

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-130642135
SERFF Status: Assigned
State Tr Num: MILL-130642135
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 Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed 83.0% increase on 873 PA policyholders of MetLife Insurance Company USA forms H-LTC3JP & H-LTC3JP27.
(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
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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: 83% 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-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms 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, three prior increases have been approved and implemented on these forms and associated riders.

- 1.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.
- 2.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 3.On April 14, 2015, the company requested a rate increase of 73.9%. 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 83.0% 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

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
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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	112604712

SERFF Tracking #:

MILL-130642135

State Tracking #:

MILL-130642135

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	%	83.000%	\$1,558,590	873	\$1,877,819	83.000%	83.000%

SERFF Tracking #:

MILL-130642135

State Tracking #:

MILL-130642135

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-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-129887597 Percent Rate Change Request: 83	PA_LTC3+_Comp_NQ_Prem_Current_20160817.pdf, PA_LTC3+_Comp_NQ_Prem_20160817.pdf,

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	188.46	179.34	170.22	18-44	13.68	12.92	11.40
45-49	224.93	212.77	200.62	45-49	15.96	15.20	13.68
50-54	265.97	250.77	234.05	50-54	18.24	17.48	15.96
55	352.60	329.80	305.48	55	23.56	22.80	21.28
56	375.39	352.60	326.76	56	25.84	24.32	22.80
57	399.71	375.39	348.04	57	27.36	25.84	24.32
58	425.55	398.19	370.84	58	28.88	27.36	25.84
59	452.91	424.03	395.15	59	31.16	28.88	26.60
60	480.26	451.39	420.99	60	32.68	30.40	28.12
61	513.70	483.30	449.87	61	34.96	32.68	30.40
62	548.65	515.22	480.26	62	37.24	34.96	32.68
63	585.13	550.17	513.70	63	39.52	37.24	34.96
64	624.64	586.65	548.65	64	42.55	40.28	37.24
65	665.68	626.16	585.13	65	44.83	42.55	39.52
66	731.03	688.48	642.88	66	49.39	47.11	43.31
67	802.46	755.35	706.71	67	53.95	51.67	47.87
68	879.97	828.30	775.11	68	59.27	56.23	52.43
69	966.60	908.85	851.10	69	64.59	61.55	56.99
70	1,059.31	997.00	933.17	70	70.67	66.87	62.31
71	1,179.38	1,109.47	1,038.04	71	79.03	74.47	69.91
72	1,310.08	1,234.09	1,155.06	72	88.15	82.83	77.51
73	1,457.50	1,370.87	1,284.25	73	98.03	92.71	86.63
74	1,620.12	1,524.38	1,427.11	74	108.67	102.59	95.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,800.98	1,694.60	1,586.69	75	120.83	113.99	106.39
76	2,027.44	1,907.37	1,785.78	76	136.02	128.42	120.07
77	2,281.25	2,145.98	2,009.20	77	153.50	144.38	135.26
78	2,566.97	2,414.99	2,261.49	78	172.50	161.86	151.98
79	2,887.65	2,717.43	2,544.17	79	193.78	182.38	170.98
80		3,056.35	2,861.82	80	217.33	204.42	191.50
81		3,439.35	3,220.49	81	244.69	230.25	215.81
82		3,869.45	3,623.24	82	275.09	259.13	242.41
83		4,352.76	4,076.15	83	310.04	291.80	272.81
84		4,898.37	4,585.29	84	348.04	328.28	307.00
				85	391.35	368.56	345.00
				86	440.75	414.91	388.31
				87	495.46	466.58	436.95
				88	557.77	525.10	491.66
				89	626.92	590.45	553.21
				90	705.95	664.16	622.37
				91	794.10	747.75	699.88
				92	892.89	841.22	787.27
				93	1,004.60	946.09	885.29
				94	1,129.98	1,063.87	996.24
				95	1,271.33	1,196.86	1,120.87
				96	1,430.15	1,346.56	1,260.69
				97	1,608.73	1,515.26	1,417.99
				98	1,810.10	1,704.47	1,595.81
				99	2,035.79	1,917.25	1,794.90

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Semi-annual	51.0%
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1209 Orange Street, Wilmington, DE 19801
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STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	224.93	214.29	202.14	18-44	15.96	15.20	13.68
45-49	267.49	255.33	240.13	45-49	19.00	18.24	16.72
50-54	317.64	300.92	284.21	50-54	22.04	20.52	19.00
55	420.99	395.15	367.80	55	28.12	26.60	25.08
56	449.87	422.51	393.63	56	30.40	28.88	27.36
57	478.74	449.87	419.47	57	32.68	30.40	28.88
58	509.14	480.26	448.35	58	34.20	32.68	30.40
59	542.57	510.66	477.22	59	36.48	34.96	32.68
60	577.53	544.09	509.14	60	38.76	36.48	34.20
61	617.05	580.57	544.09	61	41.79	39.52	36.48
62	658.08	620.09	579.05	62	44.07	41.79	39.52
63	702.16	661.12	618.57	63	47.11	44.83	41.79
64	749.27	705.20	659.60	64	50.15	47.11	44.83
65	797.90	750.79	702.16	65	53.19	50.15	47.11
66	878.45	825.26	772.07	66	59.27	55.47	52.43
67	965.08	907.33	849.58	67	64.59	61.55	57.75
68	1,060.83	997.00	933.17	68	71.43	67.63	63.07
69	1,165.70	1,095.79	1,025.88	69	78.27	74.47	69.15
70	1,279.69	1,203.70	1,126.18	70	85.87	81.31	75.99
71	1,430.15	1,346.56	1,259.93	71	96.51	91.19	85.11
72	1,598.85	1,504.62	1,408.87	72	107.15	101.83	94.99
73	1,785.78	1,680.92	1,574.53	73	120.07	113.23	105.63
74	1,995.52	1,878.49	1,761.47	74	133.74	126.14	118.55

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,229.57	2,098.87	1,968.16	75	148.94	140.58	131.46
76	2,509.22	2,361.80	2,214.37	76	167.94	158.82	148.18
77	2,823.82	2,656.64	2,490.98	77	189.22	178.58	167.18
78	3,176.42	2,989.48	2,802.54	78	212.01	200.62	187.70
79	3,573.09	3,363.36	3,152.10	79	238.61	225.69	211.25
				80	268.25	253.05	237.09
				81	302.44	284.97	266.73
				82	339.68	320.68	300.16
				83	382.23	360.20	338.16
				84	430.11	405.03	379.95
				85	483.30	455.19	427.07
				86	544.09	512.18	481.02
				87	611.73	576.77	541.05
				88	688.48	648.20	608.69
				89	774.35	729.51	684.68
				90	871.62	820.70	769.79
				91	980.28	923.29	866.30
				92	1,102.63	1,038.79	974.20
				93	1,240.17	1,167.98	1,095.79
				94	1,395.19	1,314.64	1,233.33
				95	1,569.97	1,478.78	1,386.83
				96	1,766.03	1,663.44	1,560.85
				97	1,986.40	1,870.89	1,755.39
				98	2,234.89	2,104.95	1,975.00
				99	2,514.54	2,367.87	2,221.97

Fractional Premiums (expressed as a percent of annual premium)

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

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	288.77	272.05	255.33	18-44	19.76	19.00	17.48
45-49	345.00	323.72	303.96	45-49	24.32	22.80	21.28
50-54	408.83	384.51	360.20	50-54	28.12	26.60	25.08
55	534.98	503.06	469.62	55	35.72	34.20	31.92
56	571.45	536.50	501.54	56	38.76	36.48	34.20
57	607.93	571.45	533.46	57	41.04	39.52	36.48
58	648.96	609.45	568.41	58	44.07	41.79	38.76
59	691.52	648.96	606.41	59	46.35	44.83	41.79
60	735.59	690.00	644.40	60	49.39	47.11	44.07
61	784.23	737.11	690.00	61	53.19	50.91	47.11
62	835.90	785.75	737.11	62	56.99	53.95	50.15
63	890.61	838.94	787.27	63	60.79	56.99	53.19
64	949.89	895.17	841.98	64	64.59	60.79	56.99
65	1,010.68	954.45	898.21	65	68.39	64.59	60.03
66	1,117.07	1,054.75	990.92	66	75.99	71.43	66.87
67	1,234.09	1,164.18	1,092.75	67	83.59	79.03	73.71
68	1,363.28	1,284.25	1,205.21	68	91.95	86.63	81.31
69	1,507.66	1,417.99	1,328.32	69	101.07	95.75	89.67
70	1,664.20	1,563.89	1,463.58	70	110.95	104.87	98.79
71	1,867.86	1,756.91	1,644.44	71	124.62	117.79	110.95
72	2,097.35	1,972.72	1,848.10	72	140.58	132.22	124.62
73	2,352.68	2,214.37	2,074.55	73	157.30	148.94	139.82
74	2,639.92	2,486.42	2,331.40	74	177.06	167.18	156.54

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,962.12	2,790.38	2,617.12	75	198.34	186.94	175.54
76	3,332.96	3,139.94	2,946.93	76	223.41	210.49	197.58
77	3,749.39	3,533.57	3,316.24	77	251.53	237.09	222.65
78	4,219.01	3,975.84	3,732.67	78	282.69	266.73	250.01
79	4,746.39	4,474.34	4,200.77	79	317.64	299.40	281.17
				80	357.16	336.64	315.36
				81	401.99	379.19	354.88
				82	452.15	426.31	399.71
				83	508.38	479.50	449.11
				84	572.21	538.78	505.34
				85	642.88	605.65	568.41
				86	723.43	681.64	639.84
				87	813.86	766.75	719.63
				88	915.69	862.50	810.06
				89	1,030.44	970.40	911.13
				90	1,158.86	1,091.99	1,024.36
				91	1,304.00	1,228.01	1,152.78
				92	1,466.62	1,381.51	1,296.40
				93	1,649.76	1,554.01	1,459.02
				94	1,855.70	1,748.55	1,641.40
				95	2,088.23	1,967.40	1,845.82
				96	2,348.88	2,212.85	2,076.83
				97	2,642.20	2,489.46	2,336.72
				98	2,972.76	2,801.02	2,628.52
				99	3,344.36	3,150.58	2,956.80

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 BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	373.87	355.64	337.40	18-44	25.08	24.32	22.80
45-49	443.79	422.51	399.71	45-49	30.40	28.88	27.36
50-54	524.34	498.50	472.66	50-54	35.72	34.20	32.68
55	688.48	656.56	624.64	55	47.11	44.83	42.55
56	735.59	702.16	667.20	56	50.15	47.87	45.59
57	785.75	749.27	711.27	57	53.95	50.91	48.63
58	840.46	799.42	756.87	58	56.99	54.71	51.67
59	896.69	852.62	807.02	59	60.79	58.51	55.47
60	957.48	908.85	860.22	60	63.83	61.55	58.51
61	1,021.32	969.64	919.49	61	68.39	66.11	62.31
62	1,088.19	1,035.00	981.80	62	72.95	69.91	66.87
63	1,158.10	1,103.39	1,047.15	63	77.51	74.47	70.67
64	1,234.09	1,176.34	1,118.59	64	82.83	79.79	75.23
65	1,314.64	1,253.85	1,193.06	65	88.15	84.35	79.79
66	1,449.91	1,383.03	1,314.64	66	97.27	93.47	88.15
67	1,598.85	1,524.38	1,448.39	67	107.15	102.59	97.27
68	1,762.99	1,679.40	1,595.81	68	117.79	113.23	107.15
69	1,943.85	1,851.14	1,758.43	69	129.94	124.62	118.55
70	2,141.42	2,039.59	1,936.25	70	142.86	136.78	129.94
71	2,395.23	2,282.77	2,167.26	71	160.34	153.50	145.90
72	2,679.44	2,553.29	2,425.63	72	179.34	171.74	162.62
73	2,997.08	2,855.74	2,714.39	73	200.62	191.50	182.38
74	3,351.20	3,194.66	3,038.11	74	224.17	214.29	203.66

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**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,747.87	3,573.09	3,398.31	75	250.77	239.37	227.21
76	4,217.49	4,021.44	3,825.38	76	282.69	269.77	256.09
77	4,744.87	4,524.50	4,304.12	77	317.64	303.20	288.01
78	5,339.12	5,091.39	4,842.14	78	357.16	340.44	323.72
79	6,007.84	5,728.19	5,448.54	79	401.99	382.99	364.00
				80	451.39	430.11	408.83
				81	508.38	484.06	460.50
				82	571.45	544.85	518.26
				83	642.88	612.49	582.85
				84	723.43	689.24	655.80
				85	813.10	775.11	737.11
				86	914.93	872.37	829.82
				87	1,029.68	981.04	933.17
				88	1,158.10	1,104.15	1,050.19
				89	1,302.48	1,241.69	1,180.90
				90	1,465.86	1,397.47	1,328.32
				91	1,649.00	1,571.49	1,494.74
				92	1,854.94	1,768.31	1,681.68
				93	2,086.71	1,989.44	1,891.41
				94	2,347.36	2,237.93	2,127.74
				95	2,640.68	2,517.58	2,393.71
				96	2,970.48	2,832.18	2,693.12
				97	3,342.08	3,186.30	3,029.76
				98	3,760.03	3,584.49	3,408.19
				99	4,229.65	4,032.07	3,834.50

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**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	372.36	349.56	326.76	18-44	25.08	23.56	22.04
45-49	440.75	413.39	386.03	45-49	29.64	28.12	26.60
50-54	519.78	487.86	454.43	50-54	34.96	33.44	31.16
55	656.56	618.57	579.05	55	44.07	41.79	38.76
56	693.04	653.52	612.49	56	47.11	44.83	41.79
57	732.55	690.00	645.92	57	49.39	47.11	44.07
58	773.59	727.99	680.88	58	52.43	50.15	46.35
59	816.14	769.03	718.87	59	55.47	52.43	49.39
60	860.22	810.06	758.39	60	58.51	55.47	51.67
61	910.37	857.18	803.98	61	62.31	58.51	54.71
62	963.56	907.33	849.58	62	65.35	62.31	57.75
63	1,019.80	960.52	899.73	63	69.15	65.35	60.79
64	1,079.07	1,016.76	951.41	64	72.95	69.15	64.59
65	1,141.38	1,074.51	1,006.12	65	76.75	72.19	67.63
66	1,237.13	1,164.18	1,091.23	66	83.59	78.27	73.71
67	1,340.48	1,261.45	1,180.90	67	90.43	85.11	79.79
68	1,451.43	1,366.32	1,279.69	68	98.03	91.95	85.87
69	1,571.49	1,480.30	1,386.07	69	105.63	99.55	92.71
70	1,702.20	1,601.89	1,501.58	70	113.99	107.15	100.31
71	1,867.86	1,758.43	1,647.48	71	125.38	117.79	110.19
72	2,048.71	1,927.13	1,805.54	72	137.54	129.18	120.83
73	2,247.81	2,114.07	1,980.32	73	150.46	142.10	132.98
74	2,465.14	2,319.24	2,171.82	74	165.66	155.78	145.90

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-LTC3JP, H-LTC3JP27, 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	2,703.75	2,542.65	2,380.03	75	180.86	170.22	159.58
76	3,042.67	2,861.82	2,679.44	76	203.66	191.50	180.10
77	3,424.15	3,220.49	3,013.80	77	228.73	215.81	202.14
78	3,852.74	3,623.24	3,392.23	78	257.61	242.41	227.21
79	4,334.52	4,076.15	3,816.26	79	289.53	272.81	256.09
80		4,585.29	4,293.48	80		306.24	287.25
81		5,159.78	4,831.50	81		345.00	323.72
82		5,804.18	5,436.39	82		387.55	364.00
83		6,529.13	6,117.26	83		436.19	408.83
84		7,345.28	6,883.25	84		490.90	459.74

<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 II

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	449.87	424.03	398.19	18-44	31.16	29.64	27.36
45-49	534.98	503.06	471.14	45-49	36.48	34.96	32.68
50-54	635.28	595.77	556.25	50-54	42.55	40.28	38.00
55	808.54	762.95	717.35	55	54.71	51.67	47.87
56	855.66	807.02	758.39	56	57.75	54.71	50.91
57	904.29	852.62	800.94	57	61.55	57.75	53.95
58	955.96	901.25	845.02	58	64.59	60.79	56.99
59	1,010.68	951.41	892.13	59	68.39	64.59	60.03
60	1,066.91	1,004.60	940.77	60	71.43	67.63	63.07
61	1,127.70	1,062.35	995.48	61	75.99	72.19	66.87
62	1,191.54	1,121.62	1,051.71	62	80.55	75.99	70.67
63	1,258.41	1,185.46	1,110.99	63	84.35	79.79	74.47
64	1,328.32	1,252.33	1,174.82	64	89.67	84.35	79.03
65	1,402.79	1,322.24	1,240.17	65	94.23	88.91	82.83
66	1,522.86	1,436.23	1,346.56	66	102.59	96.51	90.43
67	1,653.56	1,557.81	1,460.54	67	111.71	104.87	98.03
68	1,794.90	1,690.04	1,585.17	68	120.83	113.99	106.39
69	1,948.41	1,834.42	1,718.91	69	131.46	123.87	115.51
70	2,114.07	1,989.44	1,864.82	70	142.10	133.74	125.38
71	2,323.80	2,187.02	2,050.23	71	156.54	147.42	138.30
72	2,554.81	2,404.35	2,253.89	72	171.74	161.86	151.98
73	2,808.62	2,642.96	2,477.30	73	188.46	177.82	166.42
74	3,086.75	2,904.37	2,721.99	74	207.46	195.30	183.14
75	3,392.23	3,191.62	2,991.00	75	227.21	214.29	200.62
76	3,817.78	3,591.33	3,366.39	76	256.09	241.65	225.69
77	4,295.00	4,041.19	3,788.90	77	288.01	271.29	253.81
78	4,833.02	4,547.29	4,263.09	78	323.72	304.72	285.73
79	5,437.91	5,117.22	4,796.54	79	364.00	342.72	321.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	600.33	565.37	530.42	18-44	40.28	38.00	35.72
45-49	706.71	667.20	626.16	45-49	47.87	45.59	42.55
50-54	829.82	784.23	737.11	50-54	56.23	53.19	49.39
55	1,080.59	1,018.28	954.45	55	72.19	68.39	63.83
56	1,139.86	1,074.51	1,009.16	56	76.75	72.95	67.63
57	1,202.18	1,133.78	1,065.39	57	81.31	76.75	71.43
58	1,269.05	1,196.10	1,124.66	58	85.87	80.55	75.23
59	1,337.44	1,262.97	1,186.98	59	90.43	85.11	79.79
60	1,410.39	1,331.36	1,252.33	60	94.99	89.67	83.59
61	1,490.94	1,407.35	1,322.24	61	100.31	94.99	88.91
62	1,574.53	1,486.38	1,396.71	62	106.39	100.31	93.47
63	1,664.20	1,568.45	1,474.22	63	111.71	105.63	98.79
64	1,756.91	1,656.60	1,556.29	64	117.79	111.71	104.11
65	1,855.70	1,749.31	1,641.40	65	123.87	117.03	109.43
66	2,019.84	1,904.33	1,787.30	66	135.26	127.66	119.31
67	2,199.18	2,071.51	1,943.85	67	147.42	139.06	129.94
68	2,392.19	2,255.41	2,115.59	68	160.34	151.22	142.10
69	2,603.45	2,452.98	2,302.52	69	174.78	164.90	154.26
70	2,832.94	2,668.80	2,504.66	70	189.98	179.34	167.94
71	3,121.70	2,940.85	2,759.99	71	209.73	197.58	185.42
72	3,437.83	3,238.73	3,039.63	72	230.25	217.33	203.66
73	3,785.86	3,567.01	3,348.16	73	253.81	239.37	224.17
74	4,170.38	3,928.73	3,687.08	74	279.65	263.69	246.97
75	4,592.89	4,326.92	4,060.95	75	307.00	289.53	271.29
76	5,168.90	4,869.49	4,570.09	76	345.76	326.00	305.48
77	5,814.82	5,478.94	5,141.54	77	389.07	366.28	343.48
78	6,542.81	6,164.38	5,784.42	78	436.95	411.87	386.79
79	7,361.99	6,934.92	6,507.86	79	491.66	463.54	434.67

