		4.5%	1,7336
	2003	5,890,848	4,630,634	78.6%	3,082	9,772,714	7,682,062	78.6%				0.0302		0.970		4.5%	1,6590
	2004	5,750,001	5,543,657	96.4%	2,984	9,128,281	8,800,703	96.4%				0.0318		0.968		4.5%	1,5875
	2005	6,794,632	5,625,268	82.8%	2,852	10,322,163	8,545,706	82.8%				0.0442		0.956		4.5%	1,5192
	2006	7,347,156	5,210,318	70.9%	2,754	10,680,897	7,574,478	70.9%				0.0344		0.966		4.5%	1,4537
	2007	7,209,120	5,969,690	82.8%	2,650	10,028,926	8,304,700	82.8%				0.0378		0.962		4.5%	1,3911
	2008	6,936,025	9,020,222	130.0%	2,532	9,233,504	12,008,068	130.0%				0.0445		0.955		4.5%	1,3312
2009	6,779,152	11,179,567	164.9%	2,442	8,636,047	14,241,790	164.9%				0.0355		0.964		4.5%	1,2739	
2010	6,521,176	9,933,649	152.3%	2,297	7,949,672	12,109,665	152.3%				0.0594		0.941		4.5%	1,2191	
2011	6,276,596	9,942,537	158.4%	2,144	7,322,024	11,598,564	158.4%				0.0666		0.933		4.5%	1,1666	
2012	6,242,053	9,810,572	157.2%	2,006	6,968,161	10,951,788	157.2%				0.0644		0.936		4.5%	1,1163	
2013	6,160,142	14,961,559	242.9%	1,902	6,580,595	15,982,742	242.9%				0.0518		0.948		4.5%	1,0683	
2014	5,919,199	12,191,902	206.0%	1,788	6,050,915	12,463,201	206.0%				0.0599		0.940		4.5%	1,0223	
Projected Future Experience (40 Years)	2015	6,105,278	11,001,300	180.2%	1,640	5,972,378	10,761,823	180.2%	1.0034	0.9840	1.0000	0.0830	0.0000	0.917	0.911	4.5%	0.9782
	2016	6,094,235	10,740,252	176.2%	1,496	5,704,857	10,054,027	176.2%	1.1021	1.0703	1.0000	0.0879	0.0000	0.912	0.906	4.5%	0.9361
	2017	5,860,470	10,475,559	185.1%	1,357	5,070,628	9,383,968	185.1%	1.0398	1.0752	1.0000	0.0929	0.0000	0.907	0.893	4.5%	0.8958
	2018	5,036,316	10,198,205	202.5%	1,224	4,317,238	8,742,119	202.5%	1.0000	1.0792	1.0000	0.0979	0.0000	0.902	0.890	4.5%	0.8572
	2019	4,453,272	9,854,120	221.3%	1,098	3,653,052	8,083,408	221.3%	1.0000	1.0771	1.0000	0.1029	0.0000	0.897	0.884	4.5%	0.8203
	2020	3,913,329	9,434,965	241.1%	979	3,071,898	7,406,290	241.1%	1.0000	1.0733	1.0000	0.1079	0.0000	0.892	0.879	4.5%	0.7850
	2021	3,417,678	8,961,513	262.2%	869	2,567,292	6,731,711	262.2%	1.0000	1.0706	1.0000	0.1129	0.0000	0.887	0.873	4.5%	0.7512
	2022	2,966,667	8,443,648	284.6%	767	2,132,537	6,069,570	284.6%	1.0000	1.0679	1.0000	0.1177	0.0000	0.882	0.868	4.5%	0.7188
	2023	2,559,858	7,898,609	308.6%	673	1,760,871	5,433,281	308.6%	1.0000	1.0659	1.0000	0.1224	0.0000	0.878	0.863	4.5%	0.6879
	2024	2,196,033	7,351,065	334.7%	587	1,445,553	4,838,887	334.7%	1.0000	1.0660	1.0000	0.1269	0.0000	0.873	0.858	4.5%	0.6583
	2025	1,873,317	6,822,506	364.2%	510	1,180,022	4,297,569	364.2%	1.0000	1.0684	1.0000	0.1313	0.0000	0.869	0.853	4.5%	0.6299
	2026	1,589,358	6,316,806	397.4%	441	958,042	3,807,678	397.4%	1.0000	1.0711	1.0000	0.1356	0.0000	0.864	0.848	4.5%	0.6028
	2027	1,341,390	5,827,651	434.4%	379	773,751	3,361,553	434.4%	1.0000	1.0724	1.0000	0.1397	0.0000	0.860	0.844	4.5%	0.5768
	2028	1,126,402	5,346,565	474.7%	325	621,761	2,951,243	474.7%	1.0000	1.0715	1.0000	0.1437	0.0000	0.856	0.840	4.5%	0.5520
	2029	941,279	4,875,124	517.9%	277	497,201	2,575,132	517.9%	1.0000	1.0698	1.0000	0.1477	0.0000	0.852	0.836	4.5%	0.5282
	2030	782,889	4,412,294	563.6%	235	395,729	2,230,293	563.6%	1.0000	1.0667	1.0000	0.1515	0.0000	0.848	0.832	4.5%	0.5055
	2031	648,189	3,960,865	611.1%	198	313,533	1,915,893	611.1%	1.0000	1.0628	1.0000	0.1553	0.0000	0.845	0.828	4.5%	0.4837
	2032	534,299	3,522,814	659.3%	167	247,314	1,630,627	659.3%	1.0000	1.0577	1.0000	0.1591	0.0000	0.841	0.824	4.5%	0.4629
	2033	438,535	3,105,648	708.2%	140	194,246	1,375,628	708.2%	1.0000	1.0531	1.0000	0.1629	0.0000	0.837	0.821	4.5%	0.4429
	2034	358,431	2,720,215	758.9%	116	151,928	1,153,017	758.9%	1.0000	1.0510	1.0000	0.1666	0.0000	0.833	0.817	4.5%	0.4239
	2035	291,759	2,369,794	812.2%	97	118,342	915,229	812.2%	1.0000	1.0501	1.0000	0.1704	0.0000	0.830	0.814	4.5%	0.4056
	2036	236,526	2,089,122	883.3%	80	91,808	810,893	883.3%	1.0000	1.0676	1.0000	0.1743	0.0000	0.826	0.811	4.5%	0.3882
	2037	190,974	1,848,814	968.1%	66	70,934	686,715	968.1%	1.0000	1.0770	1.0000	0.1783	0.0000	0.822	0.807	4.5%	0.3714
	2038	153,563	1,630,416	1061.7%	54	54,582	579,516	1061.7%	1.0000	1.0786	1.0000	0.1824	0.0000	0.818	0.804	4.5%	0.3554
	2039	122,959	1,431,147	1163.9%	44	41,822	486,783	1163.9%	1.0000	1.0793	1.0000	0.1867	0.0000	0.813	0.801	4.5%	0.3401
	2040	98,014	1,249,737	1275.1%	35	31,902	406,774	1275.1%	1.0000	1.0798	1.0000	0.1913	0.0000	0.809	0.797	4.5%	0.3255
	2041	77,754	1,081,587	1391.0%	28	24,218	336,883	1391.0%	1.0000	1.0767	1.0000	0.1962	0.0000	0.804	0.793	4.5%	0.3115
	2042	61,356	926,133	1509.5%	23	18,288	276,042	1509.5%	1.0000	1.0724	1.0000	0.2015	0.0000	0.798	0.789	4.5%	0.2981
	2043	48,132	783,846	1628.5%	18	13,728	223,571	1628.5%	1.0000	1.0677	1.0000	0.2073	0.0000	0.793	0.784	4.5%	0.2852
2044	37,513	657,560	1752.9%	14	10,239	179,475	1752.9%	1.0000	1.0667	1.0000	0.2136	0.0000	0.786	0.779	4.5%	0.2729	
2045	29,031	541,853	1866.5%	11	7,583	141,526	1866.5%	1.0000	1.0566	1.0000	0.2201	0.0000	0.780	0.774	4.5%	0.2612	
2046	22,296	439,790	1972.5%	8	5,573	109,921	1972.5%	1.0000	1.0501	1.0000	0.2271	0.0000	0.773	0.768	4.5%	0.2499	
2047	16,985	352,901	2077.7%	7	4,062	84,406	2077.7%	1.0000	1.0480	1.0000	0.2343	0.0000	0.766	0.762	4.5%	0.2392	
2048	12,828	281,120	2191.5%	5	2,936	64,342	2191.5%	1.0000	1.0509	1.0000	0.2420	0.0000	0.758	0.755	4.5%	0.2289	
2049	9,600	222,082	2313.3%	4	2,103	48,641	2313.3%	1.0000	1.0533	1.0000	0.2500	0.0000	0.750	0.748	4.5%	0.2190	
2050	7,115	174,113	2447.3%	3	1,491	36,492	2447.3%	1.0000	1.0574	1.0000	0.2586	0.0000	0.741	0.741	4.5%	0.2096	
2051	5,217	134,947	2586.8%	2	1,046	27,066	2586.8%	1.0000	1.0585	1.0000	0.2678	0.0000	0.732	0.733	4.5%	0.2006	
2052	3,781	103,010	2724.7%	1	726	19,771	2724.7%	1.0000	1.0571	1.0000	0.2779	0.0000	0.722	0.725	4.5%	0.1919	
2053	2,704	77,154	2853.8%	1	497	14,170	2853.8%	1.0000	1.0537	1.0000	0.2892	0.0000	0.711	0.715	4.5%	0.1837	
2054	1,904	57,763	3034.5%	1	335	10,152	3034.5%	1.0000	1.0725	1.0000	0.3019	0.0000	0.698	0.704	4.5%	0.1758	
Past		134,971,866	125,998,438	93.4%	63,212	222,061,101	172,006,101	77.5%									
Future		53,467,233	157,722,614	295.0%	13,977	41,532,047	108,308,085	260.8%									
Lifetime		188,439,098	283,721,052	150.6%	77,189	263,593,148	280,314,186	106.3%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC3 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	1993	615,835	0	0.0%	1,512	1,586,590	0	0.0%				0.0092	0.991		4.5%	2,5763	
	1994	5,483,737	103,288	1.9%	4,162	13,519,497	254,645	1.9%				0.0522	0.948		4.5%	2,4654	
	1995	7,041,063	892,367	12.7%	3,939	16,611,386	2,105,285	12.7%				0.0820	0.918		4.5%	2,3592	
	1996	6,694,159	257,097	3.8%	3,751	15,112,886	580,429	3.8%				0.0477	0.952		4.5%	2,2576	
	1997	6,486,524	1,978,511	30.5%	3,631	14,013,516	4,274,385	30.5%				0.0320	0.968		4.5%	2,1604	
	1998	6,361,773	2,031,866	31.9%	3,539	13,152,157	4,200,625	31.9%				0.0253	0.975		4.5%	2,0674	
	1999	6,242,376	1,104,548	17.7%	3,443	12,349,588	2,185,179	17.7%				0.0271	0.973		4.5%	1,9783	
	2000	6,142,693	4,118,083	67.0%	3,358	11,629,071	7,796,170	67.0%				0.0247	0.975		4.5%	1,8932	
	2001	6,082,937	5,399,816	88.8%	3,266	11,020,042	9,782,479	88.8%				0.0274	0.973		4.5%	1,8116	
	2002	5,994,667	6,093,286	101.6%	3,178	10,392,468	10,563,437	101.6%				0.0269	0.973		4.5%	1,7336	
	2003	5,890,848	4,630,634	78.6%	3,082	9,772,714	7,682,062	78.6%				0.0302	0.970		4.5%	1,6590	
	2004	5,750,001	5,543,657	96.4%	2,984	9,128,281	8,800,703	96.4%				0.0318	0.968		4.5%	1,5875	
	2005	6,794,632	5,625,268	82.8%	2,852	10,322,163	8,545,706	82.8%				0.0442	0.956		4.5%	1,5192	
	2006	7,347,156	5,210,318	70.9%	2,754	10,680,897	7,574,478	70.9%				0.0344	0.966		4.5%	1,4537	
2007	7,209,120	5,969,690	82.8%	2,650	10,028,926	8,304,700	82.8%				0.0378	0.962		4.5%	1,3911		
2008	6,936,025	9,020,222	130.0%	2,532	9,233,504	12,008,068	130.0%				0.0445	0.955		4.5%	1,3312		
2009	6,779,152	11,179,567	164.9%	2,442	8,636,047	14,241,790	164.9%				0.0355	0.964		4.5%	1,2739		
2010	6,521,176	9,933,649	152.3%	2,297	7,949,672	12,109,665	152.3%				0.0594	0.941		4.5%	1,2191		
2011	6,276,596	9,942,537	158.4%	2,144	7,322,024	11,598,564	158.4%				0.0666	0.933		4.5%	1,1666		
2012	6,242,053	9,810,572	157.2%	2,006	6,968,161	10,951,788	157.2%				0.0644	0.936		4.5%	1,1163		
2013	6,160,142	14,961,559	242.9%	1,902	6,580,595	15,982,742	242.9%				0.0518	0.948		4.5%	1,0683		
2014	5,919,199	12,191,902	206.0%	1,788	6,050,915	12,463,201	206.0%				0.0599	0.940		4.5%	1,0223		
Projected Future Experience (40 Years)	2015	6,105,278	11,001,300	180.2%	1,640	5,972,378	10,761,823	180.2%	1.0000	0.9840	1.0000	0.0830	0.0000	0.917	0.911	4.5%	0.9782
	2016	6,153,073	10,726,261	174.3%	1,489	5,759,936	10,040,929	174.3%	1.0130	1.0734	1.0004	0.0875	0.0050	0.908	0.903	4.5%	0.9361
	2017	7,392,951	10,042,919	135.8%	1,326	6,622,579	8,996,409	135.8%	1.3811	1.0370	1.0141	0.0930	0.0180	0.891	0.837	4.5%	0.8958
	2018	7,268,446	9,594,276	132.0%	1,196	6,230,667	8,224,418	132.0%	1.1186	1.0527	1.0202	0.0979	0.0000	0.902	0.879	4.5%	0.8572
	2019	6,426,993	9,270,567	144.2%	1,073	5,272,110	7,604,716	144.2%	1.0000	1.0771	1.0202	0.1029	0.0000	0.897	0.884	4.5%	0.8203
	2020	5,647,743	8,876,234	157.2%	957	4,433,384	6,967,695	157.2%	1.0000	1.0733	1.0202	0.1079	0.0000	0.892	0.879	4.5%	0.7850
	2021	4,932,416	8,430,819	170.9%	849	3,705,133	6,333,064	170.9%	1.0000	1.0706	1.0202	0.1129	0.0000	0.887	0.873	4.5%	0.7512
	2022	4,281,514	7,943,622	185.5%	749	3,077,693	5,710,135	185.5%	1.0000	1.0679	1.0202	0.1177	0.0000	0.882	0.868	4.5%	0.7188
	2023	3,694,405	7,430,860	201.1%	658	2,541,301	5,111,527	201.1%	1.0000	1.0659	1.0202	0.1224	0.0000	0.878	0.863	4.5%	0.6879
	2024	3,169,329	6,915,741	218.2%	574	2,086,232	4,552,332	218.2%	1.0000	1.0660	1.0202	0.1269	0.0000	0.873	0.858	4.5%	0.6583
	2025	2,703,584	6,418,483	237.4%	499	1,703,017	4,043,071	237.4%	1.0000	1.0684	1.0202	0.1313	0.0000	0.869	0.853	4.5%	0.6299
	2026	2,293,773	5,942,730	259.1%	431	1,382,653	3,582,190	259.1%	1.0000	1.0711	1.0202	0.1356	0.0000	0.864	0.848	4.5%	0.6028
	2027	1,935,903	5,482,543	283.2%	371	1,116,683	3,162,484	283.2%	1.0000	1.0724	1.0202	0.1397	0.0000	0.860	0.844	4.5%	0.5768
	2028	1,625,631	5,029,946	309.4%	318	897,330	2,776,473	309.4%	1.0000	1.0715	1.0202	0.1437	0.0000	0.856	0.840	4.5%	0.5520
	2029	1,358,461	4,586,423	337.6%	271	717,564	2,422,635	337.6%	1.0000	1.0698	1.0202	0.1477	0.0000	0.852	0.836	4.5%	0.5282
	2030	1,129,871	4,151,002	367.4%	230	571,118	2,098,217	367.4%	1.0000	1.0667	1.0202	0.1515	0.0000	0.848	0.832	4.5%	0.5055
	2031	935,471	3,726,306	398.3%	194	452,493	1,802,435	398.3%	1.0000	1.0628	1.0202	0.1553	0.0000	0.845	0.828	4.5%	0.4837
	2032	771,104	3,314,196	429.8%	163	356,926	1,534,063	429.8%	1.0000	1.0577	1.0202	0.1591	0.0000	0.841	0.824	4.5%	0.4629
	2033	632,897	2,921,734	461.6%	137	280,338	1,294,164	461.6%	1.0000	1.0531	1.0202	0.1629	0.0000	0.837	0.821	4.5%	0.4429
	2034	517,291	2,559,127	494.7%	114	219,264	1,084,736	494.7%	1.0000	1.0510	1.0202	0.1666	0.0000	0.833	0.817	4.5%	0.4239
	2035	421,069	2,229,457	529.5%	94	170,793	904,306	529.5%	1.0000	1.0501	1.0202	0.1704	0.0000	0.830	0.814	4.5%	0.4056
	2036	341,356	1,965,406	575.8%	78	132,497	762,873	575.8%	1.0000	1.0676	1.0202	0.1743	0.0000	0.826	0.811	4.5%	0.3882
	2037	275,615	1,739,329	631.1%	64	102,373	646,049	631.1%	1.0000	1.0770	1.0202	0.1783	0.0000	0.822	0.807	4.5%	0.3714
	2038	221,623	1,533,864	692.1%	52	78,774	545,198	692.1%	1.0000	1.0786	1.0202	0.1824	0.0000	0.818	0.804	4.5%	0.3554
	2039	177,455	1,346,396	758.7%	43	60,359	457,956	758.7%	1.0000	1.0793	1.0202	0.1867	0.0000	0.813	0.801	4.5%	0.3401
	2040	141,454	1,175,728	831.2%	34	46,042	382,685	831.2%	1.0000	1.0798	1.0202	0.1913	0.0000	0.809	0.797	4.5%	0.3255
	2041	112,215	1,017,536	906.8%	28	34,952	316,933	906.8%	1.0000	1.0767	1.0202	0.1962	0.0000	0.804	0.793	4.5%	0.3115
	2042	88,549	871,288	984.0%	22	26,393	259,695	984.0%	1.0000	1.0724	1.0202	0.2015	0.0000	0.798	0.789	4.5%	0.2981
	2043	69,464	737,427	1061.6%	18	19,813	210,332	1061.6%	1.0000	1.0677	1.0202	0.2073	0.0000	0.793	0.784	4.5%	0.2852
	2044	54,139	618,620	1142.6%	14	14,777	168,847	1142.6%	1.0000	1.0667	1.0202	0.2136	0.0000	0.786	0.779	4.5%	0.2729
	2045	41,898	509,765	1216.7%	11	10,943	133,145	1216.7%	1.0000	1.0566	1.0202	0.2201	0.0000	0.780	0.774	4.5%	0.2612
	2046	32,178	413,746	1285.8%	8	8,042	103,412	1285.8%	1.0000	1.0501	1.0202	0.2271	0.0000	0.773	0.768	4.5%	0.2499
	2047	24,513	332,003	1354.4%	6	5,863	79,408	1354.4%	1.0000	1.0480	1.0202	0.2343	0.0000	0.766	0.762	4.5%	0.2392
	2048	18,513	264,473	1428.6%	5	4,237	60,532	1428.6%	1.0000	1.0509	1.0202	0.2420	0.0000	0.758	0.755	4.5%	0.2289
2049	13,855	208,930	1508.0%	4	3,035	45,760	1508.0%	1.0000	1.0533	1.0202	0.2500	0.0000	0.750	0.748	4.5%	0.2190	
2050	10,268	163,802	1595.3%	3	2,152	34,331	1595.3%	1.0000	1.0574	1.0202	0.2586	0.0000	0.741	0.741	4.5%	0.2096	
2051	7,529	126,956	1686.2%	2	1,510	25,463	1686.2%	1.0000	1.0585	1.0202	0.2678	0.0000	0.732	0.733	4.5%	0.2006	
2052	5,456	96,910	1776.1%	1	1,047	18,600	1776.1%	1.0000	1.0571	1.0202	0.2779	0.0000	0.722	0.725	4.5%	0.1919	