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-LTC3JP, H-LTC3JP27, 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	773.59	740.15	705.20	18-44	52.43	50.15	47.11
45-49	925.57	883.01	840.46	45-49	62.31	60.03	56.23
50-54	1,104.91	1,053.23	1,000.04	50-54	73.71	70.67	66.87
55	1,422.55	1,354.16	1,284.25	55	94.99	91.19	86.63
56	1,501.58	1,430.15	1,357.20	56	100.31	96.51	91.95
57	1,585.17	1,509.18	1,433.19	57	106.39	101.83	96.51
58	1,673.32	1,594.29	1,512.22	58	112.47	107.15	101.83
59	1,766.03	1,682.44	1,597.33	59	118.55	113.23	107.91
60	1,863.30	1,775.15	1,685.48	60	124.62	119.31	113.23
61	1,968.16	1,873.93	1,781.23	61	132.22	126.14	120.07
62	2,076.07	1,978.80	1,880.01	62	139.06	132.98	126.14
63	2,191.58	2,088.23	1,984.88	63	146.66	140.58	133.74
64	2,313.16	2,205.25	2,095.83	64	155.02	148.18	140.58
65	2,440.83	2,326.84	2,212.85	65	163.38	155.78	148.18
66	2,652.08	2,527.46	2,404.35	66	177.82	169.46	161.10
67	2,880.05	2,744.79	2,609.53	67	193.02	183.90	174.78
68	3,126.26	2,980.36	2,834.46	68	208.97	199.86	189.98
69	3,395.27	3,237.21	3,077.63	69	227.21	216.57	205.94
70	3,687.08	3,513.82	3,340.56	70	246.21	234.81	223.41
71	4,048.79	3,858.82	3,668.84	71	270.53	258.37	245.45
72	4,443.94	4,237.25	4,029.03	72	297.12	283.45	269.77
73	4,878.61	4,652.16	4,424.19	73	326.00	310.80	295.60
74	5,355.84	5,106.59	4,858.85	74	357.92	341.96	324.48
75	5,878.65	5,606.60	5,334.56	75	392.87	374.63	355.64
76	6,614.24	6,308.76	6,001.76	76	442.27	421.75	400.47
77	7,442.54	7,096.03	6,751.03	77	497.74	474.18	450.63
78	8,372.67	7,983.60	7,594.53	78	559.29	533.46	506.86
79	9,419.83	8,982.12	8,542.89	79	629.20	600.33	570.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	165.66	156.54	145.90	18-44	12.16	11.40	10.64
45-49	193.02	183.90	171.74	45-49	14.44	13.68	12.16
50-54	223.41	212.77	200.62	50-54	15.96	15.20	13.68
55	305.48	285.73	265.97	55	20.52	19.76	18.24
56	326.76	307.00	285.73	56	22.04	21.28	19.76
57	349.56	328.28	303.96	57	23.56	22.80	21.28
58	373.87	349.56	325.24	58	25.84	24.32	22.80
59	399.71	373.87	348.04	59	27.36	25.84	24.32
60	427.07	399.71	370.84	60	28.88	27.36	25.84
61	457.46	428.59	398.19	61	31.16	29.64	28.12
62	490.90	458.98	427.07	62	33.44	31.92	29.64
63	524.34	492.42	458.98	63	35.72	33.44	31.92
64	560.81	527.38	492.42	64	38.00	35.72	34.20
65	600.33	563.85	527.38	65	40.28	38.00	35.72
66	658.08	618.57	577.53	66	44.83	41.79	39.52
67	720.39	676.32	632.24	67	48.63	46.35	43.31
68	787.27	740.15	693.04	68	53.19	50.15	47.11
69	861.74	810.06	758.39	69	58.51	55.47	51.67
70	942.29	886.05	829.82	70	63.83	60.03	56.23
71	1,051.71	989.40	927.09	71	71.43	67.63	63.07
72	1,173.30	1,103.39	1,033.48	72	79.79	75.23	69.91
73	1,310.08	1,231.05	1,153.54	73	88.91	83.59	78.27
74	1,460.54	1,373.91	1,287.28	74	98.79	92.71	86.63

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,629.24	1,531.98	1,434.71	75	109.43	103.35	96.51
76	1,834.42	1,724.99	1,615.57	76	123.11	116.27	108.67
77	2,063.91	1,940.81	1,819.22	77	139.06	130.70	122.35
78	2,320.76	2,183.98	2,047.19	78	155.78	147.42	137.54
79	2,612.57	2,459.06	2,304.04	79	175.54	165.66	154.26
80		2,766.07	2,592.81	80	196.82	185.42	173.26
81		3,112.59	2,918.05	81	221.89	208.97	195.30
82		3,501.66	3,281.28	82	249.25	234.81	219.61
83		3,939.37	3,691.64	83	280.41	264.45	246.97
84		4,431.79	4,152.14	84	315.36	297.12	278.13
				85	354.12	333.60	312.32
				86	398.95	375.39	351.84
				87	448.35	422.51	395.91
				88	504.58	475.70	445.31
				89	567.65	534.98	500.78
				90	638.32	601.85	563.09
				91	718.11	676.32	633.76
				92	807.78	761.43	712.79
				93	908.85	856.42	801.70
				94	1,022.84	963.56	902.01
				95	1,150.50	1,083.63	1,014.48
				96	1,294.12	1,218.89	1,141.38
				97	1,455.98	1,371.63	1,284.25
				98	1,637.60	1,542.61	1,444.59
				99	1,842.02	1,735.63	1,624.68

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	191.50	179.34	167.18	18-44	13.68	12.92	12.16
45-49	226.45	212.77	199.10	45-49	15.96	15.20	14.44
50-54	264.45	249.25	234.05	50-54	18.24	17.48	15.96
55	364.76	340.44	316.12	55	24.32	23.56	22.04
56	390.59	364.76	338.92	56	26.60	25.84	23.56
57	416.43	390.59	363.24	57	28.12	27.36	25.08
58	445.31	417.95	389.07	58	30.40	28.88	27.36
59	475.70	446.83	416.43	59	32.68	31.16	28.88
60	507.62	477.22	445.31	60	34.20	32.68	30.40
61	544.09	510.66	477.22	61	37.24	34.96	32.68
62	582.09	547.13	510.66	62	39.52	38.00	34.96
63	621.61	585.13	545.61	63	42.55	40.28	37.24
64	665.68	626.16	585.13	64	44.83	43.31	40.28
65	711.27	668.72	624.64	65	47.87	45.59	42.55
66	782.71	737.11	688.48	66	53.19	50.15	47.11
67	861.74	810.06	758.39	67	58.51	55.47	51.67
68	948.37	892.13	834.38	68	63.83	60.79	56.23
69	1,042.59	981.80	917.97	69	69.91	66.11	62.31
70	1,145.94	1,079.07	1,010.68	70	76.75	72.19	67.63
71	1,281.21	1,206.73	1,130.74	71	85.87	81.31	75.99
72	1,433.19	1,349.60	1,264.49	72	96.51	91.19	85.11
73	1,601.89	1,509.18	1,413.43	73	107.91	101.83	94.99
74	1,790.34	1,687.00	1,580.61	74	120.83	113.99	106.39

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,001.60	1,884.57	1,767.55	75	134.50	126.90	118.55
76	2,253.89	2,121.66	1,989.44	76	151.98	142.86	133.74
77	2,535.05	2,387.63	2,238.69	77	170.22	161.10	150.46
78	2,852.70	2,685.52	2,518.34	78	191.50	180.86	169.46
79	3,211.37	3,022.92	2,832.94	79	215.05	202.90	189.98
				80	241.65	227.97	213.53
				81	272.05	256.85	240.13
				82	306.24	288.77	270.53
				83	344.24	324.48	303.96
				84	386.79	364.76	341.96
				85	434.67	409.59	383.75
				86	489.38	461.26	432.39
				87	550.17	519.02	486.34
				88	619.33	583.61	547.13
				89	696.84	656.56	614.77
				90	783.47	738.63	692.28
				91	881.49	830.58	778.15
				92	991.68	934.69	875.41
				93	1,115.55	1,050.95	984.84
				94	1,255.37	1,182.42	1,107.95
				95	1,411.91	1,330.60	1,246.25
				96	1,588.21	1,497.02	1,402.03
				97	1,786.54	1,683.96	1,577.57
				98	2,009.96	1,894.45	1,774.39
				99	2,261.49	2,130.78	1,996.28

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	237.09	221.89	205.18	18-44	15.96	15.20	14.44
45-49	278.13	261.41	244.69	45-49	19.76	18.24	17.48
50-54	323.72	307.00	290.29	50-54	22.80	21.28	19.76
55	457.46	433.15	407.31	55	31.16	29.64	27.36
56	490.90	463.54	436.19	56	33.44	31.92	29.64
57	524.34	495.46	465.06	57	35.72	34.20	31.92
58	560.81	528.90	495.46	58	38.00	36.48	34.20
59	600.33	565.37	528.90	59	41.04	38.76	36.48
60	641.36	603.37	563.85	60	43.31	41.04	38.76
61	686.96	645.92	604.89	61	46.35	44.07	41.79
62	734.07	691.52	648.96	62	50.15	47.11	44.07
63	784.23	740.15	694.56	63	53.19	50.15	47.11
64	838.94	793.34	744.71	64	56.99	53.95	50.15
65	896.69	848.06	797.90	65	60.79	56.99	53.19
66	992.44	937.73	883.01	66	67.63	63.07	59.27
67	1,098.83	1,036.52	974.20	67	74.47	69.91	65.35
68	1,214.33	1,145.94	1,076.03	68	82.07	77.51	72.19
69	1,343.52	1,267.53	1,190.02	69	90.43	85.87	79.79
70	1,486.38	1,399.75	1,313.12	70	99.55	94.23	88.15
71	1,668.76	1,571.49	1,474.22	71	111.71	106.39	99.55
72	1,872.41	1,764.51	1,655.08	72	125.38	118.55	110.95
73	2,101.91	1,978.80	1,857.22	73	141.34	132.98	124.62
74	2,358.76	2,221.97	2,085.19	74	158.06	149.70	139.82

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,646.00	2,492.50	2,339.00	75	177.06	167.18	156.54
76	2,978.84	2,805.58	2,632.32	76	199.86	188.46	176.30
77	3,351.20	3,156.66	2,962.12	77	224.17	212.01	198.34
78	3,772.19	3,551.81	3,332.96	78	252.29	237.85	223.41
79	4,244.85	3,997.12	3,749.39	79	283.45	267.49	250.77
				80	318.40	300.16	281.93
				81	358.68	338.16	317.64
				82	403.51	379.95	357.16
				83	453.67	427.83	401.23
				84	510.66	481.02	451.39
				85	573.73	541.05	507.62
				86	645.92	608.69	571.45
				87	726.47	685.44	642.88
				88	816.90	770.55	723.43
				89	919.49	867.06	813.86
				90	1,034.24	975.72	914.93
				91	1,163.42	1,097.31	1,029.68
				92	1,308.56	1,234.09	1,158.10
				93	1,472.70	1,388.35	1,302.48
				94	1,656.60	1,562.37	1,465.86
				95	1,863.30	1,757.67	1,649.00
				96	2,096.59	1,977.28	1,854.94
				97	2,358.00	2,224.25	2,086.71
				98	2,652.84	2,502.38	2,347.36
				99	2,984.92	2,814.70	2,640.68

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	302.44	285.73	269.01	18-44	20.52	19.76	19.00
45-49	363.24	343.48	323.72	45-49	25.08	24.32	22.80
50-54	433.15	410.35	387.55	50-54	28.88	28.12	26.60
55	592.73	565.37	538.02	55	40.28	38.76	36.48
56	633.76	604.89	576.01	56	43.31	41.79	39.52
57	677.84	645.92	615.53	57	46.35	44.83	41.79
58	723.43	690.00	656.56	58	49.39	47.87	44.83
59	773.59	737.11	702.16	59	53.19	50.91	47.87
60	825.26	787.27	749.27	60	56.23	53.95	50.91
61	884.53	843.50	802.46	61	60.03	57.75	54.71
62	946.85	902.77	858.70	62	64.59	61.55	58.51
63	1,013.72	966.60	917.97	63	68.39	66.11	62.31
64	1,086.67	1,035.00	981.80	64	72.95	69.91	66.87
65	1,162.66	1,106.43	1,050.19	65	77.51	74.47	70.67
66	1,281.21	1,220.41	1,158.10	66	85.87	82.07	78.27
67	1,411.91	1,345.04	1,276.65	67	94.23	90.43	85.87
68	1,556.29	1,481.82	1,407.35	68	104.11	100.31	94.99
69	1,715.87	1,633.80	1,550.21	69	114.75	110.19	104.87
70	1,889.13	1,799.46	1,708.27	70	126.14	120.83	114.75
71	2,115.59	2,016.80	1,914.97	71	141.34	135.26	128.42
72	2,367.87	2,258.45	2,145.98	72	158.82	151.98	144.38
73	2,652.08	2,528.98	2,404.35	73	177.82	169.46	161.10
74	2,968.20	2,831.42	2,693.12	74	199.10	189.98	180.10

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,322.32	3,170.34	3,016.84	75	222.65	212.01	201.38
76	3,738.75	3,567.01	3,393.75	76	250.77	238.61	227.21
77	4,206.85	4,013.84	3,817.78	77	281.93	269.01	255.33
78	4,734.23	4,515.38	4,295.00	78	316.88	302.44	287.25
79	5,326.96	5,080.75	4,831.50	79	356.40	340.44	322.96
				80	400.47	382.23	363.24
				81	450.63	430.11	408.83
				82	506.86	484.06	459.74
				83	570.69	544.09	516.74
				84	641.36	611.73	581.33
				85	721.15	687.72	653.52
				86	811.58	774.35	735.59
				87	913.41	870.86	827.54
				88	1,027.40	979.52	930.89
				89	1,155.82	1,101.87	1,047.15
				90	1,300.20	1,239.41	1,177.86
				91	1,462.06	1,394.43	1,325.28
				92	1,645.20	1,569.21	1,490.94
				93	1,850.38	1,765.27	1,677.12
				94	2,082.15	1,985.64	1,886.85
				95	2,342.04	2,233.37	2,122.42
				96	2,634.60	2,513.02	2,387.63
				97	2,964.40	2,826.86	2,686.28
				98	3,334.48	3,180.22	3,022.16
				99	3,751.67	3,577.65	3,399.83

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-LTC3JP, H-LTC3JP27, 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	314.60	297.88	281.17	18-44	22.04	20.52	19.00
45-49	372.36	351.08	331.32	45-49	26.60	25.08	22.80
50-54	437.71	413.39	387.55	50-54	30.40	28.88	26.60
55	579.05	544.09	509.14	55	38.76	36.48	34.20
56	612.49	576.01	539.54	56	41.79	38.76	36.48
57	648.96	609.45	569.93	57	44.07	41.04	38.76
58	685.44	644.40	603.37	58	46.35	44.07	41.04
59	724.95	682.40	636.80	59	49.39	46.35	43.31
60	765.99	720.39	673.28	60	51.67	48.63	45.59
61	811.58	762.95	712.79	61	54.71	51.67	48.63
62	860.22	808.54	755.35	62	58.51	54.71	51.67
63	910.37	855.66	799.42	63	61.55	57.75	54.71
64	963.56	905.81	845.02	64	65.35	61.55	57.75
65	1,019.80	957.48	893.65	65	68.39	64.59	60.79
66	1,106.43	1,039.55	971.16	66	74.47	70.67	66.11
67	1,199.14	1,127.70	1,053.23	67	80.55	75.99	71.43
68	1,300.96	1,223.45	1,142.90	68	87.39	82.83	77.51
69	1,410.39	1,326.80	1,240.17	69	94.99	89.67	83.59
70	1,528.94	1,437.75	1,345.04	70	102.59	96.51	90.43
71	1,679.40	1,579.09	1,477.26	71	113.23	106.39	99.55
72	1,843.54	1,732.59	1,621.64	72	123.87	116.27	109.43
73	2,022.88	1,901.29	1,779.71	73	135.26	127.66	120.07
74	2,220.45	2,086.71	1,952.96	74	148.94	140.58	131.46

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**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	2,436.27	2,290.36	2,142.94	75	162.62	153.50	143.62
76	2,741.75	2,577.61	2,411.95	76	183.14	173.26	161.86
77	3,083.71	2,899.81	2,714.39	77	205.94	194.54	182.38
78	3,468.22	3,261.53	3,054.83	78	231.77	218.85	204.42
79	3,899.85	3,668.84	3,436.31	79	261.41	245.45	230.25
80		4,126.30	3,866.41	80		275.85	258.37
81		4,643.04	4,351.24	81		310.80	291.04
82		5,225.13	4,895.33	82		349.56	327.52
83		5,878.65	5,507.82	83		392.87	367.80
84		6,614.24	6,197.81	84		442.27	414.15

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	384.51	361.72	338.92	18-44	25.84	24.32	22.80
45-49	454.43	428.59	401.23	45-49	31.16	28.88	27.36
50-54	534.98	504.58	474.18	50-54	36.48	34.20	31.92
55	705.20	665.68	626.16	55	47.87	44.83	41.79
56	747.75	705.20	664.16	56	50.91	47.87	44.83
57	791.82	747.75	702.16	57	53.95	50.15	47.11
58	838.94	790.30	743.19	58	56.99	53.19	50.15
59	889.09	837.42	785.75	59	60.03	56.23	52.43
60	940.77	886.05	831.34	60	63.07	59.27	55.47
61	997.00	939.25	881.49	61	66.87	63.07	59.27
62	1,054.75	993.96	931.65	62	70.67	66.87	62.31
63	1,117.07	1,051.71	986.36	63	75.23	70.67	66.11
64	1,182.42	1,114.03	1,044.11	64	79.03	75.23	69.91
65	1,250.81	1,177.86	1,104.91	65	83.59	79.03	73.71
66	1,358.72	1,279.69	1,200.66	66	91.19	85.87	80.55
67	1,475.74	1,389.11	1,304.00	67	98.79	93.47	87.39
68	1,601.89	1,509.18	1,416.47	68	107.91	101.83	94.99
69	1,738.67	1,638.36	1,538.05	69	117.03	110.19	103.35
70	1,887.61	1,778.19	1,668.76	70	126.90	119.31	111.71
71	2,077.59	1,956.00	1,835.94	71	139.82	131.46	123.11
72	2,284.28	2,152.06	2,016.80	72	153.50	144.38	135.26
73	2,512.26	2,366.36	2,217.41	73	168.70	158.82	148.94
74	2,764.55	2,601.93	2,437.79	74	185.42	174.78	163.38
75	3,039.63	2,860.30	2,679.44	75	202.90	191.50	179.34
76	3,419.59	3,218.97	3,015.32	76	228.73	215.81	202.14
77	3,848.18	3,621.72	3,392.23	77	256.85	242.41	227.21
78	4,328.44	4,073.11	3,817.78	78	289.53	272.81	255.33
79	4,869.49	4,583.77	4,295.00	79	325.24	306.24	287.25

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	490.90	463.54	434.67	18-44	33.44	31.92	29.64
45-49	586.65	553.21	518.26	45-49	40.28	38.00	35.72
50-54	699.12	658.08	617.05	50-54	47.11	44.83	41.79
55	934.69	876.93	819.18	55	62.31	59.27	55.47
56	989.40	928.61	867.82	56	66.11	63.07	59.27
57	1,045.63	981.80	917.97	57	69.91	66.87	62.31
58	1,106.43	1,039.55	972.68	58	74.47	70.67	66.11
59	1,170.26	1,100.35	1,028.92	59	78.27	74.47	69.91
60	1,237.13	1,162.66	1,088.19	60	82.83	78.27	73.71
61	1,310.08	1,232.57	1,155.06	61	88.15	83.59	78.27
62	1,387.59	1,305.52	1,223.45	62	93.47	88.15	82.83
63	1,469.66	1,383.03	1,297.92	63	98.79	93.47	87.39
64	1,554.77	1,465.10	1,375.43	64	104.11	98.79	92.71
65	1,645.96	1,551.73	1,457.50	65	110.19	104.11	97.27
66	1,791.86	1,688.52	1,586.69	66	120.07	113.99	106.39
67	1,949.93	1,837.46	1,724.99	67	130.70	123.87	115.51
68	2,123.18	2,000.08	1,876.97	68	142.10	134.50	126.14
69	2,310.12	2,174.86	2,041.11	69	155.02	146.66	136.78
70	2,513.78	2,366.36	2,218.93	70	167.94	158.82	148.94
71	2,770.63	2,609.53	2,446.91	71	185.42	175.54	164.14
72	3,053.31	2,875.49	2,696.16	72	204.42	193.02	180.86
73	3,364.87	3,168.82	2,971.24	73	224.93	212.77	199.86
74	3,708.35	3,492.54	3,275.21	74	247.73	234.05	219.61
75	4,086.79	3,848.18	3,608.05	75	272.81	257.61	241.65
76	4,597.45	4,329.96	4,060.95	76	307.00	290.29	272.05
77	5,171.94	4,871.01	4,568.57	77	345.76	326.00	306.24
78	5,817.86	5,480.46	5,141.54	78	389.07	367.04	344.24
79	6,545.85	6,164.38	5,784.42	79	437.71	412.63	386.79