2053	3,902	72,585	1860.3%	1	717	13,331	1860.3%	1.0000	1.0537	1.0202	0.2892	0.0000	0.711	0.715	4.5%	0.1837	
2054	2,747	54,343	1978.1%	1	483	9,551	1978.1%	1.0000	1.0725	1.0202	0.3019	0.0000	0.698	0.704	4.5%	0.1758	
Past		134,971,866	125,998,438	93.4%	63,212	222,061,101	172,006,101	77.5%									
Future		71,039,930	149,843,651	210.9%	13,726	54,123,597	103,281,923	190.8%									
Lifetime		206,011,796	275,842,089	133.9%	76,938	276,184,698	275,288,025	99.7%									

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3 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	1993	1,492,632	0	0.0%	0.0%	3,845,501	0	0.0%	0.0%	0.0%	4.5%	2.5763
	1994	6,463,135	17,554	0.3%	0.2%	15,934,087	43,277	0.3%	0.2%	0.2%	4.5%	2.4654
	1995	6,900,860	89,540	1.3%	0.7%	16,280,618	211,244	1.3%	0.7%	0.7%	4.5%	2.3592
	1996	6,612,434	202,759	3.1%	1.4%	14,928,382	457,754	3.1%	1.4%	1.4%	4.5%	2.2576
	1997	6,415,893	446,985	7.0%	2.7%	13,860,925	965,669	7.0%	2.7%	2.6%	4.5%	2.1604
	1998	6,327,842	763,381	12.1%	4.4%	13,082,009	1,578,194	12.1%	4.2%	4.2%	4.5%	2.0674
	1999	6,198,219	1,030,835	16.6%	6.3%	12,262,228	2,039,349	16.6%	5.9%	5.9%	4.5%	1.9783
	2000	6,105,137	1,106,572	18.1%	7.9%	11,557,971	2,094,913	18.1%	7.3%	7.3%	4.5%	1.8932
	2001	6,043,421	2,376,487	39.3%	11.5%	10,948,454	4,305,319	39.3%	10.4%	10.4%	4.5%	1.8116
	2002	5,958,103	3,208,706	53.9%	15.8%	10,329,080	5,562,674	53.9%	14.0%	14.0%	4.5%	1.7336
	2003	5,851,079	4,089,516	69.9%	20.7%	9,706,739	6,784,365	69.9%	18.1%	18.1%	4.5%	1.6590
	2004	5,815,961	3,987,549	68.6%	24.7%	9,232,993	6,330,341	68.6%	21.4%	21.4%	4.5%	1.5875
	2005	7,083,720	3,598,675	50.8%	27.1%	10,761,334	5,466,978	50.8%	23.5%	23.5%	4.5%	1.5192
	2006	7,318,186	3,668,760	50.1%	29.1%	10,638,782	5,333,445	50.1%	25.2%	25.2%	4.5%	1.4537
2007	7,175,370	2,355,441	32.8%	29.4%	9,981,974	3,276,758	32.8%	25.6%	25.6%	4.5%	1.3911	
2008	6,896,692	11,071,633	160.5%	38.5%	9,181,143	14,738,985	160.5%	32.4%	32.4%	4.5%	1.3312	
2009	6,780,517	11,297,497	166.6%	46.8%	8,637,785	14,392,023	166.6%	38.5%	38.5%	4.5%	1.2739	
2010	6,436,555	10,919,970	169.7%	53.8%	7,846,515	13,312,044	169.7%	43.7%	43.7%	4.5%	1.2191	
2011	6,270,953	9,555,386	152.4%	59.1%	7,315,442	11,146,930	152.4%	47.5%	47.5%	4.5%	1.1666	
2012	6,303,162	10,296,908	163.4%	64.4%	7,036,378	11,494,698	163.4%	51.3%	51.3%	4.5%	1.1163	
2013	6,134,493	11,351,651	185.0%	70.0%	6,553,195	12,126,444	185.0%	55.3%	55.3%	4.5%	1.0683	
2014	6,041,798	13,268,686	219.6%	76.6%	6,176,243	13,563,946	219.6%	59.8%	59.8%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	6,099,802	16,528,812	271.0%	84.9%	5,967,021	16,169,012	271.0%	65.2%	65.2%	4.5%	0.9782
	2016	6,044,891	15,350,783	253.9%	91.8%	5,658,665	14,369,978	253.9%	69.7%	69.7%	4.5%	0.9361
	2017	5,496,762	14,572,864	265.1%	98.0%	4,923,979	13,054,318	265.1%	73.7%	73.7%	4.5%	0.8958
	2018	4,881,739	12,188,919	249.7%	102.6%	4,184,731	10,448,602	249.7%	76.7%	76.7%	4.5%	0.8572
	2019	4,308,467	11,391,288	264.4%	106.9%	3,534,268	9,344,359	264.4%	79.3%	79.3%	4.5%	0.8203
	2020	3,778,772	10,569,553	279.7%	110.8%	2,966,273	8,296,923	279.7%	81.7%	81.7%	4.5%	0.7850
	2021	3,293,665	10,145,084	308.0%	114.6%	2,474,136	7,620,786	308.0%	83.9%	83.9%	4.5%	0.7512
	2022	2,853,339	9,683,131	339.4%	118.3%	2,051,074	6,960,551	339.4%	85.9%	85.9%	4.5%	0.7188
	2023	2,457,146	9,184,853	373.8%	121.9%	1,690,217	6,318,060	373.8%	87.8%	87.8%	4.5%	0.6879
	2024	2,103,704	8,662,396	411.8%	125.3%	1,384,777	5,702,080	411.8%	89.5%	89.5%	4.5%	0.6583
	2025	1,791,003	8,130,089	453.9%	128.6%	1,128,172	5,121,230	453.9%	91.1%	91.1%	4.5%	0.6299
	2026	1,516,544	7,600,742	501.2%	131.7%	914,151	4,581,616	501.2%	92.5%	92.5%	4.5%	0.6028
	2027	1,277,464	7,080,599	554.3%	134.7%	736,877	4,084,288	554.3%	93.8%	93.8%	4.5%	0.5768
	2028	1,070,697	6,573,888	614.0%	137.5%	591,013	3,628,711	614.0%	94.9%	94.9%	4.5%	0.5520
	2029	893,078	6,078,611	680.6%	140.1%	471,741	3,210,836	680.6%	96.0%	96.0%	4.5%	0.5282
	2030	741,463	5,593,242	754.4%	142.5%	374,789	2,827,230	754.4%	96.9%	96.9%	4.5%	0.5055
	2031	612,824	5,118,044	835.2%	144.8%	296,427	2,475,627	835.2%	97.7%	97.7%	4.5%	0.4837
	2032	504,305	4,654,012	922.9%	146.9%	233,431	2,154,232	922.9%	98.5%	98.5%	4.5%	0.4629
	2033	413,255	4,202,937	1017.0%	148.9%	183,049	1,861,665	1017.0%	99.1%	99.1%	4.5%	0.4429
	2034	337,253	3,769,656	1117.8%	150.6%	142,951	1,597,843	1117.8%	99.6%	99.6%	4.5%	0.4239
	2035	274,120	3,358,924	1225.3%	152.2%	111,188	1,362,436	1225.3%	100.1%	100.1%	4.5%	0.4056
	2036	221,919	2,981,511	1343.5%	153.6%	86,138	1,157,274	1343.5%	100.5%	100.5%	4.5%	0.3882
	2037	178,941	2,645,513	1478.4%	154.8%	66,465	982,638	1478.4%	100.9%	100.9%	4.5%	0.3714
	2038	143,701	2,347,210	1633.4%	156.0%	51,077	834,294	1633.4%	101.2%	101.2%	4.5%	0.3554
	2039	114,914	2,080,007	1810.1%	157.0%	39,086	707,482	1810.1%	101.4%	101.4%	4.5%	0.3401
	2040	91,482	1,839,337	2010.6%	157.9%	29,776	598,681	2010.6%	101.6%	101.6%	4.5%	0.3255
	2041	72,475	1,620,778	2236.3%	158.7%	22,574	504,826	2236.3%	101.8%	101.8%	4.5%	0.3115
	2042	57,111	1,420,808	2487.8%	159.4%	17,022	423,484	2487.8%	102.0%	102.0%	4.5%	0.2981
	2043	44,737	1,238,161	2767.6%	160.0%	12,760	353,153	2767.6%	102.1%	102.1%	4.5%	0.2852
	2044	34,816	1,071,466	3077.5%	160.6%	9,503	292,448	3077.5%	102.2%	102.2%	4.5%	0.2729
	2045	26,903	919,590	3418.1%	161.0%	7,027	240,186	3418.1%	102.3%	102.3%	4.5%	0.2612
	2046	20,632	781,561	3788.2%	161.4%	5,157	195,344	3788.2%	102.3%	102.3%	4.5%	0.2499
	2047	15,694	657,553	4189.8%	161.8%	3,754	157,272	4189.8%	102.4%	102.4%	4.5%	0.2392
	2048	11,836	547,975	4629.9%	162.0%	2,709	125,419	4629.9%	102.4%	102.4%	4.5%	0.2289
	2049	8,844	452,658	5118.2%	162.3%	1,937	99,142	5118.2%	102.5%	102.5%	4.5%	0.2190
	2050	6,544	370,876	5667.7%	162.5%	1,371	77,732	5667.7%	102.5%	102.5%	4.5%	0.2096
	2051	4,790	301,622	6297.3%	162.6%	961	60,495	6297.3%	102.5%	102.5%	4.5%	0.2006
2052	3,464	243,410	7027.1%	162.7%	665	46,717	7027.1%	102.6%	102.6%	4.5%	0.1919	
2053	2,471	194,735	7881.3%	162.8%	454	35,766	7881.3%	102.6%	102.6%	4.5%	0.1837	
2054	1,735	154,486	8906.3%	162.9%	305	27,152	8906.3%	102.6%	102.6%	4.5%	0.1758	
Past		136,626,162	104,704,491	76.6%		226,097,779	135,225,348	59.8%				
Future		51,813,304	202,307,685	390.5%		40,377,670	138,109,887	342.0%				
Lifetime		188,439,465	307,012,176	162.9%		266,475,449	273,335,236	102.6%				

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC3 Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		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	1993	1,492,632	0	0.0%	0.0%	3,845,501	0	0.0%	0.0%	4.5%	2.5763
	1994	6,463,135	17,554	0.3%	0.2%	15,934,087	43,277	0.3%	0.2%	4.5%	2.4654
	1995	6,900,860	89,540	1.3%	0.7%	16,280,618	211,244	1.3%	0.7%	4.5%	2.3592
	1996	6,612,434	202,759	3.1%	1.4%	14,928,382	457,754	3.1%	1.4%	4.5%	2.2576
	1997	6,415,893	446,985	7.0%	2.7%	13,860,925	965,669	7.0%	2.6%	4.5%	2.1604
	1998	6,327,842	763,381	12.1%	4.4%	13,082,009	1,578,194	12.1%	4.2%	4.5%	2.0674
	1999	6,198,219	1,030,835	16.6%	6.3%	12,262,228	2,039,349	16.6%	5.9%	4.5%	1.9783
	2000	6,105,137	1,106,572	18.1%	7.9%	11,557,971	2,094,913	18.1%	7.3%	4.5%	1.8932
	2001	6,043,421	2,376,487	39.3%	11.5%	10,948,454	4,305,319	39.3%	10.4%	4.5%	1.8116
	2002	5,958,103	3,208,706	53.9%	15.8%	10,329,080	5,562,674	53.9%	14.0%	4.5%	1.7336
	2003	5,851,079	4,089,516	69.9%	20.7%	9,706,739	6,784,365	69.9%	18.1%	4.5%	1.6590
	2004	5,815,961	3,987,549	68.6%	24.7%	9,232,993	6,330,341	68.6%	21.4%	4.5%	1.5875
	2005	7,083,720	3,598,675	50.8%	27.1%	10,761,334	5,466,978	50.8%	23.5%	4.5%	1.5192
	2006	7,318,186	3,668,760	50.1%	29.1%	10,638,782	5,333,445	50.1%	25.2%	4.5%	1.4537
2007	7,175,370	2,355,441	32.8%	29.4%	9,981,974	3,276,758	32.8%	25.6%	4.5%	1.3911	
2008	6,896,692	11,071,633	160.5%	38.5%	9,181,143	14,738,985	160.5%	32.4%	4.5%	1.3312	
2009	6,780,517	11,297,497	166.6%	46.8%	8,637,785	14,392,023	166.6%	38.5%	4.5%	1.2739	
2010	6,436,555	10,919,970	169.7%	53.8%	7,846,515	13,312,044	169.7%	43.7%	4.5%	1.2191	
2011	6,270,953	9,555,386	152.4%	59.1%	7,315,442	11,146,930	152.4%	47.5%	4.5%	1.1666	
2012	6,303,162	10,296,908	163.4%	64.4%	7,036,378	11,494,698	163.4%	51.3%	4.5%	1.1163	
2013	6,134,493	11,351,651	185.0%	70.0%	6,553,195	12,126,444	185.0%	55.3%	4.5%	1.0683	
2014	6,041,798	13,288,686	219.6%	76.6%	6,176,243	13,563,946	219.6%	59.8%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	6,100,832	16,528,812	270.9%	84.9%	5,968,029	16,169,012	270.9%	65.2%	4.5%	0.9782
	2016	6,385,642	15,347,417	240.3%	91.6%	5,977,645	14,366,827	240.3%	69.6%	4.5%	0.9361
	2017	7,578,277	14,459,534	190.8%	96.4%	6,788,592	12,952,797	190.8%	73.0%	4.5%	0.8958
	2018	7,046,241	11,900,541	168.9%	99.5%	6,040,189	10,201,398	168.9%	75.3%	4.5%	0.8572
	2019	6,218,733	10,956,611	176.2%	102.3%	5,101,273	8,987,791	176.2%	77.3%	4.5%	0.8203
	2020	5,454,140	10,057,804	184.4%	104.9%	4,281,408	7,895,208	184.4%	79.1%	4.5%	0.7850
	2021	4,753,916	9,603,657	202.0%	107.4%	3,571,048	7,214,077	202.0%	80.7%	4.5%	0.7512
	2022	4,118,340	9,140,776	222.0%	110.0%	2,960,398	6,570,689	222.0%	82.3%	4.5%	0.7188
	2023	3,546,473	8,659,612	244.2%	112.5%	2,439,542	5,956,758	244.2%	83.8%	4.5%	0.6879
	2024	3,036,318	8,161,899	268.8%	115.0%	1,998,677	5,372,624	268.8%	85.1%	4.5%	0.6583
	2025	2,584,975	7,657,117	296.2%	117.4%	1,628,303	4,823,300	296.2%	86.4%	4.5%	0.6299
	2026	2,188,832	7,156,481	327.0%	119.8%	1,319,396	4,313,822	327.0%	87.6%	4.5%	0.6028
	2027	1,843,756	6,665,334	361.5%	122.0%	1,063,530	3,844,752	361.5%	88.6%	4.5%	0.5768
	2028	1,545,323	6,187,483	400.4%	124.2%	853,001	3,415,420	400.4%	89.6%	4.5%	0.5520
	2029	1,288,961	5,720,777	443.8%	126.3%	680,854	3,021,822	443.8%	90.4%	4.5%	0.5282
	2030	1,070,133	5,263,634	491.9%	128.2%	540,923	2,660,622	491.9%	91.2%	4.5%	0.5055
	2031	884,469	4,816,218	544.5%	130.0%	427,822	2,329,632	544.5%	91.9%	4.5%	0.4837
	2032	727,843	4,379,396	601.7%	131.7%	336,901	2,027,118	601.7%	92.5%	4.5%	0.4629
	2033	596,432	3,954,818	663.1%	133.3%	264,186	1,751,762	663.1%	93.1%	4.5%	0.4429
	2034	486,740	3,547,039	728.7%	134.7%	206,314	1,503,482	728.7%	93.6%	4.5%	0.4239
2035	395,623	3,160,509	798.9%	136.0%	160,471	1,281,956	798.9%	94.0%	4.5%	0.4056	
2036	320,282	2,805,344	875.9%	137.1%	124,317	1,088,895	875.9%	94.3%	4.5%	0.3882	
2037	258,254	2,489,165	963.8%	138.2%	95,925	924,564	963.8%	94.6%	4.5%	0.3714	
2038	207,394	2,208,463	1064.9%	139.1%	73,716	784,978	1064.9%	94.9%	4.5%	0.3554	
2039	165,847	1,957,031	1180.0%	139.9%	56,410	665,654	1180.0%	95.1%	4.5%	0.3401	
2040	132,029	1,730,572	1310.8%	140.7%	42,974	563,280	1310.8%	95.3%	4.5%	0.3255	
2041	104,598	1,524,904	1457.9%	141.4%	32,579	474,964	1457.9%	95.4%	4.5%	0.3115	
2042	82,424	1,336,714	1621.8%	142.0%	24,567	398,419	1621.8%	95.6%	4.5%	0.2981	
2043	64,566	1,164,859	1804.1%	142.5%	18,416	332,245	1804.1%	95.7%	4.5%	0.2852	
2044	50,247	1,008,019	2006.1%	142.9%	13,715	275,130	2006.1%	95.8%	4.5%	0.2729	
2045	38,828	865,133	2228.1%	143.3%	10,141	225,962	2228.1%	95.9%	4.5%	0.2612	
2046	29,776	735,278	2469.4%	143.7%	7,442	183,776	2469.4%	95.9%	4.5%	0.2499	
2047	22,650	618,613	2731.2%	144.0%	5,417	147,958	2731.2%	96.0%	4.5%	0.2392	
2048	17,081	515,524	3018.0%	144.2%	3,910	117,992	3018.0%	96.0%	4.5%	0.2289	
2049	12,764	425,852	3336.4%	144.4%	2,796	93,271	3336.4%	96.0%	4.5%	0.2190	
2050	9,444	348,914	3694.6%	144.5%	1,979	73,129	3694.6%	96.1%	4.5%	0.2096	
2051	6,913	283,760	4105.0%	144.7%	1,386	56,912	4105.0%	96.1%	4.5%	0.2006	
2052	4,999	228,995	4580.7%	144.8%	959	43,951	4580.7%	96.1%	4.5%	0.1919	
2053	3,566	183,203	5137.5%	144.9%	655	33,648	5137.5%	96.1%	4.5%	0.1837	
2054	2,503	145,337	5805.7%	144.9%	440	25,544	5805.7%	96.1%	4.5%	0.1758	
	Past	136,626,162	104,704,491	76.6%		226,097,779	135,225,348	59.8%			
	Future	69,386,164	193,901,149	279.5%		53,126,247	133,171,141	250.7%			
	Lifetime	206,012,326	298,605,640	144.9%		279,224,025	268,396,489	96.1%			

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3 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 Shock Lapse	Policy Persistence			Premium Persistence	
Historical Experience	1993	4,157	0	0.0%	26	10,710	0	0.0%				0.0000	1.000		4.5%	2.5763	
	1994	146,309	0	0.0%	133	360,707	0	0.0%				0.0362	0.964		4.5%	2.4654	
	1995	199,490	0	0.0%	114	470,639	0	0.0%				0.1429	0.857		4.5%	2.3592	
	1996	177,072	0	0.0%	108	399,762	0	0.0%				0.0526	0.947		4.5%	2.2576	
	1997	172,710	183,403	106.2%	107	373,123	396,224	106.2%				0.0093	0.991		4.5%	2.1604	
	1998	171,941	0	0.0%	104	355,467	0	0.0%				0.0280	0.972		4.5%	2.0674	
	1999	168,641	0	0.0%	104	333,629	0	0.0%				0.0000	1.000		4.5%	1.9783	
	2000	169,235	0	0.0%	103	320,389	0	0.0%				0.0096	0.990		4.5%	1.8932	
	2001	165,607	969	0.6%	101	300,019	1,756	0.6%				0.0194	0.981		4.5%	1.8116	
	2002	161,120	27,449	17.0%	98	279,320	47,585	17.0%				0.0297	0.970		4.5%	1.7336	
	2003	161,257	0	0.0%	97	267,520	0	0.0%				0.0102	0.990		4.5%	1.6590	
	2004	156,259	160,315	102.6%	91	248,066	254,505	102.6%				0.0619	0.938		4.5%	1.5875	
	2005	181,548	116,324	64.1%	84	275,801	176,715	64.1%				0.0789	0.923		4.5%	1.5192	