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 II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	652.00	620.09	586.65	18-44	44.07	42.55	40.28
45-49	785.75	747.75	706.71	45-49	53.19	50.91	48.63
50-54	945.33	898.21	849.58	50-54	63.07	60.79	57.75
55	1,243.21	1,186.98	1,130.74	55	83.59	79.79	75.99
56	1,316.16	1,256.89	1,197.62	56	88.91	85.11	80.55
57	1,392.15	1,329.84	1,267.53	57	93.47	89.67	85.87
58	1,472.70	1,405.83	1,340.48	58	98.79	94.99	90.43
59	1,556.29	1,487.90	1,417.99	59	104.87	100.31	95.75
60	1,645.96	1,573.01	1,500.06	60	110.19	105.63	101.07
61	1,740.19	1,662.68	1,585.17	61	117.03	111.71	107.15
62	1,840.50	1,756.91	1,673.32	62	123.87	118.55	113.23
63	1,945.37	1,855.70	1,766.03	63	130.70	124.62	119.31
64	2,054.79	1,960.56	1,864.82	64	138.30	132.22	125.38
65	2,171.82	2,069.99	1,968.16	65	145.90	139.06	132.22
66	2,360.28	2,250.85	2,139.90	66	158.82	151.22	143.62
67	2,565.45	2,445.39	2,325.32	67	172.50	164.14	155.78
68	2,788.86	2,658.16	2,527.46	68	186.94	178.58	169.46
69	3,030.52	2,889.17	2,747.83	69	202.90	193.78	183.90
70	3,291.92	3,138.42	2,984.92	70	219.61	209.73	199.10
71	3,618.68	3,449.98	3,281.28	71	241.65	231.01	218.85
72	3,975.84	3,791.94	3,606.53	72	265.97	253.81	240.89
73	4,369.47	4,167.34	3,963.68	73	291.80	278.89	264.45
74	4,801.10	4,579.21	4,357.32	74	321.44	306.24	291.04
75	5,275.28	5,032.11	4,787.42	75	352.60	335.88	319.16
76	5,936.41	5,662.84	5,386.23	76	396.67	378.43	359.44
77	6,679.60	6,369.55	6,059.51	77	446.07	425.55	404.27
78	7,515.50	7,165.94	6,816.38	78	502.30	478.74	455.19
79	8,456.26	8,062.63	7,669.00	79	564.61	538.02	511.42

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 II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	199.10	189.98	179.34	18-44	14.44	13.68	12.16
45-49	238.61	224.93	211.25	45-49	17.48	16.72	15.20
50-54	284.21	265.97	247.73	50-54	19.76	19.00	17.48
55	369.32	348.04	325.24	55	25.84	24.32	22.80
56	395.15	370.84	346.52	56	27.36	25.84	24.32
57	420.99	395.15	367.80	57	29.64	27.36	25.84
58	449.87	420.99	392.11	58	31.16	28.88	27.36
59	478.74	448.35	416.43	59	32.68	30.40	28.88
60	510.66	477.22	442.27	60	34.20	31.92	29.64
61	544.09	509.14	472.66	61	36.48	34.20	31.92
62	579.05	542.57	504.58	62	39.52	37.24	34.20
63	617.05	577.53	538.02	63	41.79	39.52	36.48
64	656.56	615.53	572.97	64	44.83	42.55	39.52
65	697.60	655.04	610.97	65	47.11	44.83	41.79
66	767.51	720.39	671.76	66	51.67	49.39	46.35
67	841.98	790.30	738.63	67	56.99	53.95	50.91
68	924.05	867.82	810.06	68	62.31	59.27	55.47
69	1,015.24	952.93	890.61	69	68.39	64.59	60.79
70	1,114.03	1,045.63	977.24	70	74.47	70.67	66.11
71	1,238.65	1,162.66	1,086.67	71	82.83	79.03	73.71
72	1,378.47	1,293.36	1,208.25	72	91.95	87.39	82.07
73	1,531.98	1,437.75	1,343.52	73	102.59	97.27	91.19
74	1,702.20	1,598.85	1,493.98	74	113.99	107.91	101.07

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,892.17	1,776.67	1,659.64	75	126.14	119.31	111.71
76	2,127.74	1,998.56	1,869.37	76	142.10	134.50	126.14
77	2,393.71	2,249.33	2,103.43	77	160.34	151.22	141.34
78	2,691.60	2,528.98	2,366.36	78	180.10	170.22	158.82
79	3,025.96	2,845.10	2,664.24	79	202.90	190.74	178.58
80		3,199.21	2,997.08	80	227.97	214.29	200.62
81		3,600.45	3,372.47	81	256.85	241.65	225.69
82		4,051.83	3,794.98	82	288.77	271.29	253.81
83		4,559.45	4,270.69	83	324.48	304.72	285.73
84		5,130.90	4,805.66	84	364.76	342.72	321.44
				85	409.59	385.27	360.96
				86	461.26	433.91	406.55
				87	519.02	487.86	457.46
				88	583.61	548.65	514.46
				89	656.56	617.81	578.29
				90	738.63	694.56	650.48
				91	830.58	781.19	731.79
				92	934.69	879.21	823.74
				93	1,050.95	988.64	926.33
				94	1,182.42	1,112.51	1,042.59
				95	1,330.60	1,251.57	1,172.54
				96	1,497.02	1,408.11	1,319.20
				97	1,683.96	1,583.65	1,484.10
				98	1,894.45	1,781.99	1,669.52
				99	2,130.78	2,004.64	1,877.73

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	246.21	229.49	212.77	18-44	16.72	15.96	15.20
45-49	294.84	275.09	253.81	45-49	20.52	19.76	18.24
50-54	349.56	326.76	302.44	50-54	23.56	22.80	21.28
55	443.79	419.47	393.63	55	30.40	28.88	26.60
56	474.18	448.35	419.47	56	32.68	31.16	28.88
57	506.10	477.22	446.83	57	34.96	32.68	30.40
58	539.54	507.62	475.70	58	36.48	34.96	32.68
59	574.49	541.05	506.10	59	38.76	37.24	34.96
60	612.49	576.01	538.02	60	41.04	38.76	36.48
61	653.52	614.01	572.97	61	44.07	41.79	39.52
62	694.56	653.52	609.45	62	47.11	44.07	41.79
63	740.15	694.56	648.96	63	50.15	47.11	44.83
64	787.27	738.63	690.00	64	53.19	50.15	47.11
65	837.42	785.75	734.07	65	56.23	53.19	50.15
66	921.01	864.78	808.54	66	62.31	58.51	55.47
67	1,013.72	951.41	890.61	67	68.39	64.59	60.79
68	1,114.03	1,047.15	980.28	68	75.23	70.67	66.87
69	1,224.97	1,152.02	1,080.59	69	82.83	77.51	72.95
70	1,346.56	1,267.53	1,188.50	70	90.43	85.11	79.79
71	1,504.62	1,416.47	1,328.32	71	101.07	95.75	89.67
72	1,680.92	1,582.13	1,483.34	72	113.23	106.39	99.55
73	1,876.97	1,767.55	1,656.60	73	126.14	118.55	111.71
74	2,095.83	1,974.24	1,849.62	74	140.58	132.22	124.62

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,340.52	2,203.73	2,065.43	75	156.54	147.42	138.30
76	2,633.84	2,480.34	2,323.80	76	176.30	166.42	155.78
77	2,963.64	2,790.38	2,614.09	77	198.34	186.94	175.54
78	3,334.48	3,138.42	2,940.85	78	223.41	210.49	197.58
79	3,752.43	3,530.53	3,308.64	79	250.77	237.09	221.89
				80	281.93	265.97	249.25
				81	317.64	299.40	280.41
				82	357.16	336.64	315.36
				83	401.23	378.43	354.88
				84	451.39	425.55	398.95
				85	507.62	477.98	448.35
				86	571.45	538.02	504.58
				87	642.88	605.65	567.65
				88	723.43	680.88	639.08
				89	813.86	765.99	718.87
				90	914.93	861.74	808.54
				91	1,029.68	969.64	909.61
				92	1,158.10	1,090.47	1,022.84
				93	1,302.48	1,226.49	1,150.50
				94	1,465.86	1,379.99	1,294.88
				95	1,649.00	1,552.49	1,455.98
				96	1,854.94	1,746.27	1,638.36
				97	2,086.71	1,965.12	1,842.78
				98	2,347.36	2,210.57	2,073.03
				99	2,640.68	2,486.42	2,332.16

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	319.16	300.92	281.17	18-44	21.28	20.52	19.00
45-49	381.47	358.68	335.88	45-49	25.84	25.08	22.80
50-54	455.95	427.07	398.19	50-54	30.40	28.88	27.36
55	566.89	534.98	501.54	55	38.76	36.48	34.20
56	604.89	571.45	534.98	56	41.79	39.52	36.48
57	645.92	609.45	569.93	57	44.07	41.79	38.76
58	688.48	648.96	607.93	58	47.11	44.07	41.79
59	734.07	691.52	647.44	59	49.39	47.11	44.07
60	782.71	737.11	690.00	60	52.43	49.39	46.35
61	834.38	785.75	735.59	61	56.23	53.19	50.15
62	887.57	835.90	782.71	62	60.03	56.99	53.19
63	943.81	889.09	832.86	63	63.83	60.79	56.23
64	1,004.60	946.85	887.57	64	68.39	64.59	60.03
65	1,068.43	1,006.12	943.81	65	72.19	68.39	63.83
66	1,179.38	1,110.99	1,042.59	66	79.79	75.99	70.67
67	1,302.48	1,226.49	1,150.50	67	88.15	82.83	77.51
68	1,436.23	1,354.16	1,270.57	68	96.51	91.19	85.87
69	1,585.17	1,493.98	1,402.79	69	106.39	100.31	94.23
70	1,749.31	1,649.00	1,547.17	70	117.03	110.19	103.35
71	1,965.12	1,852.66	1,737.15	71	131.46	123.87	116.27
72	2,205.25	2,079.11	1,951.45	72	148.18	139.06	130.70
73	2,475.78	2,334.44	2,190.06	73	166.42	156.54	146.66
74	2,779.75	2,620.16	2,459.06	74	186.18	175.54	164.90

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,120.18	2,940.85	2,759.99	75	208.97	196.82	184.66
76	3,510.78	3,310.16	3,106.51	76	235.57	221.89	208.21
77	3,950.00	3,723.55	3,495.58	77	264.45	249.25	234.05
78	4,443.94	4,190.14	3,933.29	78	297.88	280.41	262.93
79	5,000.20	4,712.95	4,427.23	79	335.12	315.36	295.60
				80	376.15	354.12	332.08
				81	423.27	398.95	373.87
				82	476.46	448.35	420.99
				83	535.74	504.58	473.42
				84	602.61	567.65	532.70
				85	677.08	638.32	598.81
				86	762.19	718.11	674.04
				87	857.18	808.54	758.39
				88	964.32	909.61	852.62
				89	1,085.15	1,022.84	959.76
				90	1,220.41	1,150.50	1,079.83
				91	1,373.15	1,294.12	1,214.33
				92	1,544.89	1,455.98	1,366.32
				93	1,737.91	1,638.36	1,536.53
				94	1,954.48	1,842.78	1,728.79
				95	2,199.18	2,073.03	1,944.61
				96	2,474.26	2,332.16	2,187.78
				97	2,782.78	2,623.96	2,461.34
				98	3,130.82	2,951.48	2,769.11
				99	3,522.18	3,320.80	3,114.86

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 II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	408.83	389.07	367.80	18-44	27.36	26.60	25.08
45-49	484.82	462.02	439.23	45-49	32.68	31.92	29.64
50-54	572.97	548.65	522.82	50-54	38.76	37.24	34.96
55	741.67	705.20	668.72	55	50.15	47.87	45.59
56	790.30	752.31	712.79	56	53.95	51.67	48.63
57	841.98	800.94	759.91	57	56.99	54.71	51.67
58	896.69	852.62	808.54	58	60.79	57.75	55.47
59	954.45	908.85	861.74	59	64.59	61.55	59.27
60	1,015.24	966.60	916.45	60	68.39	65.35	62.31
61	1,082.11	1,030.44	978.76	61	72.95	69.91	66.87
62	1,152.02	1,097.31	1,042.59	62	77.51	74.47	70.67
63	1,226.49	1,170.26	1,112.51	63	82.83	79.03	75.23
64	1,305.52	1,246.25	1,186.98	64	88.15	84.35	79.79
65	1,389.11	1,326.80	1,264.49	65	93.47	88.91	84.35
66	1,531.98	1,463.58	1,393.67	66	103.35	98.03	93.47
67	1,690.04	1,612.53	1,535.02	67	113.99	108.67	102.59
68	1,863.30	1,776.67	1,690.04	68	125.38	119.31	113.23
69	2,054.79	1,959.04	1,861.78	69	137.54	131.46	125.38
70	2,266.05	2,158.14	2,050.23	70	151.22	144.38	137.54
71	2,535.05	2,414.99	2,293.40	71	169.46	161.86	154.26
72	2,834.46	2,700.71	2,565.45	72	189.22	180.86	172.50
73	3,170.34	3,021.40	2,869.41	73	212.01	202.14	192.26
74	3,545.73	3,378.55	3,209.85	74	237.09	225.69	215.05

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,965.20	3,778.27	3,589.81	75	264.45	252.29	240.13
76	4,462.18	4,250.93	4,039.67	76	297.88	284.21	270.53
77	5,018.44	4,782.86	4,544.25	77	335.12	319.92	303.96
78	5,646.12	5,380.15	5,112.66	78	376.91	359.44	341.96
79	6,351.32	6,053.43	5,752.51	79	424.03	404.27	384.51
				80	476.46	454.43	432.39
				81	536.50	511.42	486.34
				82	603.37	575.25	547.13
				83	678.60	647.44	615.53
				84	763.71	727.99	692.28
				85	858.70	818.42	778.15
				86	966.60	921.01	875.41
				87	1,087.43	1,036.52	984.84
				88	1,222.69	1,165.70	1,107.95
				89	1,376.19	1,311.60	1,247.01
				90	1,547.93	1,474.98	1,402.79
				91	1,740.95	1,659.64	1,577.57
				92	1,959.04	1,867.10	1,775.15
				93	2,203.73	2,100.39	1,997.04
				94	2,478.82	2,362.56	2,246.29
				95	2,788.86	2,658.16	2,527.46
				96	3,137.66	2,990.24	2,842.82
				97	3,529.77	3,364.11	3,198.45
				98	3,970.52	3,784.34	3,598.17
				99	4,466.74	4,257.77	4,048.03

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-LTC3JP, H-LTC3JP27, 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	392.11	370.84	349.56	18-44	27.36	25.84	23.56
45-49	466.58	440.75	413.39	45-49	32.68	30.40	28.12
50-54	553.21	521.30	487.86	50-54	38.00	35.72	33.44
55	690.00	652.00	614.01	55	47.11	44.07	41.04
56	731.03	690.00	648.96	56	50.15	47.11	44.07
57	772.07	729.51	686.96	57	52.43	49.39	46.35
58	816.14	770.55	724.95	58	55.47	52.43	48.63
59	863.26	814.62	765.99	59	58.51	55.47	51.67
60	911.89	860.22	808.54	60	61.55	57.75	53.95
61	965.08	908.85	854.14	61	65.35	61.55	57.75
62	1,019.80	960.52	901.25	62	69.15	64.59	60.79
63	1,079.07	1,015.24	951.41	63	72.95	68.39	64.59
64	1,139.86	1,072.99	1,004.60	64	76.75	72.19	67.63
65	1,205.21	1,132.26	1,059.31	65	80.55	75.99	71.43
66	1,304.00	1,226.49	1,147.46	66	87.39	82.83	77.51
67	1,411.91	1,326.80	1,243.21	67	94.99	89.67	83.59
68	1,525.90	1,436.23	1,345.04	68	102.59	97.27	90.43
69	1,652.04	1,553.25	1,455.98	69	110.95	104.87	98.03
70	1,785.78	1,680.92	1,576.05	70	120.07	113.23	105.63
71	1,960.56	1,845.06	1,729.55	71	132.22	124.62	116.27
72	2,150.54	2,022.88	1,896.73	72	144.38	136.02	127.66
73	2,358.76	2,220.45	2,080.63	73	158.82	148.94	139.82
74	2,586.73	2,434.75	2,282.77	74	174.02	163.38	152.74

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	2,837.50	2,670.32	2,503.14	75	189.98	178.58	167.18
76	3,193.14	3,004.68	2,817.74	76	214.29	201.38	188.46
77	3,592.85	3,381.59	3,170.34	77	240.89	226.45	212.01
78	4,042.71	3,804.10	3,567.01	78	270.53	254.57	238.61
79	4,547.29	4,279.80	4,012.32	79	304.72	286.49	268.25
80		4,814.78	4,513.86	80		321.44	300.92
81		5,418.15	5,077.71	81		361.72	338.92
82		6,094.47	5,712.99	82		407.31	381.47
83		6,855.89	6,425.79	83		458.22	429.35
84		7,713.07	7,228.25	84		515.22	482.54

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	487.86	458.98	428.59	18-44	33.44	31.92	29.64
45-49	576.01	542.57	506.10	45-49	39.52	38.00	34.96
50-54	677.84	638.32	597.29	50-54	46.35	44.07	41.04
55	864.78	814.62	762.95	55	57.75	54.71	50.91
56	913.41	860.22	805.50	56	61.55	57.75	53.95
57	962.04	907.33	849.58	57	64.59	61.55	56.99
58	1,015.24	955.96	895.17	58	68.39	64.59	60.03
59	1,069.95	1,007.64	945.33	59	72.19	68.39	63.83
60	1,127.70	1,062.35	995.48	60	75.99	71.43	66.87
61	1,191.54	1,121.62	1,051.71	61	80.55	75.99	70.67
62	1,256.89	1,185.46	1,110.99	62	85.11	79.79	74.47
63	1,326.80	1,250.81	1,173.30	63	89.67	84.35	79.03
64	1,399.75	1,320.72	1,240.17	64	94.99	88.91	83.59
65	1,477.26	1,393.67	1,308.56	65	99.55	93.47	87.39
66	1,604.93	1,513.74	1,421.03	66	108.67	101.83	94.99
67	1,741.71	1,642.92	1,542.61	67	117.79	110.19	103.35
68	1,890.65	1,782.75	1,673.32	68	127.66	120.07	111.71
69	2,053.27	1,936.25	1,816.18	69	138.30	129.94	121.59
70	2,228.05	2,100.39	1,971.20	70	149.70	140.58	131.46
71	2,449.95	2,308.60	2,165.74	71	164.90	155.02	145.14
72	2,693.12	2,536.57	2,380.03	72	180.86	170.22	158.82
73	2,959.08	2,787.34	2,614.09	73	198.34	186.94	174.78
74	3,252.41	3,062.43	2,872.45	74	218.09	205.18	192.26
75	3,574.61	3,364.87	3,155.14	75	238.61	224.93	210.49
76	4,021.44	3,785.86	3,550.29	76	269.01	253.05	237.09
77	4,524.50	4,260.05	3,994.08	77	302.44	284.97	266.73
78	5,089.87	4,791.98	4,492.58	78	340.44	320.68	300.16
79	5,726.67	5,390.79	5,054.91	79	382.99	360.20	337.40