	2006	194,455	77,140	39.7%	82	282,688	112,142	39.7%				0.0238	0.976		4.5%	1.4537	
	2007	190,714	3,626	1.9%	79	265,311	5,044	1.9%				0.0366	0.963		4.5%	1.3911	
	2008	182,783	283,335	144.1%	77	243,342	350,561	144.1%				0.0253	0.975		4.5%	1.3312	
	2009	181,550	253,052	139.4%	76	231,279	322,366	139.4%				0.0130	0.987		4.5%	1.2739	
2010	175,857	116,304	66.1%	72	214,379	141,780	66.1%				0.0526	0.947		4.5%	1.2191		
2011	171,552	4,585	2.7%	67	200,125	5,348	2.7%				0.0694	0.931		4.5%	1.1666		
2012	171,822	3,378	2.0%	65	191,809	3,771	2.0%				0.0299	0.970		4.5%	1.1163		
2013	169,438	358,647	211.7%	64	181,002	383,126	211.7%				0.0154	0.985		4.5%	1.0683		
2014	172,053	720,809	418.9%	61	175,881	736,849	418.9%				0.0489	0.953		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	178,147	351,490	197.3%	56	174,269	343,839	197.3%	1.0041	0.5276	1.0000	0.0757	0.0000	0.924	0.915	4.5%	0.9782
	2016	180,100	358,360	199.0%	52	168,593	335,463	199.0%	1.1092	1.1073	1.0000	0.0793	0.0000	0.921	0.911	4.5%	0.9361
	2017	167,951	362,542	215.9%	48	150,450	324,764	215.9%	1.0325	1.1029	1.0000	0.0828	0.0000	0.917	0.903	4.5%	0.8958
	2018	151,164	364,181	240.9%	44	129,581	312,184	240.9%	1.0000	1.0992	1.0000	0.0861	0.0000	0.914	0.900	4.5%	0.8572
	2019	135,395	362,657	267.9%	40	111,066	297,490	267.9%	1.0000	1.0936	1.0000	0.0894	0.0000	0.911	0.896	4.5%	0.8203
	2020	120,701	355,529	294.6%	36	94,749	279,084	294.6%	1.0000	1.0804	1.0000	0.0926	0.0000	0.907	0.891	4.5%	0.7850
	2021	107,111	346,062	323.1%	33	80,460	259,955	323.1%	1.0000	1.0765	1.0000	0.0958	0.0000	0.904	0.887	4.5%	0.7512
	2022	94,626	335,546	354.6%	29	68,021	241,202	354.6%	1.0000	1.0761	1.0000	0.0990	0.0000	0.901	0.883	4.5%	0.7188
	2023	83,226	324,565	390.0%	26	57,250	223,261	390.0%	1.0000	1.0774	1.0000	0.1022	0.0000	0.898	0.880	4.5%	0.6879
	2024	72,874	316,131	433.8%	24	47,970	208,095	433.8%	1.0000	1.0890	1.0000	0.1056	0.0000	0.894	0.876	4.5%	0.6583
	2025	63,521	310,701	489.1%	21	40,013	195,714	489.1%	1.0000	1.1033	1.0000	0.1092	0.0000	0.891	0.872	4.5%	0.6299
	2026	55,114	303,643	550.9%	19	33,222	183,032	550.9%	1.0000	1.1017	1.0000	0.1130	0.0000	0.887	0.868	4.5%	0.6028
	2027	47,588	293,804	617.4%	16	27,450	169,474	617.4%	1.0000	1.0959	1.0000	0.1170	0.0000	0.883	0.863	4.5%	0.5768
	2028	40,881	279,107	682.7%	14	22,566	154,064	682.7%	1.0000	1.0813	1.0000	0.1214	0.0000	0.879	0.859	4.5%	0.5520
	2029	34,932	259,535	743.0%	13	18,452	137,091	743.0%	1.0000	1.0641	1.0000	0.1261	0.0000	0.874	0.854	4.5%	0.5282
	2030	29,684	234,091	788.6%	11	15,005	118,326	788.6%	1.0000	1.0380	1.0000	0.1310	0.0000	0.869	0.850	4.5%	0.5055
	2031	25,081	207,741	828.3%	9	12,132	100,485	828.3%	1.0000	1.0274	1.0000	0.1362	0.0000	0.864	0.845	4.5%	0.4837
	2032	21,065	181,346	860.9%	8	9,750	83,941	860.9%	1.0000	1.0170	1.0000	0.1416	0.0000	0.858	0.840	4.5%	0.4629
	2033	17,584	156,658	890.9%	7	7,789	69,391	890.9%	1.0000	1.0130	1.0000	0.1472	0.0000	0.853	0.835	4.5%	0.4429
	2034	14,589	134,728	923.5%	6	6,184	57,107	923.5%	1.0000	1.0152	1.0000	0.1528	0.0000	0.847	0.830	4.5%	0.4239
	2035	12,031	114,872	954.8%	5	4,880	46,594	954.8%	1.0000	1.0134	1.0000	0.1586	0.0000	0.841	0.825	4.5%	0.4056
	2036	9,863	98,466	998.4%	4	3,828	38,220	998.4%	1.0000	1.0259	1.0000	0.1645	0.0000	0.836	0.820	4.5%	0.3882
	2037	8,036	84,054	1045.9%	3	2,985	31,221	1045.9%	1.0000	1.0290	1.0000	0.1704	0.0000	0.830	0.815	4.5%	0.3714
	2038	6,509	70,603	1084.8%	3	2,313	25,095	1084.8%	1.0000	1.0201	1.0000	0.1766	0.0000	0.823	0.810	4.5%	0.3554
	2039	5,237	58,951	1125.6%	2	1,781	20,051	1125.6%	1.0000	1.0220	1.0000	0.1830	0.0000	0.817	0.805	4.5%	0.3401
	2040	4,186	48,091	1148.7%	2	1,363	15,653	1148.7%	1.0000	1.0066	1.0000	0.1895	0.0000	0.810	0.799	4.5%	0.3255
	2041	3,323	38,837	1168.8%	1	1,035	12,097	1168.8%	1.0000	1.0049	1.0000	0.1964	0.0000	0.804	0.794	4.5%	0.3115
	2042	2,617	31,104	1188.4%	1	780	9,271	1188.4%	1.0000	1.0056	1.0000	0.2036	0.0000	0.796	0.788	4.5%	0.2981
	2043	2,045	24,241	1185.6%	1	583	6,914	1185.6%	1.0000	0.9879	1.0000	0.2111	0.0000	0.789	0.781	4.5%	0.2852
	2044	1,583	18,592	1174.3%	1	432	5,075	1174.3%	1.0000	0.9818	1.0000	0.2188	0.0000	0.781	0.774	4.5%	0.2729
	2045	1,215	13,982	1150.8%	1	317	3,652	1150.8%	1.0000	0.9723	1.0000	0.2266	0.0000	0.773	0.767	4.5%	0.2612
	2046	924	10,351	1120.4%	0	231	2,587	1120.4%	1.0000	0.9659	1.0000	0.2344	0.0000	0.766	0.760	4.5%	0.2499
	2047	696	7,494	1076.7%	0	166	1,792	1076.7%	1.0000	0.9555	1.0000	0.2423	0.0000	0.758	0.753	4.5%	0.2392
2048	519	5,493	1057.3%	0	119	1,257	1057.3%	1.0000	0.9774	1.0000	0.2501	0.0000	0.750	0.746	4.5%	0.2289	
2049	384	3,902	1015.6%	0	84	855	1015.6%	1.0000	0.9567	1.0000	0.2574	0.0000	0.743	0.740	4.5%	0.2190	
2050	282	2,717	964.4%	0	59	569	964.4%	1.0000	0.9464	1.0000	0.2644	0.0000	0.736	0.733	4.5%	0.2096	
2051	205	1,875	916.3%	0	41	376	916.3%	1.0000	0.9474	1.0000	0.2715	0.0000	0.729	0.726	4.5%	0.2006	
2052	147	1,285	872.6%	0	28	247	872.6%	1.0000	0.9499	1.0000	0.2787	0.0000	0.721	0.720	4.5%	0.1919	
2053	105	874	833.8%	0	19	161	833.8%	1.0000	0.9537	1.0000	0.2866	0.0000	0.713	0.712	4.5%	0.1837	
2054	74	623	845.0%	0	13	110	845.0%	1.0000	1.0125	1.0000	0.2956	0.0000	0.704	0.704	4.5%	0.1758	
Past		3,645,580	2,289,335	62.8%	1,913	5,980,971	2,937,774	49.1%									
Future		1,701,318	6,474,825	380.6%	537	1,296,029	4,315,758	333.0%									
Lifetime		5,346,898	8,764,160	163.9%	2,450	7,276,999	7,253,532	99.7%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC3 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	1993	4,157	0	0.0%	26	10,710	0	0.0%				0.0000	1.000		4.5%	2.5763	
	1994	146,309	0	0.0%	133	360,707	0	0.0%				0.0362	0.964		4.5%	2.4654	
	1995	199,490	0	0.0%	114	470,639	0	0.0%				0.1429	0.857		4.5%	2.3592	
	1996	177,072	0	0.0%	108	399,762	0	0.0%				0.0526	0.947		4.5%	2.2576	
	1997	172,710	183,403	106.2%	107	373,123	396,224	106.2%				0.0093	0.991		4.5%	2.1604	
	1998	171,941	0	0.0%	104	355,467	0	0.0%				0.0280	0.972		4.5%	2.0674	
	1999	168,641	0	0.0%	104	333,629	0	0.0%				0.0000	1.000		4.5%	1.9783	
	2000	169,235	0	0.0%	103	320,389	0	0.0%				0.0096	0.990		4.5%	1.8932	
	2001	165,607	969	0.6%	101	300,019	1,756	0.6%				0.0194	0.981		4.5%	1.8116	
	2002	161,120	27,449	17.0%	98	279,320	47,585	17.0%				0.0297	0.970		4.5%	1.7336	
	2003	161,257	0	0.0%	97	267,520	0	0.0%				0.0102	0.990		4.5%	1.6590	
	2004	156,259	160,315	102.6%	91	248,066	254,505	102.6%				0.0619	0.938		4.5%	1.5875	
	2005	181,548	116,324	64.1%	84	275,801	176,715	64.1%				0.0789	0.923		4.5%	1.5192	
	2006	194,455	77,140	39.7%	82	282,688	112,142	39.7%				0.0238	0.976		4.5%	1.4537	
	2007	190,714	3,626	1.9%	79	265,311	5,044	1.9%				0.0366	0.963		4.5%	1.3911	
	2008	182,793	283,335	144.1%	77	243,342	350,561	144.1%				0.0253	0.975		4.5%	1.3312	
	2009	181,550	253,052	139.4%	76	231,279	322,366	139.4%				0.0130	0.987		4.5%	1.2739	
	2010	175,857	116,304	66.1%	72	214,379	141,780	66.1%				0.0526	0.947		4.5%	1.2191	
	2011	171,552	4,585	2.7%	67	200,125	5,348	2.7%				0.0694	0.931		4.5%	1.1666	
	2012	171,822	3,378	2.0%	65	191,809	3,771	2.0%				0.0299	0.970		4.5%	1.1163	
2013	169,438	358,647	211.7%	64	181,002	383,126	211.7%				0.0154	0.985		4.5%	1.0683		
2014	172,053	720,809	418.9%	61	175,881	736,849	418.9%				0.0489	0.953		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	178,147	351,490	197.3%	56	174,269	343,839	197.3%	1.0000	0.5276	1.0000	0.0757	0.0000	0.924	0.915	4.5%	0.9782
	2016	182,011	357,986	196.7%	52	170,382	335,113	196.7%	1.0156	1.1125	1.0004	0.0793	0.0060	0.915	0.907	4.5%	0.9361
	2017	223,089	347,068	155.6%	47	199,842	310,902	155.6%	1.4067	1.0599	1.0145	0.0824	0.0170	0.902	0.844	4.5%	0.8958
	2018	218,161	342,615	157.0%	43	187,012	293,697	157.0%	1.0954	1.0743	1.0202	0.0861	0.0000	0.914	0.893	4.5%	0.8572
	2019	195,404	341,181	174.6%	39	160,291	279,873	174.6%	1.0000	1.0936	1.0202	0.0894	0.0000	0.911	0.896	4.5%	0.8203
	2020	174,197	334,475	192.0%	35	136,742	262,557	192.0%	1.0000	1.0804	1.0202	0.0926	0.0000	0.907	0.891	4.5%	0.7850
	2021	154,584	325,568	210.6%	32	116,120	244,560	210.6%	1.0000	1.0765	1.0202	0.0958	0.0000	0.904	0.887	4.5%	0.7512
	2022	136,566	315,676	231.2%	29	98,168	226,918	231.2%	1.0000	1.0761	1.0202	0.0990	0.0000	0.901	0.883	4.5%	0.7188
	2023	120,113	305,345	254.2%	26	82,623	210,040	254.2%	1.0000	1.0774	1.0202	0.1022	0.0000	0.898	0.880	4.5%	0.6879
	2024	105,172	297,410	282.8%	23	69,230	195,772	282.8%	1.0000	1.0890	1.0202	0.1056	0.0000	0.894	0.876	4.5%	0.6583
	2025	91,675	292,302	318.8%	20	57,747	184,124	318.8%	1.0000	1.1033	1.0202	0.1092	0.0000	0.891	0.872	4.5%	0.6299
	2026	79,541	285,662	359.1%	18	47,946	172,193	359.1%	1.0000	1.1017	1.0202	0.1130	0.0000	0.887	0.868	4.5%	0.6028
	2027	68,680	276,405	402.5%	16	39,616	159,438	402.5%	1.0000	1.0959	1.0202	0.1170	0.0000	0.883	0.863	4.5%	0.5768
	2028	59,000	262,578	445.0%	14	32,567	144,940	445.0%	1.0000	1.0813	1.0202	0.1214	0.0000	0.879	0.859	4.5%	0.5520
	2029	50,414	244,166	484.3%	12	26,630	128,973	484.3%	1.0000	1.0641	1.0202	0.1261	0.0000	0.874	0.854	4.5%	0.5282
	2030	42,841	220,228	514.1%	11	21,655	111,319	514.1%	1.0000	1.0380	1.0202	0.1310	0.0000	0.869	0.850	4.5%	0.5055
	2031	36,197	195,438	539.9%	9	17,509	94,535	539.9%	1.0000	1.0274	1.0202	0.1362	0.0000	0.864	0.845	4.5%	0.4837
	2032	30,401	170,607	561.2%	8	14,072	78,970	561.2%	1.0000	1.0170	1.0202	0.1416	0.0000	0.858	0.840	4.5%	0.4629
	2033	25,378	147,381	580.7%	7	11,241	65,281	580.7%	1.0000	1.0130	1.0202	0.1472	0.0000	0.853	0.835	4.5%	0.4429
	2034	21,055	126,750	602.0%	6	8,925	53,725	602.0%	1.0000	1.0152	1.0202	0.1528	0.0000	0.847	0.830	4.5%	0.4239
	2035	17,364	108,070	622.4%	5	7,043	43,835	622.4%	1.0000	1.0134	1.0202	0.1586	0.0000	0.841	0.825	4.5%	0.4056
	2036	14,234	92,635	650.8%	4	5,525	35,956	650.8%	1.0000	1.0259	1.0202	0.1645	0.0000	0.836	0.820	4.5%	0.3882
	2037	11,598	79,077	681.8%	3	4,308	29,372	681.8%	1.0000	1.0290	1.0202	0.1704	0.0000	0.830	0.815	4.5%	0.3714
	2038	9,393	66,422	707.1%	3	3,339	23,609	707.1%	1.0000	1.0201	1.0202	0.1766	0.0000	0.823	0.810	4.5%	0.3554
	2039	7,559	55,460	733.7%	2	2,571	18,864	733.7%	1.0000	1.0220	1.0202	0.1830	0.0000	0.817	0.805	4.5%	0.3401
	2040	6,042	45,243	748.8%	2	1,967	14,726	748.8%	1.0000	1.0066	1.0202	0.1895	0.0000	0.810	0.799	4.5%	0.3255
	2041	4,796	36,537	761.9%	1	1,494	11,380	761.9%	1.0000	1.0049	1.0202	0.1964	0.0000	0.804	0.794	4.5%	0.3115
	2042	3,777	29,262	774.7%	1	1,126	8,722	774.7%	1.0000	1.0056	1.0202	0.2036	0.0000	0.796	0.788	4.5%	0.2981
	2043	2,951	22,805	772.9%	1	842	6,505	772.9%	1.0000	0.9879	1.0202	0.2111	0.0000	0.789	0.781	4.5%	0.2852
	2044	2,285	17,491	765.5%	1	624	4,774	765.5%	1.0000	0.9818	1.0202	0.2188	0.0000	0.781	0.774	4.5%	0.2729
	2045	1,753	13,154	750.2%	1	458	3,436	750.2%	1.0000	0.9723	1.0202	0.2266	0.0000	0.773	0.767	4.5%	0.2612
	2046	1,333	9,738	730.3%	0	333	2,434	730.3%	1.0000	0.9659	1.0202	0.2344	0.0000	0.766	0.760	4.5%	0.2499
2047	1,004	7,050	701.9%	0	240	1,686	701.9%	1.0000	0.9555	1.0202	0.2423	0.0000	0.758	0.753	4.5%	0.2392	
2048	750	5,168	689.2%	0	172	1,183	689.2%	1.0000	0.9774	1.0202	0.2501	0.0000	0.750	0.746	4.5%	0.2289	
2049	555	3,671	662.0%	0	121	804	662.0%	1.0000	0.9577	1.0202	0.2574	0.0000	0.743	0.740	4.5%	0.2190	
2050	407	2,556	628.7%	0	85	536	628.7%	1.0000	0.9464	1.0202	0.2644	0.0000	0.736	0.733	4.5%	0.2096	
2051	295	1,764	597.3%	0	59	354	597.3%	1.0000	0.9474	1.0202	0.2715	0.0000	0.729	0.726	4.5%	0.2006	
2052	212	1,209	568.8%	0	41	232	568.8%	1.0000	0.9499	1.0202	0.2787	0.0000	0.721	0.720	4.5%	0.1919	
2053	151	822	543.5%	0	28	151	543.5%	1.0000	0.9537	1.0202	0.2866	0.0000	0.713	0.712	4.5%	0.1837	
2054	106	587	550.8%	0	19	103	550.8%	1.0000	1.0125	1.0202	0.2956	0.0000	0.704	0.704	4.5%	0.1758	
Past		3,645,580	2,289,335	62.8%	1,913	5,980,971	2,937,774	49.1%									
Future		2,279,189	6,139,050	269.4%	527	1,702,980	4,105,431	241.1%									
Lifetime		5,924,769	8,428,385	142.3%	2,440	7,683,950	7,043,204	91.7%									

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3 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	1993	20,537	0	0.0%	0.0%	52,910	0	0.0%	0.0%	4.5%	2.5763	
	1994	181,966	0	0.0%	0.0%	448,615	0	0.0%	0.0%	4.5%	2.4654	
	1995	192,516	0	0.0%	0.0%	454,187	0	0.0%	0.0%	4.5%	2.3592	
	1996	174,855	0	0.0%	0.0%	394,757	0	0.0%	0.0%	4.5%	2.2576	
	1997	171,042	44,738	26.2%	6.0%	369,519	96,653	26.2%	5.6%	4.5%	2.1604	
	1998	171,844	47,059	27.4%	10.1%	355,265	97,289	27.4%	9.3%	4.5%	2.0674	
	1999	168,992	47,059	27.8%	12.8%	334,325	93,099	27.8%	11.9%	4.5%	1.9783	
	2000	169,148	47,188	27.9%	14.9%	320,224	89,334	27.9%	13.8%	4.5%	1.8932	
	2001	165,349	16,443	9.9%	14.3%	299,551	29,788	9.9%	13.4%	4.5%	1.8116	
	2002	161,644	0	0.0%	12.8%	280,230	0	0.0%	12.3%	4.5%	1.7336	
	2003	160,869	27,553	17.1%	13.2%	266,876	45,709	17.1%	12.6%	4.5%	1.6590	
	2004	160,282	25,302	15.8%	13.4%	254,452	40,168	15.8%	12.8%	4.5%	1.5875	
	2005	189,266	24,943	13.2%	13.4%	287,527	37,893	13.2%	12.9%	4.5%	1.5192	
	2006	194,344	5,033	2.6%	12.5%	282,527	7,317	2.6%	12.2%	4.5%	1.4537	
Projected Future Experience (40 Years)	2007	190,626	139,942	73.4%	17.2%	265,188	194,680	73.4%	15.7%	4.5%	1.3911	