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-LTC3JP, H-LTC3JP27, 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	650.48	614.01	577.53	18-44	44.07	41.79	38.76
45-49	764.47	721.91	679.36	45-49	52.43	49.39	45.59
50-54	895.17	846.54	796.38	50-54	60.79	56.99	53.19
55	1,150.50	1,085.15	1,018.28	55	77.51	72.95	68.39
56	1,214.33	1,145.94	1,074.51	56	82.07	77.51	72.19
57	1,281.21	1,208.25	1,133.78	57	86.63	81.31	75.99
58	1,352.64	1,275.13	1,196.10	58	91.19	85.87	80.55
59	1,427.11	1,345.04	1,261.45	59	95.75	90.43	85.11
60	1,504.62	1,417.99	1,329.84	60	100.31	94.99	88.91
61	1,586.69	1,495.50	1,402.79	61	106.39	100.31	94.23
62	1,673.32	1,576.05	1,478.78	62	111.71	105.63	98.79
63	1,764.51	1,662.68	1,559.33	63	117.79	111.71	104.11
64	1,860.26	1,752.35	1,644.44	64	124.62	117.03	110.19
65	1,960.56	1,846.58	1,732.59	65	130.70	123.11	115.51
66	2,135.34	2,010.72	1,887.61	66	142.86	134.50	126.14
67	2,323.80	2,190.06	2,054.79	67	155.78	146.66	137.54
68	2,530.50	2,384.59	2,237.17	68	169.46	159.58	149.70
69	2,753.91	2,595.85	2,436.27	69	184.66	174.02	162.62
70	2,997.08	2,825.34	2,652.08	70	200.62	189.22	177.06
71	3,301.04	3,111.07	2,919.57	71	221.13	208.97	195.30
72	3,633.88	3,424.15	3,214.41	72	243.17	229.49	215.05
73	4,001.68	3,769.15	3,536.61	73	267.49	252.29	236.33
74	4,405.95	4,149.10	3,893.77	74	294.84	278.13	260.65
75	4,849.74	4,567.05	4,284.36	75	323.72	305.48	286.49
76	5,456.14	5,138.50	4,820.86	76	364.76	344.24	322.96
77	6,138.54	5,781.38	5,424.23	77	410.35	386.79	363.24
78	6,904.53	6,503.30	6,102.07	78	461.26	435.43	408.07
79	7,767.78	7,316.40	6,865.01	79	519.02	489.38	458.98

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	838.94	800.94	761.43	18-44	56.23	53.95	50.91
45-49	998.52	951.41	902.77	45-49	66.87	64.59	60.79
50-54	1,185.46	1,127.70	1,068.43	50-54	79.03	75.99	72.19
55	1,507.66	1,434.71	1,361.76	55	101.07	96.51	91.95
56	1,591.25	1,513.74	1,437.75	56	107.15	101.83	97.27
57	1,677.88	1,597.33	1,515.26	57	113.23	107.91	102.59
58	1,769.07	1,683.96	1,598.85	58	119.31	113.99	107.91
59	1,866.34	1,776.67	1,687.00	59	125.38	120.07	113.99
60	1,966.64	1,872.41	1,778.19	60	132.22	126.14	119.31
61	2,076.07	1,977.28	1,878.49	61	139.82	133.74	126.14
62	2,190.06	2,086.71	1,981.84	62	147.42	140.58	133.74
63	2,310.12	2,202.21	2,092.79	63	155.78	148.18	140.58
64	2,437.79	2,323.80	2,209.81	64	164.14	156.54	148.94
65	2,571.53	2,451.46	2,331.40	65	172.50	164.90	156.54
66	2,793.42	2,662.72	2,532.02	66	187.70	179.34	170.22
67	3,032.03	2,890.69	2,749.35	67	203.66	194.54	184.66
68	3,291.92	3,138.42	2,984.92	68	221.13	211.25	200.62
69	3,574.61	3,407.43	3,241.77	69	240.13	228.73	217.33
70	3,880.09	3,699.23	3,518.38	70	259.89	247.73	235.57
71	4,260.05	4,060.95	3,863.37	71	285.73	272.05	259.13
72	4,676.48	4,459.14	4,240.29	72	313.08	298.64	283.45
73	5,132.42	4,893.81	4,655.20	73	343.48	327.52	311.56
74	5,633.96	5,372.55	5,109.62	74	376.91	359.44	341.20
75	6,184.14	5,896.89	5,608.12	75	412.63	393.63	373.87
76	6,957.72	6,635.52	6,310.28	76	464.30	443.03	420.99
77	7,828.58	7,463.82	7,097.55	77	522.82	498.50	473.42
78	8,807.34	8,396.99	7,985.12	78	587.41	560.81	532.70
79	9,909.21	9,447.18	8,982.12	79	661.12	630.72	599.57

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	344.88	328.19	311.50	18-44	25.03	23.64	20.86
45-49	411.63	389.38	367.13	45-49	29.20	27.81	25.03
50-54	486.72	458.91	428.31	50-54	33.38	31.98	29.20
55	645.25	603.53	559.03	55	43.11	41.72	38.94
56	686.97	645.25	597.97	56	47.28	44.50	41.72
57	731.47	686.97	636.91	57	50.06	47.28	44.50
58	778.75	728.69	678.63	58	52.84	50.06	47.28
59	828.82	775.97	723.13	59	57.02	52.84	48.67
60	878.88	826.04	770.41	60	59.80	55.63	51.45
61	940.07	884.44	823.25	61	63.97	59.80	55.63
62	1,004.04	942.85	878.88	62	68.14	63.97	59.80
63	1,070.79	1,006.82	940.07	63	72.31	68.14	63.97
64	1,143.10	1,073.57	1,004.04	64	77.88	73.70	68.14
65	1,218.19	1,145.88	1,070.79	65	82.05	77.88	72.31
66	1,337.79	1,259.91	1,176.48	66	90.39	86.22	79.27
67	1,468.51	1,382.29	1,293.29	67	98.73	94.56	87.61
68	1,610.35	1,515.79	1,418.45	68	108.47	102.91	95.95
69	1,768.88	1,663.20	1,557.51	69	118.20	112.64	104.30
70	1,938.54	1,824.51	1,707.70	70	129.33	122.38	114.03
71	2,158.26	2,030.32	1,899.60	71	144.63	136.28	127.94
72	2,397.45	2,258.39	2,113.76	72	161.31	151.58	141.84
73	2,667.23	2,508.70	2,350.17	73	179.39	169.66	158.53
74	2,964.83	2,789.61	2,611.61	74	198.86	187.74	175.22

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,295.80	3,101.11	2,903.64	75	221.11	208.59	194.69
76	3,710.21	3,490.49	3,267.99	76	248.92	235.02	219.72
77	4,174.68	3,927.15	3,676.83	77	280.91	264.22	247.53
78	4,697.56	4,419.43	4,138.52	78	315.67	296.20	278.13
79	5,284.40	4,972.90	4,655.84	79	354.61	333.75	312.89
80		5,593.12	5,237.12	80	397.72	374.08	350.44
81		6,294.00	5,893.50	81	447.78	421.36	394.94
82		7,081.10	6,630.54	82	503.41	474.21	443.61
83		7,965.54	7,459.35	83	567.38	534.00	499.24
84		8,964.02	8,391.08	84	636.91	600.75	561.82
				85	716.18	674.46	631.35
				86	806.57	759.29	710.61
				87	906.69	853.85	799.61
				88	1,020.72	960.93	899.74
				89	1,147.27	1,080.52	1,012.38
				90	1,291.90	1,215.41	1,138.93
				91	1,453.21	1,368.38	1,280.77
				92	1,633.99	1,539.43	1,440.70
				93	1,838.42	1,731.34	1,620.09
				94	2,067.87	1,946.89	1,823.12
				95	2,326.53	2,190.25	2,051.18
				96	2,617.17	2,464.20	2,307.06
				97	2,943.97	2,772.92	2,594.92
				98	3,312.49	3,119.19	2,920.33
				99	3,725.50	3,508.57	3,284.67

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	411.63	392.16	369.91	18-44	29.20	27.81	25.03
45-49	489.50	467.25	439.44	45-49	34.77	33.38	30.59
50-54	581.28	550.69	520.10	50-54	40.33	37.55	34.77
55	770.41	723.13	673.07	55	51.45	48.67	45.89
56	823.25	773.19	720.35	56	55.63	52.84	50.06
57	876.10	823.25	767.63	57	59.80	55.63	52.84
58	931.72	878.88	820.47	58	62.58	59.80	55.63
59	992.91	934.51	873.32	59	66.75	63.97	59.80
60	1,056.88	995.69	931.72	60	70.92	66.75	62.58
61	1,129.19	1,062.44	995.69	61	76.48	72.31	66.75
62	1,204.29	1,134.76	1,059.66	62	80.66	76.48	72.31
63	1,284.94	1,209.85	1,131.97	63	86.22	82.05	76.48
64	1,371.16	1,290.51	1,207.07	64	91.78	86.22	82.05
65	1,460.16	1,373.94	1,284.94	65	97.34	91.78	86.22
66	1,607.57	1,510.23	1,412.88	66	108.47	101.52	95.95
67	1,766.10	1,660.42	1,554.73	67	118.20	112.64	105.69
68	1,941.32	1,824.51	1,707.70	68	130.72	123.77	115.42
69	2,133.23	2,005.29	1,877.35	69	143.24	136.28	126.55
70	2,341.83	2,202.76	2,060.92	70	157.14	148.80	139.06
71	2,617.17	2,464.20	2,305.67	71	176.61	166.88	155.75
72	2,925.89	2,753.45	2,578.23	72	196.08	186.34	173.83
73	3,267.99	3,076.08	2,881.39	73	219.72	207.20	193.30
74	3,651.80	3,437.64	3,223.49	74	244.75	230.85	216.94

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,080.12	3,840.93	3,601.74	75	272.56	257.27	240.58
76	4,591.87	4,322.09	4,052.30	76	307.33	290.64	271.17
77	5,167.59	4,861.65	4,558.49	77	346.27	326.80	305.94
78	5,812.84	5,470.75	5,128.65	78	387.99	367.13	343.49
79	6,538.75	6,154.94	5,768.34	79	436.66	413.02	386.60
				80	490.89	463.08	433.88
				81	553.47	521.49	488.11
				82	621.61	586.85	549.30
				83	699.49	659.16	618.83
				84	787.10	741.21	695.32
				85	884.44	832.99	781.54
				86	995.69	937.29	880.27
				87	1,119.46	1,055.49	990.13
				88	1,259.91	1,186.21	1,113.90
				89	1,417.05	1,335.01	1,252.96
				90	1,595.06	1,501.88	1,408.71
				91	1,793.92	1,689.62	1,585.32
				92	2,017.81	1,900.99	1,782.79
				93	2,269.51	2,137.40	2,005.29
				94	2,553.20	2,405.79	2,257.00
				95	2,873.05	2,706.17	2,537.90
				96	3,231.83	3,044.09	2,856.36
				97	3,635.11	3,423.74	3,212.36
				98	4,089.85	3,852.05	3,614.25
				99	4,601.60	4,333.21	4,066.21

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	528.44	497.85	467.25	18-44	36.16	34.77	31.98
45-49	631.35	592.41	556.25	45-49	44.50	41.72	38.94
50-54	748.16	703.66	659.16	50-54	51.45	48.67	45.89
55	979.01	920.60	859.41	55	65.36	62.58	58.41
56	1,045.76	981.79	917.82	56	70.92	66.75	62.58
57	1,112.51	1,045.76	976.22	57	75.09	72.31	66.75
58	1,187.60	1,115.29	1,040.19	58	80.66	76.48	70.92
59	1,265.48	1,187.60	1,109.72	59	84.83	82.05	76.48
60	1,346.13	1,262.69	1,179.26	60	90.39	86.22	80.66
61	1,435.13	1,348.91	1,262.69	61	97.34	93.17	86.22
62	1,529.70	1,437.91	1,348.91	62	104.30	98.73	91.78
63	1,629.82	1,535.26	1,440.70	63	111.25	104.30	97.34
64	1,738.29	1,638.17	1,540.82	64	118.20	111.25	104.30
65	1,849.54	1,746.63	1,643.73	65	125.16	118.20	109.86
66	2,044.23	1,930.20	1,813.38	66	139.06	130.72	122.38
67	2,258.39	2,130.45	1,999.73	67	152.97	144.63	134.89
68	2,494.79	2,350.17	2,205.54	68	168.27	158.53	148.80
69	2,759.01	2,594.92	2,430.83	69	184.95	175.22	164.09
70	3,045.49	2,861.92	2,678.36	70	203.03	191.91	180.78
71	3,418.17	3,215.14	3,009.33	71	228.06	215.55	203.03
72	3,838.15	3,610.08	3,382.02	72	257.27	241.97	228.06
73	4,305.40	4,052.30	3,796.43	73	287.86	272.56	255.88
74	4,831.06	4,550.15	4,266.46	74	324.02	305.94	286.47

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	5,420.69	5,106.40	4,789.34	75	362.96	342.10	321.24
76	6,099.31	5,746.09	5,392.87	76	408.85	385.21	361.56
77	6,861.38	6,466.44	6,068.72	77	460.30	433.88	407.46
78	7,720.79	7,275.79	6,830.79	78	517.32	488.11	457.52
79	8,685.89	8,188.04	7,687.42	79	581.28	547.91	514.53
				80	653.60	616.05	577.11
				81	735.64	693.93	649.43
				82	827.43	780.14	731.47
				83	930.33	877.49	821.86
				84	1,047.15	985.96	924.77
				85	1,176.48	1,108.33	1,040.19
				86	1,323.88	1,247.40	1,170.91
				87	1,489.37	1,403.15	1,316.93
				88	1,675.71	1,578.37	1,482.41
				89	1,885.70	1,775.84	1,667.37
				90	2,120.71	1,998.34	1,874.57
				91	2,386.33	2,247.26	2,109.59
				92	2,683.92	2,528.17	2,372.42
				93	3,019.06	2,843.84	2,670.01
				94	3,395.92	3,199.85	3,003.77
				95	3,821.46	3,600.35	3,377.85
				96	4,298.45	4,049.52	3,800.60
				97	4,835.23	4,555.71	4,276.20
				98	5,440.15	5,125.87	4,810.20
				99	6,120.17	5,765.56	5,410.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	684.19	650.82	617.44	18-44	45.89	44.50	41.72
45-49	812.13	773.19	731.47	45-49	55.63	52.84	50.06
50-54	959.54	912.25	864.97	50-54	65.36	62.58	59.80
55	1,259.91	1,201.51	1,143.10	55	86.22	82.05	77.88
56	1,346.13	1,284.94	1,220.98	56	91.78	87.61	83.44
57	1,437.91	1,371.16	1,301.63	57	98.73	93.17	89.00
58	1,538.04	1,462.95	1,385.07	58	104.30	100.13	94.56
59	1,640.95	1,560.29	1,476.85	59	111.25	107.08	101.52
60	1,752.20	1,663.20	1,574.20	60	116.81	112.64	107.08
61	1,869.01	1,774.45	1,682.67	61	125.16	120.99	114.03
62	1,991.39	1,894.04	1,796.70	62	133.50	127.94	122.38
63	2,119.32	2,019.20	1,916.29	63	141.84	136.28	129.33
64	2,258.39	2,152.70	2,047.01	64	151.58	146.02	137.67
65	2,405.79	2,294.54	2,183.29	65	161.31	154.36	146.02
66	2,653.33	2,530.95	2,405.79	66	178.00	171.05	161.31
67	2,925.89	2,789.61	2,650.55	67	196.08	187.74	178.00
68	3,226.27	3,073.30	2,920.33	68	215.55	207.20	196.08
69	3,557.24	3,387.58	3,217.92	69	237.80	228.06	216.94
70	3,918.80	3,732.46	3,543.33	70	261.44	250.31	237.80
71	4,383.27	4,177.46	3,966.08	71	293.42	280.91	267.00
72	4,903.37	4,672.53	4,438.90	72	328.19	314.28	297.60
73	5,484.65	5,226.00	4,967.34	73	367.13	350.44	333.75
74	6,132.69	5,846.22	5,559.75	74	410.24	392.16	372.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	6,858.60	6,538.75	6,218.91	75	458.91	438.05	415.80
76	7,718.01	7,359.23	7,000.44	76	517.32	493.67	468.64
77	8,683.11	8,279.83	7,876.54	77	581.28	554.86	527.05
78	9,770.58	9,317.24	8,861.11	78	653.60	623.00	592.41
79	10,994.34	10,482.59	9,970.84	79	735.64	700.88	666.11
				80	826.04	787.10	748.16
				81	930.33	885.83	842.72
				82	1,045.76	997.08	948.41
				83	1,176.48	1,120.85	1,066.62
				84	1,323.88	1,261.30	1,200.12
				85	1,487.98	1,418.45	1,348.91
				86	1,674.32	1,596.45	1,518.57
				87	1,884.31	1,795.31	1,707.70
				88	2,119.32	2,020.59	1,921.85
				89	2,383.54	2,272.29	2,161.04
				90	2,682.53	2,557.37	2,430.83
				91	3,017.67	2,875.83	2,735.37
				92	3,394.53	3,236.00	3,077.47
				93	3,818.68	3,640.68	3,461.28
				94	4,295.66	4,095.41	3,893.77
				95	4,832.45	4,607.17	4,380.49
				96	5,435.98	5,182.89	4,928.40
				97	6,116.00	5,830.92	5,544.45
				98	6,880.85	6,559.61	6,236.99
				99	7,740.26	7,378.70	7,017.13

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	681.41	639.69	597.97	18-44	45.89	43.11	40.33
45-49	806.57	756.50	706.44	45-49	54.23	51.45	48.67
50-54	951.19	892.79	831.60	50-54	63.97	61.19	57.02
55	1,201.51	1,131.97	1,059.66	55	80.66	76.48	70.92
56	1,268.26	1,195.94	1,120.85	56	86.22	82.05	76.48
57	1,340.57	1,262.69	1,182.04	57	90.39	86.22	80.66
58	1,415.66	1,332.23	1,246.01	58	95.95	91.78	84.83
59	1,493.54	1,407.32	1,315.54	59	101.52	95.95	90.39
60	1,574.20	1,482.41	1,387.85	60	107.08	101.52	94.56
61	1,665.98	1,568.63	1,471.29	61	114.03	107.08	100.13
62	1,763.32	1,660.42	1,554.73	62	119.59	114.03	105.69
63	1,866.23	1,757.76	1,646.51	63	126.55	119.59	111.25
64	1,974.70	1,860.67	1,741.07	64	133.50	126.55	118.20
65	2,088.73	1,966.35	1,841.20	65	140.45	132.11	123.77
66	2,263.95	2,130.45	1,996.95	66	152.97	143.24	134.89
67	2,453.08	2,308.45	2,161.04	67	165.49	155.75	146.02
68	2,656.11	2,500.36	2,341.83	68	179.39	168.27	157.14
69	2,875.83	2,708.95	2,536.51	69	193.30	182.17	169.66
70	3,115.02	2,931.45	2,747.89	70	208.59	196.08	183.56
71	3,418.17	3,217.92	3,014.89	71	229.45	215.55	201.64
72	3,749.15	3,526.64	3,304.14	72	251.70	236.41	221.11
73	4,113.49	3,868.74	3,623.99	73	275.35	260.05	243.36
74	4,511.21	4,244.21	3,974.43	74	303.16	285.08	267.00

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	4,947.87	4,653.06	4,355.46	75	330.97	311.50	292.03
76	5,568.09	5,237.12	4,903.37	76	372.69	350.44	329.58
77	6,266.19	5,893.50	5,515.25	77	418.58	394.94	369.91
78	7,050.51	6,630.54	6,207.78	78	471.42	443.61	415.80
79	7,932.17	7,459.35	6,983.76	79	529.83	499.24	468.64
80		8,391.08	7,857.07	80		560.42	525.66
81		9,442.40	8,841.64	81		631.35	592.41
82		10,621.65	9,948.59	82		709.22	666.11
83		11,948.31	11,194.59	83		798.22	748.16
84		13,441.85	12,596.35	84		898.35	841.33

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	823.25	775.97	728.69	18-44	57.02	54.23	50.06
45-49	979.01	920.60	862.19	45-49	66.75	63.97	59.80
50-54	1,162.57	1,090.26	1,017.94	50-54	77.88	73.70	69.53
55	1,479.63	1,396.20	1,312.76	55	100.13	94.56	87.61
56	1,565.85	1,476.85	1,387.85	56	105.69	100.13	93.17
57	1,654.85	1,560.29	1,465.73	57	112.64	105.69	98.73
58	1,749.42	1,649.29	1,546.38	58	118.20	111.25	104.30
59	1,849.54	1,741.07	1,632.60	59	125.16	118.20	109.86
60	1,952.45	1,838.42	1,721.60	60	130.72	123.77	115.42
61	2,063.70	1,944.10	1,821.73	61	139.06	132.11	122.38
62	2,180.51	2,052.57	1,924.64	62	147.41	139.06	129.33
63	2,302.89	2,169.39	2,033.10	63	154.36	146.02	136.28
64	2,430.83	2,291.76	2,149.92	64	164.09	154.36	144.63
65	2,567.11	2,419.70	2,269.51	65	172.44	162.70	151.58
66	2,786.83	2,628.30	2,464.20	66	187.74	176.61	165.49
67	3,026.02	2,850.80	2,672.80	67	204.42	191.91	179.39
68	3,284.67	3,092.77	2,900.86	68	221.11	208.59	194.69
69	3,565.58	3,356.99	3,145.61	69	240.58	226.67	211.38
70	3,868.74	3,640.68	3,412.61	70	260.05	244.75	229.45
71	4,252.55	4,002.24	3,751.93	71	286.47	269.78	253.10
72	4,675.31	4,399.96	4,124.62	72	314.28	296.20	278.13
73	5,139.78	4,836.62	4,533.46	73	344.88	325.41	304.55
74	5,648.75	5,315.00	4,981.25	74	379.64	357.39	335.14
75	6,207.78	5,840.66	5,473.53	75	415.80	392.16	367.13
76	6,986.54	6,572.13	6,160.50	76	468.64	442.22	413.02
77	7,859.86	7,395.38	6,933.69	77	527.05	496.46	464.47
78	8,844.42	8,321.55	7,801.45	78	592.41	557.64	522.88
79	9,951.37	9,364.52	8,777.67	79	666.11	627.18	588.24

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,098.60	1,034.63	970.66	18-44	73.70	69.53	65.36
45-49	1,293.29	1,220.98	1,145.88	45-49	87.61	83.44	77.88
50-54	1,518.57	1,435.13	1,348.91	50-54	102.91	97.34	90.39
55	1,977.48	1,863.45	1,746.63	55	132.11	125.16	116.81
56	2,085.95	1,966.35	1,846.76	56	140.45	133.50	123.77
57	2,199.98	2,074.82	1,949.67	57	148.80	140.45	130.72
58	2,322.36	2,188.86	2,058.14	58	157.14	147.41	137.67
59	2,447.51	2,311.23	2,172.17	59	165.49	155.75	146.02
60	2,581.01	2,436.39	2,291.76	60	173.83	164.09	152.97
61	2,728.42	2,575.45	2,419.70	61	183.56	173.83	162.70
62	2,881.39	2,720.08	2,555.98	62	194.69	183.56	171.05
63	3,045.49	2,870.27	2,697.83	63	204.42	193.30	180.78
64	3,215.14	3,031.58	2,848.02	64	215.55	204.42	190.52
65	3,395.92	3,201.24	3,003.77	65	226.67	214.16	200.25
66	3,696.30	3,484.93	3,270.77	66	247.53	233.63	218.33
67	4,024.49	3,790.86	3,557.24	67	269.78	254.49	237.80
68	4,377.71	4,127.40	3,871.52	68	293.42	276.74	260.05
69	4,764.31	4,488.96	4,213.62	69	319.85	301.77	282.30
70	5,184.28	4,883.90	4,583.52	70	347.66	328.19	307.33
71	5,712.72	5,381.75	5,050.78	71	383.81	361.56	339.31
72	6,291.22	5,926.88	5,562.53	72	421.36	397.72	372.69
73	6,928.13	6,527.63	6,127.13	73	464.47	438.05	410.24
74	7,631.79	7,189.57	6,747.35	74	511.75	482.55	451.96
75	8,404.98	7,918.26	7,431.54	75	561.82	529.83	496.46
76	9,459.08	8,911.17	8,363.26	76	632.74	596.58	559.03
77	10,641.12	10,026.46	9,409.02	77	712.00	670.28	628.57
78	11,973.35	11,280.81	10,585.50	78	799.61	753.72	707.83
79	13,472.45	12,690.91	11,909.38	79	899.74	848.29	795.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,415.66	1,354.48	1,290.51	18-44	95.95	91.78	86.22
45-49	1,693.79	1,615.92	1,538.04	45-49	114.03	109.86	102.91
50-54	2,021.98	1,927.42	1,830.07	50-54	134.89	129.33	122.38
55	2,603.26	2,478.11	2,350.17	55	173.83	166.88	158.53
56	2,747.89	2,617.17	2,483.67	56	183.56	176.61	168.27
57	2,900.86	2,761.80	2,622.73	57	194.69	186.34	176.61
58	3,062.17	2,917.55	2,767.36	58	205.81	196.08	186.34
59	3,231.83	3,078.86	2,923.11	59	216.94	207.20	197.47
60	3,409.83	3,248.52	3,084.42	60	228.06	218.33	207.20
61	3,601.74	3,429.30	3,259.64	61	241.97	230.85	219.72
62	3,799.21	3,621.21	3,440.42	62	254.49	243.36	230.85
63	4,010.58	3,821.46	3,632.33	63	268.39	257.27	244.75
64	4,233.09	4,035.62	3,835.36	64	283.69	271.17	257.27
65	4,466.71	4,258.12	4,049.52	65	298.99	285.08	271.17
66	4,853.31	4,625.24	4,399.96	66	325.41	310.11	294.81
67	5,270.50	5,022.96	4,775.43	67	353.22	336.53	319.85
68	5,721.06	5,454.06	5,187.06	68	382.42	365.74	347.66
69	6,213.35	5,924.09	5,632.06	69	415.80	396.33	376.86
70	6,747.35	6,430.28	6,113.22	70	450.56	429.71	408.85
71	7,409.29	7,061.63	6,713.97	71	495.07	472.82	449.17
72	8,132.42	7,754.17	7,373.13	72	543.74	518.71	493.67
73	8,927.86	8,513.45	8,096.26	73	596.58	568.77	540.96
74	9,801.18	9,345.05	8,891.70	74	654.99	625.78	593.80
75	10,757.93	10,260.09	9,762.24	75	718.96	685.58	650.82
76	12,104.07	11,545.03	10,983.22	76	809.35	771.80	732.86
77	13,619.86	12,985.73	12,354.38	77	910.86	867.75	824.65
78	15,321.99	14,609.99	13,897.98	78	1,023.51	976.22	927.55
79	17,238.28	16,437.28	15,633.49	79	1,151.44	1,098.60	1,044.37

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	303.16	286.47	267.00	18-44	22.25	20.86	19.47
45-49	353.22	336.53	314.28	45-49	26.42	25.03	22.25
50-54	408.85	389.38	367.13	50-54	29.20	27.81	25.03
55	559.03	522.88	486.72	55	37.55	36.16	33.38
56	597.97	561.82	522.88	56	40.33	38.94	36.16
57	639.69	600.75	556.25	57	43.11	41.72	38.94
58	684.19	639.69	595.19	58	47.28	44.50	41.72
59	731.47	684.19	636.91	59	50.06	47.28	44.50
60	781.54	731.47	678.63	60	52.84	50.06	47.28
61	837.16	784.32	728.69	61	57.02	54.23	51.45
62	898.35	839.94	781.54	62	61.19	58.41	54.23
63	959.54	901.13	839.94	63	65.36	61.19	58.41
64	1,026.29	965.10	901.13	64	69.53	65.36	62.58
65	1,098.60	1,031.85	965.10	65	73.70	69.53	65.36
66	1,204.29	1,131.97	1,056.88	66	82.05	76.48	72.31
67	1,318.32	1,237.66	1,157.01	67	89.00	84.83	79.27
68	1,440.70	1,354.48	1,268.26	68	97.34	91.78	86.22
69	1,576.98	1,482.41	1,387.85	69	107.08	101.52	94.56
70	1,724.38	1,621.48	1,518.57	70	116.81	109.86	102.91
71	1,924.64	1,810.60	1,696.57	71	130.72	123.77	115.42
72	2,147.14	2,019.20	1,891.26	72	146.02	137.67	127.94
73	2,397.45	2,252.82	2,110.98	73	162.70	152.97	143.24
74	2,672.80	2,514.26	2,355.73	74	180.78	169.66	158.53

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,981.52	2,803.52	2,625.51	75	200.25	189.13	176.61
76	3,356.99	3,156.74	2,956.48	76	225.28	212.77	198.86
77	3,776.96	3,551.68	3,329.17	77	254.49	239.19	223.89
78	4,246.99	3,996.68	3,746.36	78	285.08	269.78	251.70
79	4,780.99	4,500.09	4,216.40	79	321.24	303.16	282.30
80		5,061.90	4,744.84	80	360.17	339.31	317.06
81		5,696.03	5,340.03	81	406.06	382.42	357.39
82		6,408.03	6,004.75	82	456.13	429.71	401.89
83		7,209.04	6,755.69	83	513.14	483.94	451.96
84		8,110.17	7,598.42	84	577.11	543.74	508.97
				85	648.03	610.49	571.55
				86	730.08	686.97	643.86
				87	820.47	773.19	724.52
				88	923.38	870.54	814.91
				89	1,038.80	979.01	916.43
				90	1,168.13	1,101.38	1,030.46
				91	1,314.15	1,237.66	1,159.79
				92	1,478.24	1,393.41	1,304.41
				93	1,663.20	1,567.24	1,467.12
				94	1,871.79	1,763.32	1,650.68
				95	2,105.42	1,983.04	1,856.49
				96	2,368.25	2,230.57	2,088.73
				97	2,664.45	2,510.09	2,350.17
				98	2,996.81	2,822.98	2,643.59
				99	3,370.89	3,176.20	2,973.17

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	350.44	328.19	305.94	18-44	25.03	23.64	22.25
45-49	414.41	389.38	364.35	45-49	29.20	27.81	26.42
50-54	483.94	456.13	428.31	50-54	33.38	31.98	29.20
55	667.50	623.00	578.50	55	44.50	43.11	40.33
56	714.79	667.50	620.22	56	48.67	47.28	43.11
57	762.07	714.79	664.72	57	51.45	50.06	45.89
58	814.91	764.85	712.00	58	55.63	52.84	50.06
59	870.54	817.69	762.07	59	59.80	57.02	52.84
60	928.94	873.32	814.91	60	62.58	59.80	55.63
61	995.69	934.51	873.32	61	68.14	63.97	59.80
62	1,065.22	1,001.26	934.51	62	72.31	69.53	63.97
63	1,137.54	1,070.79	998.47	63	77.88	73.70	68.14
64	1,218.19	1,145.88	1,070.79	64	82.05	79.27	73.70
65	1,301.63	1,223.76	1,143.10	65	87.61	83.44	77.88
66	1,432.35	1,348.91	1,259.91	66	97.34	91.78	86.22
67	1,576.98	1,482.41	1,387.85	67	107.08	101.52	94.56
68	1,735.51	1,632.60	1,526.91	68	116.81	111.25	102.91
69	1,907.95	1,796.70	1,679.88	69	127.94	120.99	114.03
70	2,097.07	1,974.70	1,849.54	70	140.45	132.11	123.77
71	2,344.61	2,208.32	2,069.26	71	157.14	148.80	139.06
72	2,622.73	2,469.76	2,314.01	72	176.61	166.88	155.75
73	2,931.45	2,761.80	2,586.58	73	197.47	186.34	173.83
74	3,276.33	3,087.20	2,892.52	74	221.11	208.59	194.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,662.93	3,448.77	3,234.61	75	246.14	232.24	216.94
76	4,124.62	3,882.65	3,640.68	76	278.13	261.44	244.75
77	4,639.15	4,369.37	4,096.80	77	311.50	294.81	275.35
78	5,220.43	4,914.50	4,608.56	78	350.44	330.97	310.11
79	5,876.81	5,531.94	5,184.28	79	393.55	371.30	347.66
				80	442.22	417.19	390.77
				81	497.85	470.03	439.44
				82	560.42	528.44	495.07
				83	629.96	593.80	556.25
				84	707.83	667.50	625.78
				85	795.44	749.55	702.27
				86	895.57	844.11	791.27
				87	1,006.82	949.80	890.00
				88	1,133.37	1,068.01	1,001.26
				89	1,275.21	1,201.51	1,125.02
				90	1,433.74	1,351.69	1,266.87
				91	1,613.13	1,519.96	1,424.01
				92	1,814.78	1,710.48	1,602.01
				93	2,041.45	1,923.24	1,802.26
				94	2,297.32	2,163.82	2,027.54
				95	2,583.80	2,435.00	2,280.64
				96	2,906.42	2,739.55	2,565.72
				97	3,269.38	3,081.64	2,886.95
				98	3,678.22	3,466.85	3,247.13
				99	4,138.52	3,899.33	3,653.19

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	433.88	406.06	375.47	18-44	29.20	27.81	26.42
45-49	508.97	478.38	447.78	45-49	36.16	33.38	31.98
50-54	592.41	561.82	531.22	50-54	41.72	38.94	36.16
55	837.16	792.66	745.38	55	57.02	54.23	50.06
56	898.35	848.29	798.22	56	61.19	58.41	54.23
57	959.54	906.69	851.07	57	65.36	62.58	58.41
58	1,026.29	967.88	906.69	58	69.53	66.75	62.58
59	1,098.60	1,034.63	967.88	59	75.09	70.92	66.75
60	1,173.69	1,104.16	1,031.85	60	79.27	75.09	70.92
61	1,257.13	1,182.04	1,106.94	61	84.83	80.66	76.48
62	1,343.35	1,265.48	1,187.60	62	91.78	86.22	80.66
63	1,435.13	1,354.48	1,271.04	63	97.34	91.78	86.22
64	1,535.26	1,451.82	1,362.82	64	104.30	98.73	91.78
65	1,640.95	1,551.95	1,460.16	65	111.25	104.30	97.34
66	1,816.17	1,716.04	1,615.92	66	123.77	115.42	108.47
67	2,010.85	1,896.82	1,782.79	67	136.28	127.94	119.59
68	2,222.23	2,097.07	1,969.14	68	150.19	141.84	132.11
69	2,458.64	2,319.58	2,177.73	69	165.49	157.14	146.02
70	2,720.08	2,561.55	2,403.01	70	182.17	172.44	161.31
71	3,053.83	2,875.83	2,697.83	71	204.42	194.69	182.17
72	3,426.52	3,229.05	3,028.80	72	229.45	216.94	203.03
73	3,846.49	3,621.21	3,398.71	73	258.66	243.36	228.06
74	4,316.52	4,066.21	3,815.90	74	289.25	273.95	255.88

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,842.18	4,561.27	4,280.37	75	324.02	305.94	286.47
76	5,451.28	5,134.22	4,817.15	76	365.74	344.88	322.63
77	6,132.69	5,776.69	5,420.69	77	410.24	387.99	362.96
78	6,903.10	6,499.82	6,099.31	78	461.69	435.27	408.85
79	7,768.07	7,314.73	6,861.38	79	518.71	489.50	458.91
				80	582.68	549.30	515.92
				81	656.38	618.83	581.28
				82	738.43	695.32	653.60
				83	830.21	782.93	734.25
				84	934.51	880.27	826.04
				85	1,049.93	990.13	928.94
				86	1,182.04	1,113.90	1,045.76
				87	1,329.44	1,254.35	1,176.48
				88	1,494.93	1,410.10	1,323.88
				89	1,682.67	1,586.71	1,489.37
				90	1,892.65	1,785.57	1,674.32
				91	2,129.06	2,008.07	1,884.31
				92	2,394.67	2,258.39	2,119.32
				93	2,695.05	2,540.69	2,383.54
				94	3,031.58	2,859.14	2,682.53
				95	3,409.83	3,216.53	3,017.67
				96	3,836.76	3,618.43	3,394.53
				97	4,315.13	4,070.38	3,818.68
				98	4,854.70	4,579.35	4,295.66
				99	5,462.40	5,150.90	4,832.45

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	553.47	522.88	492.28	18-44	37.55	36.16	34.77
45-49	664.72	628.57	592.41	45-49	45.89	44.50	41.72
50-54	792.66	750.94	709.22	50-54	52.84	51.45	48.67
55	1,084.69	1,034.63	984.57	55	73.70	70.92	66.75
56	1,159.79	1,106.94	1,054.10	56	79.27	76.48	72.31
57	1,240.44	1,182.04	1,126.41	57	84.83	82.05	76.48
58	1,323.88	1,262.69	1,201.51	58	90.39	87.61	82.05
59	1,415.66	1,348.91	1,284.94	59	97.34	93.17	87.61
60	1,510.23	1,440.70	1,371.16	60	102.91	98.73	93.17
61	1,618.70	1,543.60	1,468.51	61	109.86	105.69	100.13
62	1,732.73	1,652.07	1,571.41	62	118.20	112.64	107.08
63	1,855.10	1,768.88	1,679.88	63	125.16	120.99	114.03
64	1,988.60	1,894.04	1,796.70	64	133.50	127.94	122.38
65	2,127.67	2,024.76	1,921.85	65	141.84	136.28	129.33
66	2,344.61	2,233.36	2,119.32	66	157.14	150.19	143.24
67	2,583.80	2,461.42	2,336.26	67	172.44	165.49	157.14
68	2,848.02	2,711.73	2,575.45	68	190.52	183.56	173.83
69	3,140.05	2,989.86	2,836.89	69	209.99	201.64	191.91
70	3,457.11	3,293.02	3,126.14	70	230.85	221.11	209.99
71	3,871.52	3,690.74	3,504.39	71	258.66	247.53	235.02
72	4,333.21	4,132.96	3,927.15	72	290.64	278.13	264.22
73	4,853.31	4,628.03	4,399.96	73	325.41	310.11	294.81
74	5,431.81	5,181.50	4,928.40	74	364.35	347.66	329.58

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	6,079.85	5,801.72	5,520.81	75	407.46	387.99	368.52
76	6,841.91	6,527.63	6,210.56	76	458.91	436.66	415.80
77	7,698.54	7,345.32	6,986.54	77	515.92	492.28	467.25
78	8,663.64	8,263.14	7,859.86	78	579.89	553.47	525.66
79	9,748.33	9,297.77	8,841.64	79	652.21	623.00	591.02
				80	732.86	699.49	664.72
				81	824.65	787.10	748.16
				82	927.55	885.83	841.33
				83	1,044.37	995.69	945.63
				84	1,173.69	1,119.46	1,063.83
				85	1,319.71	1,258.52	1,195.94
				86	1,485.20	1,417.05	1,346.13
				87	1,671.54	1,593.66	1,514.40
				88	1,880.14	1,792.53	1,703.52
				89	2,115.15	2,016.42	1,916.29
				90	2,379.37	2,268.12	2,155.48
				91	2,675.58	2,551.81	2,425.26
				92	3,010.72	2,871.66	2,728.42
				93	3,386.19	3,230.44	3,069.13
				94	3,810.33	3,633.72	3,452.94
				95	4,285.93	4,087.07	3,884.04
				96	4,821.32	4,598.82	4,369.37
				97	5,424.86	5,173.15	4,915.89
				98	6,102.10	5,819.80	5,530.55
				99	6,865.55	6,547.10	6,221.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	575.72	545.13	514.53	18-44	40.33	37.55	34.77
45-49	681.41	642.47	606.32	45-49	48.67	45.89	41.72
50-54	801.00	756.50	709.22	50-54	55.63	52.84	48.67
55	1,059.66	995.69	931.72	55	70.92	66.75	62.58
56	1,120.85	1,054.10	987.35	56	76.48	70.92	66.75
57	1,187.60	1,115.29	1,042.97	57	80.66	75.09	70.92
58	1,254.35	1,179.26	1,104.16	58	84.83	80.66	75.09
59	1,326.66	1,248.79	1,165.35	59	90.39	84.83	79.27
60	1,401.76	1,318.32	1,232.10	60	94.56	89.00	83.44
61	1,485.20	1,396.20	1,304.41	61	100.13	94.56	89.00
62	1,574.20	1,479.63	1,382.29	62	107.08	100.13	94.56
63	1,665.98	1,565.85	1,462.95	63	112.64	105.69	100.13
64	1,763.32	1,657.63	1,546.38	64	119.59	112.64	105.69
65	1,866.23	1,752.20	1,635.38	65	125.16	118.20	111.25
66	2,024.76	1,902.39	1,777.23	66	136.28	129.33	120.99
67	2,194.42	2,063.70	1,927.42	67	147.41	139.06	130.72
68	2,380.76	2,238.92	2,091.51	68	159.92	151.58	141.84
69	2,581.01	2,428.04	2,269.51	69	173.83	164.09	152.97
70	2,797.95	2,631.08	2,461.42	70	187.74	176.61	165.49
71	3,073.30	2,889.73	2,703.39	71	207.20	194.69	182.17
72	3,373.67	3,170.64	2,967.61	72	226.67	212.77	200.25
73	3,701.86	3,479.36	3,256.86	73	247.53	233.63	219.72
74	4,063.43	3,818.68	3,573.93	74	272.56	257.27	240.58