	2008	183,010	27,561	15.1%	17.0%	243,630	36,690	15.1%	15.7%	4.5%	1.3312	
	2009	182,629	82,112	45.0%	18.8%	232,654	104,603	45.0%	17.0%	4.5%	1.2739	
	2010	172,572	225,464	130.6%	25.2%	210,375	274,853	130.6%	21.4%	4.5%	1.2191	
	2011	175,386	139,061	79.3%	28.2%	204,598	162,223	79.3%	23.6%	4.5%	1.1666	
	2012	173,403	240,070	138.4%	33.9%	193,575	267,996	138.4%	27.4%	4.5%	1.1163	
	2013	170,786	78,430	45.9%	34.5%	182,443	83,783	45.9%	28.0%	4.5%	1.0683	
	2014	175,164	174,899	99.8%	37.6%	179,062	178,791	99.8%	30.1%	4.5%	1.0223	
	2015	178,642	535,830	299.9%	49.6%	174,754	524,166	299.9%	37.6%	4.5%	0.9782	
	2016	178,540	475,579	266.4%	59.2%	167,132	445,193	266.4%	43.5%	4.5%	0.9361	
	2017	162,579	467,096	287.3%	67.9%	145,638	418,423	287.3%	48.9%	4.5%	0.8958	
	2018	146,034	407,113	278.8%	75.0%	125,184	348,986	278.8%	53.2%	4.5%	0.8572	
	2019	130,526	386,221	295.9%	81.4%	107,071	316,820	295.9%	57.0%	4.5%	0.8203	
	2020	116,109	371,256	319.7%	87.4%	91,143	291,430	319.7%	60.5%	4.5%	0.7850	
2021	102,808	367,754	357.7%	93.3%	77,228	276,249	357.7%	63.7%	4.5%	0.7512		
2022	90,622	361,340	398.7%	99.0%	65,142	259,743	398.7%	66.8%	4.5%	0.7188		
2023	79,525	353,043	443.9%	104.6%	54,703	242,851	443.9%	69.7%	4.5%	0.6879		
2024	69,477	344,217	495.4%	110.1%	45,734	226,583	495.4%	72.4%	4.5%	0.6583		
2025	60,426	336,139	556.3%	115.5%	38,063	211,737	556.3%	75.0%	4.5%	0.6299		
2026	52,311	328,716	628.4%	120.8%	31,533	198,145	628.4%	77.4%	4.5%	0.6028		
2027	45,067	320,890	712.0%	126.0%	25,996	185,098	712.0%	79.7%	4.5%	0.5768		
2028	38,627	311,311	805.9%	131.1%	21,322	171,840	805.9%	81.8%	4.5%	0.5520		
2029	32,929	298,697	907.1%	136.0%	17,393	157,778	907.1%	83.8%	4.5%	0.5282		
2030	27,915	282,001	1010.2%	140.7%	14,110	142,544	1010.2%	85.6%	4.5%	0.5055		
2031	23,527	261,526	1111.6%	145.0%	11,380	126,502	1111.6%	87.2%	4.5%	0.4837		
2032	19,709	238,451	1209.9%	149.0%	9,123	110,373	1209.9%	88.6%	4.5%	0.4629		
2033	16,410	214,138	1304.9%	152.6%	7,269	94,851	1304.9%	89.8%	4.5%	0.4429		
2034	13,581	190,009	1399.1%	155.8%	5,756	80,539	1399.1%	90.8%	4.5%	0.4239		
2035	11,172	166,971	1494.5%	158.6%	4,532	67,726	1494.5%	91.6%	4.5%	0.4056		
2036	9,137	145,745	1595.1%	161.1%	3,546	56,571	1595.1%	92.4%	4.5%	0.3882		
2037	7,429	126,571	1703.8%	163.2%	2,759	47,013	1703.8%	93.0%	4.5%	0.3714		
2038	6,004	109,177	1818.5%	165.1%	2,134	38,806	1818.5%	93.5%	4.5%	0.3554		
2039	4,822	93,394	1937.0%	166.7%	1,640	31,767	1937.0%	93.9%	4.5%	0.3401		
2040	3,847	79,066	2055.5%	168.1%	1,252	25,735	2055.5%	94.2%	4.5%	0.3255		
2041	3,047	66,191	2172.0%	169.2%	949	20,617	2172.0%	94.5%	4.5%	0.3115		
2042	2,396	54,875	2290.3%	170.2%	714	16,356	2290.3%	94.7%	4.5%	0.2981		
2043	1,868	45,037	2410.5%	171.0%	533	12,846	2410.5%	94.9%	4.5%	0.2852		
2044	1,445	36,531	2528.9%	171.6%	394	9,971	2528.9%	95.0%	4.5%	0.2729		
2045	1,107	29,283	2645.2%	172.1%	289	7,648	2645.2%	95.1%	4.5%	0.2612		
2046	841	23,200	2758.4%	172.5%	210	5,799	2758.4%	95.2%	4.5%	0.2499		
2047	633	18,161	2867.1%	172.8%	152	4,344	2867.1%	95.2%	4.5%	0.2392		
2048	473	14,093	2979.5%	173.1%	108	3,225	2979.5%	95.3%	4.5%	0.2289		
2049	350	10,853	3098.4%	173.3%	77	2,377	3098.4%	95.3%	4.5%	0.2190		
2050	257	8,282	3219.4%	173.4%	54	1,736	3219.4%	95.3%	4.5%	0.2096		
2051	187	6,262	3342.2%	173.5%	38	1,256	3342.2%	95.3%	4.5%	0.2006		
2052	135	4,700	3475.7%	173.6%	26	902	3475.7%	95.4%	4.5%	0.1919		
2053	97	3,514	3637.4%	173.7%	18	645	3637.4%	95.4%	4.5%	0.1837		
2054	68	2,625	3847.1%	173.7%	12	461	3847.1%	95.4%	4.5%	0.1758		
Past		3,706,231	1,392,856	37.6%		6,112,489	1,840,867	30.1%				
Future		1,640,678	7,895,859	481.3%		1,255,110	5,185,652	413.2%				
Lifetime		5,346,910	9,288,715	173.7%		7,367,599	7,026,519	95.4%				

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC3 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	1993	20,537	0	0.0%	0.0%	52,910	0	0.0%	0.0%	0.0%	4.5%	2.5763
	1994	181,966	0	0.0%	0.0%	448,615	0	0.0%	0.0%	0.0%	4.5%	2.4654
	1995	192,516	0	0.0%	0.0%	454,187	0	0.0%	0.0%	0.0%	4.5%	2.3592
	1996	174,855	0	0.0%	0.0%	394,757	0	0.0%	0.0%	0.0%	4.5%	2.2576
	1997	171,042	44,738	26.2%	6.0%	369,519	96,653	26.2%	5.6%	5.6%	4.5%	2.1604
	1998	171,844	47,059	27.4%	10.1%	355,265	97,289	27.4%	9.3%	9.3%	4.5%	2.0674
	1999	168,992	47,059	27.8%	12.8%	334,325	93,099	27.8%	11.9%	11.9%	4.5%	1.9783
	2000	169,148	47,188	27.9%	14.9%	320,224	89,334	27.9%	13.8%	13.8%	4.5%	1.8932
	2001	165,349	16,443	9.9%	14.3%	299,551	29,788	9.9%	13.4%	13.4%	4.5%	1.8116
	2002	161,644	0	0.0%	12.8%	280,230	0	0.0%	12.3%	12.3%	4.5%	1.7336
	2003	160,869	27,553	17.1%	13.2%	266,876	45,709	17.1%	12.6%	12.6%	4.5%	1.6590
	2004	160,282	25,302	15.8%	13.4%	254,452	40,168	15.8%	12.8%	12.8%	4.5%	1.5875
	2005	189,266	24,943	13.2%	13.4%	287,527	37,893	13.2%	12.9%	12.9%	4.5%	1.5192
	2006	194,344	5,033	2.6%	12.5%	282,527	7,317	2.6%	12.2%	12.2%	4.5%	1.4537
2007	190,626	139,942	73.4%	17.2%	265,188	194,680	73.4%	15.7%	15.7%	4.5%	1.3911	
2008	183,010	27,561	15.1%	17.0%	243,630	36,690	15.1%	15.7%	15.7%	4.5%	1.3312	
2009	182,629	82,112	45.0%	18.8%	232,654	104,603	45.0%	17.0%	17.0%	4.5%	1.2739	
2010	172,572	225,464	130.6%	25.2%	210,375	274,853	130.6%	21.4%	21.4%	4.5%	1.2191	
2011	175,386	139,061	79.3%	28.2%	204,598	162,223	79.3%	23.6%	23.6%	4.5%	1.1666	
2012	173,403	240,070	138.4%	33.9%	193,575	267,996	138.4%	27.4%	27.4%	4.5%	1.1163	
2013	170,786	78,430	45.9%	34.5%	182,443	83,783	45.9%	28.0%	28.0%	4.5%	1.0683	
2014	175,164	174,899	99.8%	37.6%	179,062	178,791	99.8%	30.1%	30.1%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	178,680	535,830	299.9%	49.6%	174,791	524,166	299.9%	37.6%	37.6%	4.5%	0.9782
	2016	192,665	475,466	246.8%	59.0%	180,355	445,087	246.8%	43.4%	43.4%	4.5%	0.9361
	2017	229,308	462,351	201.6%	66.6%	205,414	414,172	201.6%	48.3%	48.3%	4.5%	0.8958
	2018	210,790	396,160	187.9%	72.2%	180,694	339,596	187.9%	52.0%	52.0%	4.5%	0.8572
	2019	188,402	370,172	196.5%	77.2%	154,548	303,654	196.5%	55.2%	55.2%	4.5%	0.8203
	2020	167,591	352,351	210.2%	81.8%	131,557	276,590	210.2%	58.0%	58.0%	4.5%	0.7850
	2021	148,393	347,526	234.2%	86.3%	111,470	261,055	234.2%	60.8%	60.8%	4.5%	0.7512
	2022	130,802	340,739	260.5%	90.7%	94,025	244,934	260.5%	63.3%	63.3%	4.5%	0.7188
	2023	114,784	332,620	289.8%	95.0%	78,957	228,802	289.8%	65.7%	65.7%	4.5%	0.6879
	2024	100,280	324,157	323.3%	99.3%	66,010	213,378	323.3%	68.0%	68.0%	4.5%	0.6583
	2025	87,216	316,454	362.8%	103.5%	54,938	199,338	362.8%	70.1%	70.1%	4.5%	0.6299
	2026	75,504	309,403	409.8%	107.7%	45,512	186,503	409.8%	72.2%	72.2%	4.5%	0.6028