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	4,458.37	4,191.37	3,921.58	75	297.60	280.91	262.83
76	5,017.40	4,717.03	4,413.87	76	335.14	317.06	296.20
77	5,643.19	5,306.65	4,967.34	77	376.86	356.00	333.75
78	6,346.85	5,968.59	5,590.34	78	424.14	400.50	374.08
79	7,136.73	6,713.97	6,288.44	79	478.38	449.17	421.36
80		7,551.13	7,075.54	80		504.80	472.82
81		8,496.76	7,962.76	81		568.77	532.61
82		9,561.99	8,958.45	82		639.69	599.36
83		10,757.93	10,079.30	83		718.96	673.07
84		12,104.07	11,342.00	84		809.35	757.89

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	703.66	661.94	620.22	18-44	47.28	44.50	41.72
45-49	831.60	784.32	734.25	45-49	57.02	52.84	50.06
50-54	979.01	923.38	867.75	50-54	66.75	62.58	58.41
55	1,290.51	1,218.19	1,145.88	55	87.61	82.05	76.48
56	1,368.38	1,290.51	1,215.41	56	93.17	87.61	82.05
57	1,449.04	1,368.38	1,284.94	57	98.73	91.78	86.22
58	1,535.26	1,446.26	1,360.04	58	104.30	97.34	91.78
59	1,627.04	1,532.48	1,437.91	59	109.86	102.91	95.95
60	1,721.60	1,621.48	1,521.35	60	115.42	108.47	101.52
61	1,824.51	1,718.82	1,613.13	61	122.38	115.42	108.47
62	1,930.20	1,818.95	1,704.92	62	129.33	122.38	114.03
63	2,044.23	1,924.64	1,805.04	63	137.67	129.33	120.99
64	2,163.82	2,038.67	1,910.73	64	144.63	137.67	127.94
65	2,288.98	2,155.48	2,021.98	65	152.97	144.63	134.89
66	2,486.45	2,341.83	2,197.20	66	166.88	157.14	147.41
67	2,700.61	2,542.08	2,386.33	67	180.78	171.05	159.92
68	2,931.45	2,761.80	2,592.14	68	197.47	186.34	173.83
69	3,181.77	2,998.20	2,814.64	69	214.16	201.64	189.13
70	3,454.33	3,254.08	3,053.83	70	232.24	218.33	204.42
71	3,801.99	3,579.49	3,359.77	71	255.88	240.58	225.28
72	4,180.24	3,938.27	3,690.74	72	280.91	264.22	247.53
73	4,597.43	4,330.43	4,057.87	73	308.72	290.64	272.56
74	5,059.12	4,761.53	4,461.15	74	339.31	319.85	298.99
75	5,562.53	5,234.34	4,903.37	75	371.30	350.44	328.19
76	6,257.85	5,890.72	5,518.03	76	418.58	394.94	369.91
77	7,042.16	6,627.75	6,207.78	77	470.03	443.61	415.80
78	7,921.04	7,453.79	6,986.54	78	529.83	499.24	467.25
79	8,911.17	8,388.30	7,859.86	79	595.19	560.42	525.66

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	898.35	848.29	795.44	18-44	61.19	58.41	54.23
45-49	1,073.57	1,012.38	948.41	45-49	73.70	69.53	65.36
50-54	1,279.38	1,204.29	1,129.19	50-54	86.22	82.05	76.48
55	1,710.48	1,604.79	1,499.10	55	114.03	108.47	101.52
56	1,810.60	1,699.35	1,588.10	56	120.99	115.42	108.47
57	1,913.51	1,796.70	1,679.88	57	127.94	122.38	114.03
58	2,024.76	1,902.39	1,780.01	58	136.28	129.33	120.99
59	2,141.57	2,013.64	1,882.92	59	143.24	136.28	127.94
60	2,263.95	2,127.67	1,991.39	60	151.58	143.24	134.89
61	2,397.45	2,255.61	2,113.76	61	161.31	152.97	143.24
62	2,539.30	2,389.11	2,238.92	62	171.05	161.31	151.58
63	2,689.48	2,530.95	2,375.20	63	180.78	171.05	159.92
64	2,845.23	2,681.14	2,517.04	64	190.52	180.78	169.66
65	3,012.11	2,839.67	2,667.23	65	201.64	190.52	178.00
66	3,279.11	3,089.99	2,903.64	66	219.72	208.59	194.69
67	3,568.36	3,362.55	3,156.74	67	239.19	226.67	211.38
68	3,885.43	3,660.14	3,434.86	68	260.05	246.14	230.85
69	4,227.52	3,979.99	3,735.24	69	283.69	268.39	250.31
70	4,600.21	4,330.43	4,060.65	70	307.33	290.64	272.56
71	5,070.25	4,775.43	4,477.84	71	339.31	321.24	300.38
72	5,587.56	5,262.15	4,933.96	72	374.08	353.22	330.97
73	6,157.72	5,798.94	5,437.37	73	411.63	389.38	365.74
74	6,786.29	6,391.35	5,993.63	74	453.35	428.31	401.89
75	7,478.82	7,042.16	6,602.72	75	499.24	471.42	442.22
76	8,413.33	7,923.82	7,431.54	76	561.82	531.22	497.85
77	9,464.65	8,913.95	8,360.48	77	632.74	596.58	560.42
78	10,646.68	10,029.24	9,409.02	78	712.00	671.68	629.96
79	11,978.91	11,280.81	10,585.50	79	801.00	755.11	707.83

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,193.16	1,134.76	1,073.57	18-44	80.66	77.88	73.70
45-49	1,437.91	1,368.38	1,293.29	45-49	97.34	93.17	89.00
50-54	1,729.95	1,643.73	1,554.73	50-54	115.42	111.25	105.69
55	2,275.07	2,172.17	2,069.26	55	152.97	146.02	139.06
56	2,408.58	2,300.11	2,191.64	56	162.70	155.75	147.41
57	2,547.64	2,433.61	2,319.58	57	171.05	164.09	157.14
58	2,695.05	2,572.67	2,453.08	58	180.78	173.83	165.49
59	2,848.02	2,722.86	2,594.92	59	191.91	183.56	175.22
60	3,012.11	2,878.61	2,745.11	60	201.64	193.30	184.95
61	3,184.55	3,042.70	2,900.86	61	214.16	204.42	196.08
62	3,368.11	3,215.14	3,062.17	62	226.67	216.94	207.20
63	3,560.02	3,395.92	3,231.83	63	239.19	228.06	218.33
64	3,760.27	3,587.83	3,412.61	64	253.10	241.97	229.45
65	3,974.43	3,788.08	3,601.74	65	267.00	254.49	241.97
66	4,319.30	4,119.05	3,916.02	66	290.64	276.74	262.83
67	4,694.78	4,475.06	4,255.34	67	315.67	300.38	285.08
68	5,103.62	4,864.43	4,625.24	68	342.10	326.80	310.11
69	5,545.84	5,287.18	5,028.53	69	371.30	354.61	336.53
70	6,024.22	5,743.31	5,462.40	70	401.89	383.81	364.35
71	6,622.19	6,313.47	6,004.75	71	442.22	422.75	400.50
72	7,275.79	6,939.26	6,599.94	72	486.72	464.47	440.83
73	7,996.14	7,626.23	7,253.54	73	534.00	510.36	483.94
74	8,786.02	8,379.95	7,973.89	74	588.24	560.42	532.61
75	9,653.77	9,208.77	8,760.99	75	645.25	614.66	584.07
76	10,863.62	10,362.99	9,856.80	76	725.91	692.54	657.77
77	12,223.66	11,656.28	11,088.90	77	816.30	778.75	739.82
78	13,753.36	13,113.66	12,473.97	78	919.21	876.10	832.99
79	15,474.96	14,754.61	14,034.26	79	1,033.24	984.57	935.90

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	364.35	347.66	328.19	18-44	26.42	25.03	22.25
45-49	436.66	411.63	386.60	45-49	31.98	30.59	27.81
50-54	520.10	486.72	453.35	50-54	36.16	34.77	31.98
55	675.85	636.91	595.19	55	47.28	44.50	41.72
56	723.13	678.63	634.13	56	50.06	47.28	44.50
57	770.41	723.13	673.07	57	54.23	50.06	47.28
58	823.25	770.41	717.57	58	57.02	52.84	50.06
59	876.10	820.47	762.07	59	59.80	55.63	52.84
60	934.51	873.32	809.35	60	62.58	58.41	54.23
61	995.69	931.72	864.97	61	66.75	62.58	58.41
62	1,059.66	992.91	923.38	62	72.31	68.14	62.58
63	1,129.19	1,056.88	984.57	63	76.48	72.31	66.75
64	1,201.51	1,126.41	1,048.54	64	82.05	77.88	72.31
65	1,276.60	1,198.73	1,118.07	65	86.22	82.05	76.48
66	1,404.54	1,318.32	1,229.32	66	94.56	90.39	84.83
67	1,540.82	1,446.26	1,351.69	67	104.30	98.73	93.17
68	1,691.01	1,588.10	1,482.41	68	114.03	108.47	101.52
69	1,857.89	1,743.85	1,629.82	69	125.16	118.20	111.25
70	2,038.67	1,913.51	1,788.35	70	136.28	129.33	120.99
71	2,266.73	2,127.67	1,988.60	71	151.58	144.63	134.89
72	2,522.61	2,366.86	2,211.11	72	168.27	159.92	150.19
73	2,803.52	2,631.08	2,458.64	73	187.74	178.00	166.88
74	3,115.02	2,925.89	2,733.98	74	208.59	197.47	184.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,462.68	3,251.30	3,037.14	75	230.85	218.33	204.42
76	3,893.77	3,657.36	3,420.96	76	260.05	246.14	230.85
77	4,380.49	4,116.27	3,849.27	77	293.42	276.74	258.66
78	4,925.62	4,628.03	4,330.43	78	329.58	311.50	290.64
79	5,537.50	5,206.53	4,875.56	79	371.30	349.05	326.80
80		5,854.56	5,484.65	80	417.19	392.16	367.13
81		6,588.82	6,171.63	81	470.03	442.22	413.02
82		7,414.85	6,944.82	82	528.44	496.46	464.47
83		8,343.80	7,815.35	83	593.80	557.64	522.88
84		9,389.55	8,794.36	84	667.50	627.18	588.24
				85	749.55	705.05	660.55
				86	844.11	794.05	743.99
				87	949.80	892.79	837.16
				88	1,068.01	1,004.04	941.46
				89	1,201.51	1,130.58	1,058.27
				90	1,351.69	1,271.04	1,190.38
				91	1,519.96	1,429.57	1,339.18
				92	1,710.48	1,608.96	1,507.45
				93	1,923.24	1,809.21	1,695.18
				94	2,163.82	2,035.89	1,907.95
				95	2,435.00	2,290.37	2,145.75
				96	2,739.55	2,576.84	2,414.14
				97	3,081.64	2,898.08	2,715.91
				98	3,466.85	3,261.03	3,055.22
				99	3,899.33	3,668.49	3,436.25

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	450.56	419.97	389.38	18-44	30.59	29.20	27.81
45-49	539.57	503.41	464.47	45-49	37.55	36.16	33.38
50-54	639.69	597.97	553.47	50-54	43.11	41.72	38.94
55	812.13	767.63	720.35	55	55.63	52.84	48.67
56	867.75	820.47	767.63	56	59.80	57.02	52.84
57	926.16	873.32	817.69	57	63.97	59.80	55.63
58	987.35	928.94	870.54	58	66.75	63.97	59.80
59	1,051.32	990.13	926.16	59	70.92	68.14	63.97
60	1,120.85	1,054.10	984.57	60	75.09	70.92	66.75
61	1,195.94	1,123.63	1,048.54	61	80.66	76.48	72.31
62	1,271.04	1,195.94	1,115.29	62	86.22	80.66	76.48
63	1,354.48	1,271.04	1,187.60	63	91.78	86.22	82.05
64	1,440.70	1,351.69	1,262.69	64	97.34	91.78	86.22
65	1,532.48	1,437.91	1,343.35	65	102.91	97.34	91.78
66	1,685.45	1,582.54	1,479.63	66	114.03	107.08	101.52
67	1,855.10	1,741.07	1,629.82	67	125.16	118.20	111.25
68	2,038.67	1,916.29	1,793.92	68	137.67	129.33	122.38
69	2,241.70	2,108.20	1,977.48	69	151.58	141.84	133.50
70	2,464.20	2,319.58	2,174.95	70	165.49	155.75	146.02
71	2,753.45	2,592.14	2,430.83	71	184.95	175.22	164.09
72	3,076.08	2,895.30	2,714.51	72	207.20	194.69	182.17
73	3,434.86	3,234.61	3,031.58	73	230.85	216.94	204.42
74	3,835.36	3,612.86	3,384.80	74	257.27	241.97	228.06

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,283.15	4,032.83	3,779.74	75	286.47	269.78	253.10
76	4,819.93	4,539.02	4,252.55	76	322.63	304.55	285.08
77	5,423.47	5,106.40	4,783.78	77	362.96	342.10	321.24
78	6,102.10	5,743.31	5,381.75	78	408.85	385.21	361.56
79	6,866.94	6,460.88	6,054.81	79	458.91	433.88	406.06
				80	515.92	486.72	456.13
				81	581.28	547.91	513.14
				82	653.60	616.05	577.11
				83	734.25	692.54	649.43
				84	826.04	778.75	730.08
				85	928.94	874.71	820.47
				86	1,045.76	984.57	923.38
				87	1,176.48	1,108.33	1,038.80
				88	1,323.88	1,246.01	1,169.52
				89	1,489.37	1,401.76	1,315.54
				90	1,674.32	1,576.98	1,479.63
				91	1,884.31	1,774.45	1,664.59
				92	2,119.32	1,995.56	1,871.79
				93	2,383.54	2,244.48	2,105.42
				94	2,682.53	2,525.39	2,369.64
				95	3,017.67	2,841.06	2,664.45
				96	3,394.53	3,195.67	2,998.20
				97	3,818.68	3,596.18	3,372.28
				98	4,295.66	4,045.35	3,793.65
				99	4,832.45	4,550.15	4,267.85

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	584.07	550.69	514.53	18-44	38.94	37.55	34.77
45-49	698.10	656.38	614.66	45-49	47.28	45.89	41.72
50-54	834.38	781.54	728.69	50-54	55.63	52.84	50.06
55	1,037.41	979.01	917.82	55	70.92	66.75	62.58
56	1,106.94	1,045.76	979.01	56	76.48	72.31	66.75
57	1,182.04	1,115.29	1,042.97	57	80.66	76.48	70.92
58	1,259.91	1,187.60	1,112.51	58	86.22	80.66	76.48
59	1,343.35	1,265.48	1,184.82	59	90.39	86.22	80.66
60	1,432.35	1,348.91	1,262.69	60	95.95	90.39	84.83
61	1,526.91	1,437.91	1,346.13	61	102.91	97.34	91.78
62	1,624.26	1,529.70	1,432.35	62	109.86	104.30	97.34
63	1,727.17	1,627.04	1,524.13	63	116.81	111.25	102.91
64	1,838.42	1,732.73	1,624.26	64	125.16	118.20	109.86
65	1,955.23	1,841.20	1,727.17	65	132.11	125.16	116.81
66	2,158.26	2,033.10	1,907.95	66	146.02	139.06	129.33
67	2,383.54	2,244.48	2,105.42	67	161.31	151.58	141.84
68	2,628.30	2,478.11	2,325.14	68	176.61	166.88	157.14
69	2,900.86	2,733.98	2,567.11	69	194.69	183.56	172.44
70	3,201.24	3,017.67	2,831.33	70	214.16	201.64	189.13
71	3,596.18	3,390.36	3,178.99	71	240.58	226.67	212.77
72	4,035.62	3,804.77	3,571.14	72	271.17	254.49	239.19
73	4,530.68	4,272.02	4,007.80	73	304.55	286.47	268.39
74	5,086.93	4,794.90	4,500.09	74	340.70	321.24	301.77

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	5,709.94	5,381.75	5,050.78	75	382.42	360.17	337.92
76	6,424.72	6,057.60	5,684.91	76	431.10	406.06	381.03
77	7,228.51	6,814.10	6,396.91	77	483.94	456.13	428.31
78	8,132.42	7,667.95	7,197.91	78	545.13	513.14	481.16
79	9,150.36	8,624.70	8,101.83	79	613.27	577.11	540.96
				80	688.36	648.03	607.71
				81	774.58	730.08	684.19
				82	871.93	820.47	770.41
				83	980.40	923.38	866.36
				84	1,102.77	1,038.80	974.83
				85	1,239.05	1,168.13	1,095.82
				86	1,394.80	1,314.15	1,233.49
				87	1,568.63	1,479.63	1,387.85
				88	1,764.71	1,664.59	1,560.29
				89	1,985.82	1,871.79	1,756.37
				90	2,233.36	2,105.42	1,976.09
				91	2,512.87	2,368.25	2,222.23
				92	2,827.16	2,664.45	2,500.36
				93	3,180.38	2,998.20	2,811.86
				94	3,576.71	3,372.28	3,163.69
				95	4,024.49	3,793.65	3,558.63
				96	4,527.90	4,267.85	4,003.63
				97	5,092.50	4,801.85	4,504.26
				98	5,729.41	5,401.22	5,067.47
				99	6,445.58	6,077.06	5,700.20

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	748.16	712.00	673.07	18-44	50.06	48.67	45.89
45-49	887.22	845.50	803.79	45-49	59.80	58.41	54.23
50-54	1,048.54	1,004.04	956.76	50-54	70.92	68.14	63.97
55	1,357.26	1,290.51	1,223.76	55	91.78	87.61	83.44
56	1,446.26	1,376.73	1,304.41	56	98.73	94.56	89.00
57	1,540.82	1,465.73	1,390.63	57	104.30	100.13	94.56
58	1,640.95	1,560.29	1,479.63	58	111.25	105.69	101.52
59	1,746.63	1,663.20	1,576.98	59	118.20	112.64	108.47
60	1,857.89	1,768.88	1,677.10	60	125.16	119.59	114.03
61	1,980.26	1,885.70	1,791.13	61	133.50	127.94	122.38
62	2,108.20	2,008.07	1,907.95	62	141.84	136.28	129.33
63	2,244.48	2,141.57	2,035.89	63	151.58	144.63	137.67
64	2,389.11	2,280.64	2,172.17	64	161.31	154.36	146.02
65	2,542.08	2,428.04	2,314.01	65	171.05	162.70	154.36
66	2,803.52	2,678.36	2,550.42	66	189.13	179.39	171.05
67	3,092.77	2,950.92	2,809.08	67	208.59	198.86	187.74
68	3,409.83	3,251.30	3,092.77	68	229.45	218.33	207.20
69	3,760.27	3,585.05	3,407.05	69	251.70	240.58	229.45
70	4,146.87	3,949.40	3,751.93	70	276.74	264.22	251.70
71	4,639.15	4,419.43	4,196.93	71	310.11	296.20	282.30
72	5,187.06	4,942.31	4,694.78	72	346.27	330.97	315.67
73	5,801.72	5,529.16	5,251.03	73	387.99	369.91	351.83
74	6,488.69	6,182.75	5,874.03	74	433.88	413.02	393.55

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	7,256.32	6,914.23	6,569.35	75	483.94	461.69	439.44
76	8,165.79	7,779.20	7,392.60	76	545.13	520.10	495.07
77	9,183.74	8,752.64	8,315.98	77	613.27	585.46	556.25
78	10,332.40	9,845.68	9,356.18	78	689.75	657.77	625.78
79	11,622.91	11,077.78	10,527.09	79	775.97	739.82	703.66
				80	871.93	831.60	791.27
				81	981.79	935.90	890.00
				82	1,104.16	1,052.71	1,001.26
				83	1,241.83	1,184.82	1,126.41
				84	1,397.59	1,332.23	1,266.87
				85	1,571.41	1,497.71	1,424.01
				86	1,768.88	1,685.45	1,602.01
				87	1,990.00	1,896.82	1,802.26
				88	2,237.53	2,133.23	2,027.54
				89	2,518.44	2,400.23	2,282.03
				90	2,832.72	2,699.22	2,567.11
				91	3,185.94	3,037.14	2,886.95
				92	3,585.05	3,416.78	3,248.52
				93	4,032.83	3,843.71	3,654.58
				94	4,536.24	4,323.48	4,110.71
				95	5,103.62	4,864.43	4,625.24
				96	5,741.92	5,472.14	5,202.36
				97	6,459.49	6,156.33	5,853.17
				98	7,266.06	6,925.35	6,584.65
				99	8,174.14	7,791.71	7,407.90

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 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	717.57	678.63	639.69	18-44	50.06	47.28	43.11
45-49	853.85	806.57	756.50	45-49	59.80	55.63	51.45
50-54	1,012.38	953.97	892.79	50-54	69.53	65.36	61.19
55	1,262.69	1,193.16	1,123.63	55	86.22	80.66	75.09
56	1,337.79	1,262.69	1,187.60	56	91.78	86.22	80.66
57	1,412.88	1,335.01	1,257.13	57	95.95	90.39	84.83
58	1,493.54	1,410.10	1,326.66	58	101.52	95.95	89.00
59	1,579.76	1,490.76	1,401.76	59	107.08	101.52	94.56
60	1,668.76	1,574.20	1,479.63	60	112.64	105.69	98.73
61	1,766.10	1,663.20	1,563.07	61	119.59	112.64	105.69
62	1,866.23	1,757.76	1,649.29	62	126.55	118.20	111.25
63	1,974.70	1,857.89	1,741.07	63	133.50	125.16	118.20
64	2,085.95	1,963.57	1,838.42	64	140.45	132.11	123.77
65	2,205.54	2,072.04	1,938.54	65	147.41	139.06	130.72
66	2,386.33	2,244.48	2,099.86	66	159.92	151.58	141.84
67	2,583.80	2,428.04	2,275.07	67	173.83	164.09	152.97
68	2,792.39	2,628.30	2,461.42	68	187.74	178.00	165.49
69	3,023.24	2,842.45	2,664.45	69	203.03	191.91	179.39
70	3,267.99	3,076.08	2,884.17	70	219.72	207.20	193.30
71	3,587.83	3,376.46	3,165.08	71	241.97	228.06	212.77
72	3,935.49	3,701.86	3,471.02	72	264.22	248.92	233.63
73	4,316.52	4,063.43	3,807.55	73	290.64	272.56	255.88
74	4,733.71	4,455.59	4,177.46	74	318.45	298.99	279.52

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 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	5,192.62	4,886.68	4,580.74	75	347.66	326.80	305.94
76	5,843.44	5,498.56	5,156.47	76	392.16	368.52	344.88
77	6,574.91	6,188.31	5,801.72	77	440.83	414.41	387.99
78	7,398.17	6,961.51	6,527.63	78	495.07	465.86	436.66
79	8,321.55	7,832.04	7,342.54	79	557.64	524.27	490.89
80		8,811.05	8,260.36	80		588.24	550.69
81		9,915.21	9,292.21	81		661.94	620.22
82		11,152.87	10,454.78	82		745.38	698.10
83		12,546.29	11,759.19	83		838.55	785.71
84		14,114.92	13,227.70	84		942.85	883.05

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	892.79	839.94	784.32	18-44	61.19	58.41	54.23
45-49	1,054.10	992.91	926.16	45-49	72.31	69.53	63.97
50-54	1,240.44	1,168.13	1,093.04	50-54	84.83	80.66	75.09
55	1,582.54	1,490.76	1,396.20	55	105.69	100.13	93.17
56	1,671.54	1,574.20	1,474.07	56	112.64	105.69	98.73
57	1,760.54	1,660.42	1,554.73	57	118.20	112.64	104.30
58	1,857.89	1,749.42	1,638.17	58	125.16	118.20	109.86
59	1,958.01	1,843.98	1,729.95	59	132.11	125.16	116.81
60	2,063.70	1,944.10	1,821.73	60	139.06	130.72	122.38
61	2,180.51	2,052.57	1,924.64	61	147.41	139.06	129.33
62	2,300.11	2,169.39	2,033.10	62	155.75	146.02	136.28
63	2,428.04	2,288.98	2,147.14	63	164.09	154.36	144.63
64	2,561.55	2,416.92	2,269.51	64	173.83	162.70	152.97
65	2,703.39	2,550.42	2,394.67	65	182.17	171.05	159.92
66	2,937.02	2,770.14	2,600.48	66	198.86	186.34	173.83
67	3,187.33	3,006.55	2,822.98	67	215.55	201.64	189.13
68	3,459.89	3,262.42	3,062.17	68	233.63	219.72	204.42
69	3,757.49	3,543.33	3,323.61	69	253.10	237.80	222.50
70	4,077.33	3,843.71	3,607.30	70	273.95	257.27	240.58
71	4,483.40	4,224.74	3,963.30	71	301.77	283.69	265.61
72	4,928.40	4,641.93	4,355.46	72	330.97	311.50	290.64
73	5,415.12	5,100.84	4,783.78	73	362.96	342.10	319.85
74	5,951.91	5,604.25	5,256.59	74	399.11	375.47	351.83
75	6,541.54	6,157.72	5,773.91	75	436.66	411.63	385.21
76	7,359.23	6,928.13	6,497.04	76	492.28	463.08	433.88
77	8,279.83	7,795.89	7,309.16	77	553.47	521.49	488.11
78	9,314.46	8,769.33	8,221.42	78	623.00	586.85	549.30
79	10,479.81	9,865.15	9,250.49	79	700.88	659.16	617.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,190.38	1,123.63	1,056.88	18-44	80.66	76.48	70.92
45-49	1,398.98	1,321.10	1,243.23	45-49	95.95	90.39	83.44
50-54	1,638.17	1,549.16	1,457.38	50-54	111.25	104.30	97.34
55	2,105.42	1,985.82	1,863.45	55	141.84	133.50	125.16
56	2,222.23	2,097.07	1,966.35	56	150.19	141.84	132.11
57	2,344.61	2,211.11	2,074.82	57	158.53	148.80	139.06
58	2,475.33	2,333.48	2,188.86	58	166.88	157.14	147.41
59	2,611.61	2,461.42	2,308.45	59	175.22	165.49	155.75
60	2,753.45	2,594.92	2,433.61	60	183.56	173.83	162.70
61	2,903.64	2,736.76	2,567.11	61	194.69	183.56	172.44
62	3,062.17	2,884.17	2,706.17	62	204.42	193.30	180.78
63	3,229.05	3,042.70	2,853.58	63	215.55	204.42	190.52
64	3,404.27	3,206.80	3,009.33	64	228.06	214.16	201.64
65	3,587.83	3,379.24	3,170.64	65	239.19	225.28	211.38
66	3,907.68	3,679.61	3,454.33	66	261.44	246.14	230.85
67	4,252.55	4,007.80	3,760.27	67	285.08	268.39	251.70
68	4,630.81	4,363.80	4,094.02	68	310.11	292.03	273.95
69	5,039.65	4,750.40	4,458.37	69	337.92	318.45	297.60
70	5,484.65	5,170.37	4,853.31	70	367.13	346.27	324.02
71	6,040.91	5,693.25	5,342.81	71	404.67	382.42	357.39
72	6,650.00	6,266.19	5,882.38	72	445.00	419.97	393.55
73	7,323.07	6,897.54	6,472.00	73	489.50	461.69	432.49
74	8,062.89	7,592.85	7,125.60	74	539.57	508.97	476.99
75	8,875.02	8,357.70	7,840.39	75	592.41	559.03	524.27
76	9,984.74	9,403.46	8,822.17	76	667.50	629.96	591.02
77	11,233.53	10,579.93	9,926.34	77	750.94	707.83	664.72
78	12,635.29	11,901.03	11,166.78	78	844.11	796.83	746.77
79	14,215.05	13,389.01	12,562.97	79	949.80	895.57	839.94

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 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,535.26	1,465.73	1,393.41	18-44	102.91	98.73	93.17
45-49	1,827.29	1,741.07	1,652.07	45-49	122.38	118.20	111.25
50-54	2,169.39	2,063.70	1,955.23	50-54	144.63	139.06	132.11
55	2,759.01	2,625.51	2,492.01	55	184.95	176.61	168.27
56	2,911.98	2,770.14	2,631.08	56	196.08	186.34	178.00
57	3,070.52	2,923.11	2,772.92	57	207.20	197.47	187.74
58	3,237.39	3,081.64	2,925.89	58	218.33	208.59	197.47
59	3,415.39	3,251.30	3,087.20	59	229.45	219.72	208.59
60	3,598.96	3,426.52	3,254.08	60	241.97	230.85	218.33
61	3,799.21	3,618.43	3,437.64	61	255.88	244.75	230.85
62	4,007.80	3,818.68	3,626.77	62	269.78	257.27	244.75
63	4,227.52	4,030.05	3,829.80	63	285.08	271.17	257.27
64	4,461.15	4,252.55	4,043.96	64	300.38	286.47	272.56
65	4,705.90	4,486.18	4,266.46	65	315.67	301.77	286.47
66	5,111.97	4,872.78	4,633.59	66	343.49	328.19	311.50
67	5,548.62	5,289.97	5,031.31	67	372.69	356.00	337.92
68	6,024.22	5,743.31	5,462.40	68	404.67	386.60	367.13
69	6,541.54	6,235.60	5,932.44	69	439.44	418.58	397.72
70	7,100.57	6,769.60	6,438.63	70	475.60	453.35	431.10
71	7,795.89	7,431.54	7,069.98	71	522.88	497.85	474.21
72	8,557.95	8,160.23	7,759.73	72	572.94	546.52	518.71
73	9,392.33	8,955.67	8,519.02	73	628.57	599.36	570.16
74	10,310.15	9,831.77	9,350.61	74	689.75	657.77	624.39
75	11,316.97	10,791.31	10,262.87	75	755.11	720.35	684.19
76	12,732.63	12,143.00	11,547.81	76	849.68	810.74	770.41
77	14,326.30	13,658.79	12,988.51	77	956.76	912.25	866.36
78	16,117.43	15,366.49	14,612.77	78	1,074.96	1,026.29	974.83
79	18,133.85	17,288.34	16,437.28	79	1,209.85	1,154.23	1,097.21

Fractional Premiums (expressed as a percent of annual premium)

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

SERFF Tracking #:

MILL-130642135

State Tracking #:

MILL-130642135

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-130642135

State Tracking #:

MILL-130642135

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-130642135

State Tracking #:

MILL-130642135

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-130642135

Policy Forms: Long Term Care
Long Term Care
Annual 5% Compound Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider
Increased Benefits Option Rider

H-LTC3JP, et al.
H-LTC3JP27, et al.
H-5AI
H-COLI-4
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-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms 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, three prior increases have been approved and implemented on these forms and associated riders.

1. 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.



Honorable Teresa D. Miller
August 17, 2016

2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. On April 14, 2015, the company requested a rate increase of 73.9%. 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 83.0% 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-LTC3JP, et al.
Long Term Care	H-LTC3JP27, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI-4
Increased Benefits Option Rider	H-IBOR

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from July 1994 through February 1998.

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

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day 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, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

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 Activities of Daily Living (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 and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, 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

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base 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 these policy forms.

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 1997	1998 and Later
1 - 4	151.8%	132.5%
5 - 7	171.1%	158.2%
8 - 9	176.6%	179.4%
10 - 11	181.2%	188.6%
12 - 13	188.6%	197.8%
14 - 15	207.0%	207.0%
16	216.2%	218.6%
17	216.2%	220.9%
18	220.8%	228.0%
19	223.2%	228.0%
20	220.9%	223.3%
21	223.3%	223.3%
22	218.5%	218.5%
23	213.0%	213.0%
24	207.7%	207.7%
25	202.5%	202.5%
26	197.5%	197.5%
27	192.5%	192.5%
28	187.7%	187.7%
29	183.0%	183.0%
30	178.4%	178.4%
31	174.0%	174.0%
32	169.6%	169.6%
33	165.4%	165.4%
34	161.3%	161.3%
35	157.2%	157.2%
36	153.3%	153.3%
37	149.5%	149.5%
38	145.7%	145.7%
39	142.1%	142.1%
40	138.5%	138.5%
41	135.1%	135.1%
42+	131.7%	131.7%

A cumulative 3.0% 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 these policy forms.

METLIFE INSURANCE COMPANY USA

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Actuarial Memorandum for the LTC3+ Comprehensive Product

August 2016

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

Voluntary Lapse Rates

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

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

Assumed Benefit Exhaustion Rates

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

In the year of rate increase implementation, an additional 3.3% of in-force policyholders are assumed to lapse, and an 8.3% reduction in premium and claims is expected due to the election of reduced benefits.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

August 2016

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

Mortality Selection Factors

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

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

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Comprehensive Product

August 2016

8. Premiums

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

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 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 these products.

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	50.6%
Semi-Annual	0.51*AP	20.7%
Quarterly	0.26*AP	6.7%
Monthly	0.09*AP	22.0%

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 these policy forms 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 forms 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

Three prior rate increases have been approved and implemented on these policy forms and associated riders. 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 73.9%. 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 83.0% 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 83.0% 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*: \$2,474
After increase: \$4,527

*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	2.9%
48 - 52	7.1%
53 - 57	14.2%
58 - 62	24.6%
63 - 67	31.1%
68 - 72	16.0%
73 +	4.1%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	41.9%
60-day	16.0%
90-day	1.9%
100-day	40.2%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.9%
3-Year	30.4%
5-Year	31.5%
Unlimited	33.2%

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By Inflation Protection Option:

Inflation Option	Percent Distribution
None	11.9%
Compound	45.1%
CPI	43.0%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	12.1%
Standard	39.9%
Increased	48.0%

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	873	\$1,877,819
Nationwide	20,527	\$64,596,856

*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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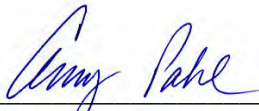
22. Actuarial Certification