	2027	65,047	301,995	464.3%	111.8%	37,521	174,199	464.3%	74.1%	74.1%	4.5%	0.5768
	2028	55,751	292,953	525.5%	115.9%	30,774	161,707	525.5%	75.9%	75.9%	4.5%	0.5520
	2029	47,527	281,067	591.4%	119.9%	25,104	148,465	591.4%	77.6%	77.6%	4.5%	0.5282
	2030	40,290	265,345	658.6%	123.7%	20,365	134,125	658.6%	79.1%	79.1%	4.5%	0.5055
	2031	33,956	246,073	724.7%	127.2%	16,425	119,027	724.7%	80.5%	80.5%	4.5%	0.4837
	2032	28,446	224,357	788.7%	130.4%	13,167	103,850	788.7%	81.7%	81.7%	4.5%	0.4629
	2033	23,685	201,478	850.7%	133.4%	10,491	89,244	850.7%	82.8%	82.8%	4.5%	0.4429
	2034	19,601	178,774	912.1%	136.0%	8,308	75,777	912.1%	83.6%	83.6%	4.5%	0.4239
	2035	16,125	157,097	974.3%	138.3%	6,540	63,721	974.3%	84.4%	84.4%	4.5%	0.4056
	2036	13,187	137,126	1039.9%	140.3%	5,119	53,225	1039.9%	85.0%	85.0%	4.5%	0.3882
	2037	10,722	119,084	1110.7%	142.1%	3,982	44,232	1110.7%	85.5%	85.5%	4.5%	0.3714
	2038	8,665	102,719	1185.4%	143.6%	3,080	36,510	1185.4%	86.0%	86.0%	4.5%	0.3554
	2039	6,959	87,869	1262.7%	144.9%	2,367	29,887	1262.7%	86.3%	86.3%	4.5%	0.3401
	2040	5,552	74,388	1339.9%	146.1%	1,807	24,212	1339.9%	86.6%	86.6%	4.5%	0.3255
	2041	4,398	62,275	1415.9%	147.0%	1,370	19,397	1415.9%	86.9%	86.9%	4.5%	0.3115
	2042	3,458	51,627	1493.0%	147.8%	1,031	15,388	1493.0%	87.1%	87.1%	4.5%	0.2981
	2043	2,697	42,371	1571.3%	148.4%	769	12,085	1571.3%	87.2%	87.2%	4.5%	0.2852
	2044	2,085	34,368	1648.5%	149.0%	569	9,380	1648.5%	87.3%	87.3%	4.5%	0.2729
	2045	1,598	27,549	1724.3%	149.4%	417	7,196	1724.3%	87.4%	87.4%	4.5%	0.2612
	2046	1,214	21,826	1798.1%	149.7%	303	5,455	1798.1%	87.5%	87.5%	4.5%	0.2499
	2047	914	17,085	1868.9%	150.0%	219	4,086	1868.9%	87.5%	87.5%	4.5%	0.2392
	2048	683	13,258	1942.2%	150.2%	156	3,034	1942.2%	87.6%	87.6%	4.5%	0.2289
	2049	506	10,210	2019.7%	150.4%	111	2,236	2019.7%	87.6%	87.6%	4.5%	0.2190
	2050	371	7,792	2098.6%	150.5%	78	1,633	2098.6%	87.6%	87.6%	4.5%	0.2096
	2051	270	5,891	2178.6%	150.6%	54	1,182	2178.6%	87.6%	87.6%	4.5%	0.2006
2052	195	4,422	2265.7%	150.6%	37	849	2265.7%	87.6%	87.6%	4.5%	0.1919	
2053	139	3,306	2371.1%	150.7%	26	607	2371.1%	87.6%	87.6%	4.5%	0.1837	
2054	98	2,469	2507.8%	150.7%	17	434	2507.8%	87.6%	87.6%	4.5%	0.1758	
Past		3,706,231	1,392,856	37.6%		6,112,489	1,840,867	30.1%				
Future		2,218,554	7,538,003	339.8%		1,668,479	4,978,420	298.4%				
Lifetime		5,924,785	8,930,859	150.7%		7,780,968	6,819,288	87.6%				

**Attachment 5
MetLife Insurance Company USA
Reserve Balance at 12/31/2014
LTC3 Comprehensive Policy Form**

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1993	0		0	
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	312		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	130,839		0	
2005	209,439		0	
2006	209,320		0	
2007	112,630		0	
2008	502,596		0	
2009	1,226,095		76,446	
2010	2,201,510		20,935	
2011	3,206,402		0	
2012	4,098,447		3,378	
2013	10,268,127		272,076	
2014	11,449,551	57,904,376	663,144	1,880,776

(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
LTC3 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	7,618,373	462,861	6.1%
2	6,928,211	533,403	7.7%
3	6,634,857	557,459	8.4%
4	6,460,864	2,347,047	36.3%
5	6,329,203	1,359,101	21.5%
6	6,219,499	2,582,334	41.5%
7	6,126,255	4,035,064	65.9%
8	6,056,221	4,999,186	82.5%
9	5,976,995	5,644,948	94.4%
10	5,843,227	5,470,072	93.6%
11	5,820,458	6,706,735	115.2%
12	6,993,757	4,384,855	62.7%
13	7,304,879	4,659,273	63.8%
14	7,174,203	7,564,087	105.4%
15	6,925,872	10,432,556	150.6%
16	6,752,900	9,367,079	138.7%
17	6,439,250	10,006,172	155.4%
18	6,300,968	9,423,668	149.6%
19	6,260,596	14,382,597	229.7%
20	6,127,290	10,742,775	175.3%
21	5,954,783	12,861,571	216.0%
22	6,120,459	10,683,123	174.5%
23	5,990,799	10,696,650	178.6%
24	5,507,670	10,429,388	189.4%
25	4,918,308	10,138,687	206.1%
26	4,343,806	9,779,716	225.1%
27	3,812,610	9,346,499	245.1%
28	3,325,759	8,862,525	266.5%
29	2,883,472	8,332,831	289.0%
30	2,485,151	7,781,228	313.1%
31	2,129,463	7,234,512	339.7%
32	1,814,458	6,710,439	369.8%
33	1,537,702	6,207,528	403.7%
34	1,296,380	5,722,384	441.4%
35	1,087,459	5,244,932	482.3%
36	907,805	4,777,210	526.2%
37	754,302	4,316,906	572.3%
38	623,930	3,866,508	619.7%
39	513,842	3,430,581	667.6%
40	421,393	3,019,140	716.5%
41	344,155	2,638,747	766.7%
42	279,946	2,300,303	821.7%
43	226,814	2,032,187	896.0%
44	183,044	1,797,304	981.9%
45	147,134	1,583,453	1076.2%
46	117,785	1,388,169	1178.6%
47	93,884	1,211,481	1290.4%
48	74,485	1,048,355	1407.5%
49	58,792	897,580	1526.7%
50	46,141	760,729	1648.7%
51	35,986	638,380	1774.0%
52	27,875	526,132	1887.5%
53	21,434	427,433	1994.1%
54	16,354	343,589	2101.0%
55	12,374	274,007	2214.4%
56	9,281	216,743	2335.5%
57	6,895	170,107	2467.0%
58	5,071	131,672	2596.5%
59	3,688	100,534	2726.2%
60	2,647	75,593	2855.3%
Total	188,437,214	283,666,130	150.5%

Attachment 7
MetLife Insurance Company USA
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3 Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	215,016	0	0.0%
2	186,425	0	0.0%
3	174,230	183,403	105.3%
4	170,893	0	0.0%
5	171,183	0	0.0%
6	168,999	0	0.0%
7	168,042	214	0.1%
8	162,743	28,204	17.3%
9	162,111	0	0.0%
10	160,886	116,256	72.3%
11	153,757	160,383	104.3%
12	190,382	0	0.0%
13	194,396	77,140	39.7%
14	186,200	3,626	1.9%
15	181,326	514,464	283.7%
16	179,270	1,923	1.1%
17	173,377	116,304	67.1%
18	174,878	5,711	3.3%
19	170,476	12,486	7.3%
20	170,324	387,795	227.7%
21	172,346	763,019	442.7%
22	179,354	345,179	192.5%
23	178,340	360,535	202.2%
24	164,487	363,822	221.2%
25	147,905	363,890	246.0%
26	132,236	361,355	273.3%
27	117,671	353,985	300.8%
28	104,235	344,542	330.5%
29	91,923	335,005	364.4%
30	80,707	324,313	401.8%
31	70,543	316,061	448.0%
32	61,380	310,612	506.1%
33	53,158	302,575	569.2%
34	45,812	290,890	635.0%
35	39,278	274,577	699.1%
36	33,494	253,550	757.0%
37	28,402	227,952	802.6%
38	23,945	201,569	841.8%
39	20,065	175,493	874.6%
40	16,711	151,388	905.9%
41	13,832	129,800	938.4%
42	11,379	110,491	971.0%
43	9,305	94,644	1017.1%
44	7,563	80,501	1064.4%
45	6,109	67,457	1104.2%
46	4,902	56,114	1144.6%
47	3,907	45,708	1169.8%
48	3,092	36,701	1187.0%
49	2,427	29,305	1207.3%
50	1,889	22,792	1206.2%
51	1,458	17,421	1195.2%
52	1,114	13,117	1177.4%
53	844	9,613	1139.4%
54	633	6,955	1098.7%
55	471	5,087	1080.7%
56	347	3,585	1032.9%
57	254	2,487	979.6%
58	184	1,712	928.6%
59	133	1,171	881.4%
60	95	801	844.1%
Total	5,346,843	8,763,682	163.9%

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-130641998

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