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	117	0	0.0%	1	301	0	0.0%				0.0000		1.000		4.5%	2.5763
	1994	1,422,920	0	0.0%	3,349	3,508,039	0	0.0%				0.0095		0.991		4.5%	2.4654
	1995	13,183,238	582,876	4.4%	14,880	31,102,102	1,375,130	4.4%				0.0207		0.979		4.5%	2.3592
	1996	37,127,542	1,846,567	5.0%	35,114	83,819,984	4,168,851	5.0%				0.0272		0.973		4.5%	2.2576
	1997	57,429,766	10,520,851	18.3%	35,612	124,071,527	22,729,294	18.3%				0.0396		0.960		4.5%	2.1604
	1998	59,247,590	8,939,892	15.1%	36,392	122,486,854	18,482,088	15.1%				0.0305		0.970		4.5%	2.0674
	1999	59,480,564	13,325,940	22.4%	35,400	117,673,205	26,363,335	22.4%				0.0292		0.971		4.5%	1.9783
	2000	58,290,240	18,237,832	31.3%	34,602	110,352,469	34,527,045	31.3%				0.0225		0.977		4.5%	1.8932
	2001	57,697,685	23,513,525	40.8%	33,840	104,526,958	42,597,848	40.8%				0.0220		0.978		4.5%	1.8116
	2002	57,044,955	27,042,571	47.4%	33,092	98,894,211	46,881,512	47.4%				0.0221		0.978		4.5%	1.7336
	2003	56,177,156	30,928,317	55.1%	32,357	93,195,960	51,309,009	55.1%				0.0222		0.978		4.5%	1.6590
	2004	55,127,469	39,404,137	71.5%	31,344	87,516,331	62,555,121	71.5%				0.0313		0.969		4.5%	1.5875
	2005	53,271,046	42,346,279	79.5%	30,249	80,927,474	64,330,957	79.5%				0.0349		0.965		4.5%	1.5192
	2006	51,740,857	46,520,913	89.9%	29,273	75,218,052	67,629,581	89.9%				0.0323		0.968		4.5%	1.4537
	2007	50,870,538	54,703,626	107.5%	28,348	70,768,259	76,100,637	107.5%				0.0316		0.968		4.5%	1.3911
2008	49,893,159	69,916,681	140.1%	27,394	66,419,697	93,075,782	140.1%				0.0337		0.966		4.5%	1.3312	
2009	48,795,064	74,175,305	152.0%	26,377	62,160,642	94,492,848	152.0%				0.0371		0.963		4.5%	1.2739	
2010	47,409,262	86,047,431	181.5%	25,309	57,794,499	104,896,553	181.5%				0.0405		0.960		4.5%	1.2191	
2011	46,568,097	90,338,376	194.0%	24,031	54,324,472	105,385,121	194.0%				0.0505		0.950		4.5%	1.1666	
2012	47,493,768	98,498,189	207.4%	22,905	53,018,489	109,956,010	207.4%				0.0469		0.953		4.5%	1.1163	
2013	46,767,205	106,752,162	228.3%	21,746	49,959,243	114,038,400	228.3%				0.0506		0.949		4.5%	1.0683	
2014	44,985,797	114,368,929	254.2%	20,527	45,986,840	116,913,914	254.2%				0.0561		0.944		4.5%	1.0223	
Projected Future Experience	2015	46,744,252	122,119,667	261.3%	19,077	45,726,722	119,461,363	261.3%	1.0037	1.1490	1.0000	0.0707	0.0000	0.929	0.920	4.5%	0.9782
	2016	47,146,366	123,343,267	261.6%	17,620	44,134,050	115,462,514	261.6%	1.1033	1.0935	1.0000	0.0764	0.0000	0.924	0.914	4.5%	0.9361
	2017	44,258,298	123,778,614	279.7%	16,189	39,646,420	110,880,427	279.7%	1.0385	1.0922	1.0000	0.0812	0.0000	0.919	0.904	4.5%	0.8958
	2018	39,867,493	122,688,246	307.7%	14,796	34,175,266	105,170,985	307.7%	1.0000	1.0845	1.0000	0.0860	0.0000	0.914	0.901	4.5%	0.8572
	2019	35,702,232	120,705,786	338.1%	13,452	29,286,810	99,015,864	338.1%	1.0000	1.0821	1.0000	0.0908	0.0000	0.909	0.896	4.5%	0.8203
	2020	31,785,793	118,075,119	371.5%	12,165	24,951,316	92,686,994	371.5%	1.0000	1.0817	1.0000	0.0957	0.0000	0.904	0.890	4.5%	0.7850
	2021	28,133,748	114,900,512	408.4%	10,942	21,133,513	86,310,985	408.4%	1.0000	1.0819	1.0000	0.1005	0.0000	0.899	0.885	4.5%	0.7512
	2022	24,756,168	111,175,663	449.1%	9,789	17,795,543	79,916,701	449.1%	1.0000	1.0816	1.0000	0.1054	0.0000	0.895	0.880	4.5%	0.7188
	2023	21,657,878	106,918,388	493.7%	8,710	14,897,981	73,546,826	493.7%	1.0000	1.0808	1.0000	0.1102	0.0000	0.890	0.875	4.5%	0.6879
	2024	18,838,790	102,183,783	542.4%	7,709	12,400,759	67,263,153	542.4%	1.0000	1.0798	1.0000	0.1149	0.0000	0.885	0.870	4.5%	0.6583
	2025	16,294,176	97,147,669	596.2%	6,787	10,263,875	61,194,351	596.2%	1.0000	1.0798	1.0000	0.1196	0.0000	0.880	0.865	4.5%	0.6299
	2026	14,015,124	91,925,269	655.9%	5,945	8,448,111	55,411,202	655.9%	1.0000	1.0803	1.0000	0.1241	0.0000	0.876	0.860	4.5%	0.6028
	2027	11,989,373	86,488,985	721.4%	5,181	6,915,807	49,889,272	721.4%	1.0000	1.0797	1.0000	0.1286	0.0000	0.871	0.855	4.5%	0.5768
	2028	10,202,047	80,983,644	793.8%	4,492	5,631,413	44,702,045	793.8%	1.0000	1.0799	1.0000	0.1329	0.0000	0.867	0.851	4.5%	0.5520
	2029	8,636,378	75,529,200	874.5%	3,876	4,561,896	39,895,937	874.5%	1.0000	1.0809	1.0000	0.1372	0.0000	0.863	0.847	4.5%	0.5282
	2030	7,274,290	70,217,612	965.3%	3,328	3,676,953	35,493,069	965.3%	1.0000	1.0827	1.0000	0.1414	0.0000	0.859	0.842	4.5%	0.5055
	2031	6,097,048	65,022,590	1066.5%	2,844	2,949,177	31,451,798	1066.5%	1.0000	1.0836	1.0000	0.1455	0.0000	0.855	0.838	4.5%	0.4837
	2032	5,085,902	59,891,608	1177.6%	2,419	2,354,143	27,722,404	1177.6%	1.0000	1.0830	1.0000	0.1495	0.0000	0.850	0.834	4.5%	0.4629
	2033	4,222,558	54,857,900	1299.2%	2,047	1,870,356	24,298,967	1299.2%	1.0000	1.0821	1.0000	0.1536	0.0000	0.846	0.830	4.5%	0.4429
	2034	3,489,577	49,944,110	1431.2%	1,724	1,479,126	21,169,793	1431.2%	1.0000	1.0808	1.0000	0.1576	0.0000	0.842	0.826	4.5%	0.4239
	2035	2,870,618	45,129,123	1572.1%	1,446	1,164,371	18,305,135	1572.1%	1.0000	1.0779	1.0000	0.1617	0.0000	0.838	0.823	4.5%	0.4056
	2036	2,350,613	40,475,574	1721.9%	1,206	912,391	15,710,600	1721.9%	1.0000	1.0752	1.0000	0.1659	0.0000	0.834	0.819	4.5%	0.3882
	2037	1,915,902	36,123,284	1885.4%	1,001	711,634	13,417,472	1885.4%	1.0000	1.0754	1.0000	0.1701	0.0000	0.830	0.815	4.5%	0.3714
	2038	1,554,268	32,216,584	2072.8%	826	552,450	11,451,086	2072.8%	1.0000	1.0803	1.0000	0.1745	0.0000	0.826	0.811	4.5%	0.3554
	2039	1,254,886	28,774,658	2293.0%	678	426,830	9,787,258	2293.0%	1.0000	1.0878	1.0000	0.1789	0.0000	0.821	0.807	4.5%	0.3401
2040	1,008,235	25,529,541	2532.1%	554	328,168	8,309,552	2532.1%	1.0000	1.0866	1.0000	0.1835	0.0000	0.816	0.803	4.5%	0.3255	
2041	806,004	22,512,361	2793.1%	450	251,047	7,011,959	2793.1%	1.0000	1.0863	1.0000	0.1883	0.0000	0.812	0.799	4.5%	0.3115	
2042	640,993	19,716,319	3075.9%	363	191,054	5,876,623	3075.9%	1.0000	1.0855	1.0000	0.1932	0.0000	0.807	0.795	4.5%	0.2981	
2043	507,009	17,171,310	3386.8%	291	144,611	4,897,666	3386.8%	1.0000	1.0864	1.0000	0.1983	0.0000	0.802	0.791	4.5%	0.2852	
2044	398,753	14,855,615	3725.5%	232	108,836	4,054,712	3725.5%	1.0000	1.0864	1.0000	0.2037	0.0000	0.796	0.786	4.5%	0.2729	
2045	311,732	12,740,184	4086.9%	183	81,421	3,327,582	4086.9%	1.0000	1.0845	1.0000	0.2093	0.0000	0.791	0.782	4.5%	0.2612	
2046	242,159	10,818,821	4467.7%	144	60,525	2,704,063	4467.7%	1.0000	1.0819	1.0000	0.2151	0.0000	0.785	0.777	4.5%	0.2499	
2047	186,850	9,085,492	4862.5%	112	44,690	2,173,047	4862.5%	1.0000	1.0783	1.0000	0.2212	0.0000	0.779	0.772	4.5%	0.2392	
2048	143,150	7,551,966	5275.5%	86	32,764	1,728,480	5275.5%	1.0000	1.0760	1.0000	0.2275	0.0000	0.772	0.766	4.5%	0.2289	
2049	108,856	6,223,219	5716.9%	66	23,842	1,363,023	5716.9%	1.0000	1.0759	1.0000	0.2341	0.0000	0.766	0.760	4.5%	0.2190	
2050	82,141	5,069,829	6172.1%	50	17,216	1,062,588	6172.1%	1.0000	1.0730	1.0000	0.2408	0.0000	0.759	0.755	4.5%	0.2096	
2051	61,497	4,088,478	6648.2%	38	12,334	820,006	6648.2%	1.0000	1.0717	1.0000	0.2476	0.0000	0.752	0.749	4.5%	0.2006	
2052	45,680	3,259,918	7136.3%	28	8,767	625,671	7136.3%	1.0000	1.0694	1.0000	0.2544	0.0000	0.746	0.743	4.5%	0.1919	
2053	33,669	2,574,877	7647.5%	21	6,184	472,911	7647.5%	1.0000	1.0691	1.0000	0.2612	0.0000	0.739	0.737	4.5%	0.1837	
2054	24,630	2,018,173	8194.1%	15	4,329	354,703	8194.1%	1.0000	1.0707	1.0000	0.2680	0.0000	0.732	0.732	4.5%	0.1758	
Past		1,000,024,035	958,010,396	95.8%	582,142	1,593,725,610	1,257,809,034	78.9%									
Future		440,745,136	2,243,832,955	509.1%	176,880	337,382,703	1,454,398,785	431.1%									
Lifetime		1,440,769,171	3,201,843,352	222.2%	759,022	1,931,108,312	2,712,207,820	140.4%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 83.0% 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	117	0	0.0%	1	301	0	0.0%				0.0000		1.000		4.5%	2.5763
	1994	1,422,920	0	0.0%	3,349	3,508,039	0	0.0%				0.0095		0.991		4.5%	2.4654
	1995	13,183,238	582,876	4.4%	14,880	31,102,102	1,375,130	4.4%				0.0207		0.979		4.5%	2.3592
	1996	37,127,542	1,846,567	5.0%	35,114	83,819,984	4,168,851	5.0%				0.0272		0.973		4.5%	2.2576
	1997	57,429,766	10,520,851	18.3%	35,612	124,071,527	22,729,294	18.3%				0.0396		0.960		4.5%	2.1604
	1998	59,247,590	8,939,892	15.1%	36,392	122,486,854	18,482,088	15.1%				0.0305		0.970		4.5%	2.0674
	1999	59,480,564	13,325,940	22.4%	35,400	117,673,205	26,363,335	22.4%				0.0292		0.971		4.5%	1.9783
	2000	58,290,240	18,237,832	31.3%	34,602	110,352,469	34,527,045	31.3%				0.0225		0.977		4.5%	1.8932
	2001	57,697,685	23,513,525	40.8%	33,840	104,526,958	42,597,848	40.8%				0.0220		0.978		4.5%	1.8116
	2002	57,044,955	27,042,571	47.4%	33,092	98,894,211	46,881,512	47.4%				0.0221		0.978		4.5%	1.7336
	2003	56,177,156	30,928,317	55.1%	32,357	93,195,960	51,309,009	55.1%				0.0222		0.978		4.5%	1.6590
	2004	55,127,469	39,404,137	71.5%	31,344	87,516,331	62,555,121	71.5%				0.0313		0.969		4.5%	1.5875
	2005	53,271,046	42,346,279	79.5%	30,249	80,927,474	64,330,957	79.5%				0.0349		0.965		4.5%	1.5192
	2006	51,740,857	46,520,913	89.9%	29,273	75,218,052	67,629,581	89.9%				0.0323		0.968		4.5%	1.4537
	2007	50,870,538	54,703,626	107.5%	28,348	70,768,259	76,100,637	107.5%				0.0316		0.968		4.5%	1.3911
2008	49,893,159	69,916,681	140.1%	27,394	66,419,697	93,075,782	140.1%				0.0337		0.966		4.5%	1.3312	
2009	48,795,064	74,175,305	152.0%	26,377	62,160,642	94,492,848	152.0%				0.0371		0.963		4.5%	1.2739	
2010	47,409,262	86,047,431	181.5%	25,309	57,794,499	104,896,553	181.5%				0.0405		0.960		4.5%	1.2191	
2011	46,568,097	90,338,376	194.0%	24,031	54,324,472	105,385,121	194.0%				0.0505		0.950		4.5%	1.1666	
2012	47,493,768	98,498,189	207.4%	22,905	53,018,489	109,956,010	207.4%				0.0469		0.953		4.5%	1.1163	
2013	46,767,205	106,752,162	228.3%	21,746	49,959,243	114,038,400	228.3%				0.0506		0.949		4.5%	1.0683	
2014	44,985,797	114,368,929	254.2%	20,527	45,986,840	116,913,914	254.2%				0.0561		0.944		4.5%	1.0223	
Projected Future Experience	2015	46,744,252	122,119,667	261.3%	19,077	45,726,722	119,461,363	261.3%	1.0000	1.1490	1.0000	0.0707	0.0000	0.929	0.920	4.5%	0.9782
	2016	47,836,307	123,081,180	257.3%	17,429	44,779,909	115,217,173	257.3%	1.0203	1.1023	1.0007	0.0762	0.0110	0.914	0.909	4.5%	0.9361
	2017	63,633,488	116,138,395	182.5%	15,652	57,002,644	104,036,347	182.5%	1.5621	1.0296	1.0212	0.0808	0.0230	0.898	0.820	4.5%	0.8958
	2018	64,680,890	112,024,256	173.2%	14,305	55,445,840	96,029,585	173.2%	1.1482	1.0465	1.0299	0.0860	0.0000	0.914	0.885	4.5%	0.8572
	2019	57,923,185	110,214,110	190.3%	13,005	47,514,824	90,409,464	190.3%	1.0000	1.0821	1.0299	0.0908	0.0000	0.909	0.896	4.5%	0.8203
	2020	51,569,167	107,812,100	209.1%	11,761	40,480,933	84,630,695	209.1%	1.0000	1.0817	1.0299	0.0957	0.0000	0.904	0.890	4.5%	0.7850
	2021	45,644,100	104,913,427	229.9%	10,578	34,286,943	78,808,886	229.9%	1.0000	1.0819	1.0299	0.1005	0.0000	0.899	0.885	4.5%	0.7512
	2022	40,164,326	101,512,340	252.7%	9,464	28,871,431	72,970,389	252.7%	1.0000	1.0816	1.0299	0.1054	0.0000	0.895	0.880	4.5%	0.7188
	2023	35,137,670	97,625,105	277.8%	8,421	24,170,436	67,154,179	277.8%	1.0000	1.0808	1.0299	0.1102	0.0000	0.890	0.875	4.5%	0.6879
	2024	30,563,992	93,302,029	305.3%	7,453	20,118,950	61,416,679	305.3%	1.0000	1.0798	1.0299	0.1149	0.0000	0.885	0.870	4.5%	0.6583
	2025	26,435,619	88,703,651	335.5%	6,562	16,652,078	55,875,374	335.5%	1.0000	1.0798	1.0299	0.1196	0.0000	0.880	0.865	4.5%	0.6299
	2026	22,738,092	83,935,179	369.1%	5,748	13,706,188	50,594,893	369.1%	1.0000	1.0803	1.0299	0.1241	0.0000	0.876	0.860	4.5%	0.6028
	2027	19,451,520	78,971,413	406.0%	5,009	11,220,182	45,552,926	406.0%	1.0000	1.0797	1.0299	0.1286	0.0000	0.871	0.855	4.5%	0.5768
	2028	16,551,768	73,944,594	446.7%	4,343	9,136,387	40,816,570	446.7%	1.0000	1.0799	1.0299	0.1329	0.0000	0.867	0.851	4.5%	0.5520
	2029	14,011,631	68,964,246	492.2%	3,747	7,401,206	36,428,206	492.2%	1.0000	1.0809	1.0299	0.1372	0.0000	0.863	0.847	4.5%	0.5282
	2030	11,801,785	64,114,338	543.3%	3,217	5,965,477	32,408,032	543.3%	1.0000	1.0827	1.0299	0.1414	0.0000	0.859	0.842	4.5%	0.5055
	2031	9,891,831	59,370,865	600.2%	2,749	4,784,735	28,718,026	600.2%	1.0000	1.0836	1.0299	0.1455	0.0000	0.855	0.838	4.5%	0.4837
	2032	8,251,351	54,685,865	662.8%	2,338	3,819,354	25,312,789	662.8%	1.0000	1.0830	1.0299	0.1495	0.0000	0.850	0.834	4.5%	0.4629
	2033	6,850,664	50,089,684	731.2%	1,979	3,034,459	22,186,915	731.2%	1.0000	1.0821	1.0299	0.1536	0.0000	0.846	0.830	4.5%	0.4429
	2034	5,661,477	45,602,998	805.5%	1,667	2,399,729	19,329,727	805.5%	1.0000	1.0808	1.0299	0.1576	0.0000	0.842	0.826	4.5%	0.4239
	2035	4,657,281	41,206,527	884.8%	1,398	1,889,072	16,714,064	884.8%	1.0000	1.0779	1.0299	0.1617	0.0000	0.838	0.823	4.5%	0.4056
	2036	3,813,626	36,957,461	969.1%	1,166	1,480,260	14,345,044	969.1%	1.0000	1.0752	1.0299	0.1659	0.0000	0.834	0.819	4.5%	0.3882
	2037	3,108,353	32,983,469	1061.1%	968	1,154,553	12,251,233	1061.1%	1.0000	1.0754	1.0299	0.1701	0.0000	0.830	0.815	4.5%	0.3714
	2038	2,521,639	29,416,338	1166.6%	799	896,293	10,455,764	1166.6%	1.0000	1.0803	1.0299	0.1745	0.0000	0.826	0.811	4.5%	0.3554
	2039	2,035,923	26,273,582	1290.5%	656	692,488	8,936,556	1290.5%	1.0000	1.0878	1.0299	0.1789	0.0000	0.821	0.807	4.5%	0.3401
2040	1,635,757	23,310,529	1425.1%	535	532,419	7,587,291	1425.1%	1.0000	1.0866	1.0299	0.1835	0.0000	0.816	0.803	4.5%	0.3255	
2041	1,307,659	20,555,600	1571.9%	435	407,299	6,402,483	1571.9%	1.0000	1.0863	1.0299	0.1883	0.0000	0.812	0.799	4.5%	0.3115	
2042	1,039,946	18,002,589	1731.1%	351	309,965	5,365,831	1731.1%	1.0000	1.0855	1.0299	0.1932	0.0000	0.807	0.795	4.5%	0.2981	
2043	822,570	15,678,790	1906.1%	281	234,617	4,471,964	1906.1%	1.0000	1.0864	1.0299	0.1983	0.0000	0.802	0.791	4.5%	0.2852	
2044	646,936	13,564,373	2096.7%	224	176,576	3,702,279	2096.7%	1.0000	1.0864	1.0299	0.2037	0.0000	0.796	0.786	4.5%	0.2729	
2045	505,754	11,632,814	2300.1%	177	132,097	3,038,351	2300.1%	1.0000	1.0845	1.0299	0.2093	0.0000	0.791	0.782	4.5%	0.2612	
2046	392,877	9,878,455	2514.4%	139	98,196	2,469,027	2514.4%	1.0000	1.0819	1.0299	0.2151	0.0000	0.785	0.777	4.5%	0.2499	
2047	303,145	8,295,787	2736.6%	108	72,505	1,984,167	2736.6%	1.0000	1.0783	1.0299	0.2212	0.0000	0.779	0.772	4.5%	0.2392	
2048	232,247	6,895,553	2969.1%	84	53,156	1,578,241	2969.1%	1.0000	1.0760	1.0299	0.2275	0.0000	0.772	0.766	4.5%	0.2289	
2049	176,607	5,682,301	3217.5%	64	38,681	1,244,550	3217.5%	1.0000	1.0759	1.0299	0.2341	0.0000	0.766	0.760	4.5%	0.2190	
2050	133,265	4,629,162	3473.7%	49	27,931	970,229	3473.7%	1.0000	1.0730	1.0299	0.2408	0.0000	0.759	0.755	4.5%	0.2096	
2051	99,773	3,733,110	3741.6%	37	20,011	748,732	3741.6%	1.0000	1.0717	1.0299	0.2476	0.0000	0.752	0.749	4.5%	0.2006	
2052	74,112	2,976,588	4016.3%	27	14,224	571,288	4016.3%	1.0000	1.0694	1.0299	0.2544	0.0000	0.746	0.743	4.5%	0.1919	
2053	54,625	2,351,070	4304.0%	20	10,033	431,806	4304.0%	1.0000	1.0691	1.0299	0.2612	0.0000	0.739	0.737	4.5%	0.1837	
2054	39,959	1,842,755	4611.6%	15	7,023	323,872	4611.6%	1.0000	1.0707	1.0299	0.2680	0.0000	0.732	0.732	4.5%	0.1758	
Past		1,000,024,035	958,010,396	95.8%	582,142	1,593,725,610	1,257,809,034	78.9%									
Future		649,145,166	2,072,992,273	319.3%	172,035	484,765,824	1,350,950,988	278.7%									
Lifetime		1,649,169,201	3,031,002,670	183.8%	754,177	2,078,491,434	2,608,760,022	125.5%									

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	188.46	179.34	170.22	18-44	13.68	12.92	11.40
45-49	224.93	212.77	200.62	45-49	15.96	15.20	13.68
50-54	265.97	250.77	234.05	50-54	18.24	17.48	15.96
55	352.60	329.80	305.48	55	23.56	22.80	21.28
56	375.39	352.60	326.76	56	25.84	24.32	22.80
57	399.71	375.39	348.04	57	27.36	25.84	24.32
58	425.55	398.19	370.84	58	28.88	27.36	25.84
59	452.91	424.03	395.15	59	31.16	28.88	26.60
60	480.26	451.39	420.99	60	32.68	30.40	28.12
61	513.70	483.30	449.87	61	34.96	32.68	30.40
62	548.65	515.22	480.26	62	37.24	34.96	32.68
63	585.13	550.17	513.70	63	39.52	37.24	34.96
64	624.64	586.65	548.65	64	42.55	40.28	37.24
65	665.68	626.16	585.13	65	44.83	42.55	39.52
66	731.03	688.48	642.88	66	49.39	47.11	43.31
67	802.46	755.35	706.71	67	53.95	51.67	47.87
68	879.97	828.30	775.11	68	59.27	56.23	52.43
69	966.60	908.85	851.10	69	64.59	61.55	56.99
70	1,059.31	997.00	933.17	70	70.67	66.87	62.31
71	1,179.38	1,109.47	1,038.04	71	79.03	74.47	69.91
72	1,310.08	1,234.09	1,155.06	72	88.15	82.83	77.51
73	1,457.50	1,370.87	1,284.25	73	98.03	92.71	86.63
74	1,620.12	1,524.38	1,427.11	74	108.67	102.59	95.75

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**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,800.98	1,694.60	1,586.69	75	120.83	113.99	106.39
76	2,027.44	1,907.37	1,785.78	76	136.02	128.42	120.07
77	2,281.25	2,145.98	2,009.20	77	153.50	144.38	135.26
78	2,566.97	2,414.99	2,261.49	78	172.50	161.86	151.98
79	2,887.65	2,717.43	2,544.17	79	193.78	182.38	170.98
80		3,056.35	2,861.82	80	217.33	204.42	191.50
81		3,439.35	3,220.49	81	244.69	230.25	215.81
82		3,869.45	3,623.24	82	275.09	259.13	242.41
83		4,352.76	4,076.15	83	310.04	291.80	272.81
84		4,898.37	4,585.29	84	348.04	328.28	307.00
				85	391.35	368.56	345.00
				86	440.75	414.91	388.31
				87	495.46	466.58	436.95
				88	557.77	525.10	491.66
				89	626.92	590.45	553.21
				90	705.95	664.16	622.37
				91	794.10	747.75	699.88
				92	892.89	841.22	787.27
				93	1,004.60	946.09	885.29
				94	1,129.98	1,063.87	996.24
				95	1,271.33	1,196.86	1,120.87
				96	1,430.15	1,346.56	1,260.69
				97	1,608.73	1,515.26	1,417.99
				98	1,810.10	1,704.47	1,595.81
				99	2,035.79	1,917.25	1,794.90

Fractional Premiums (expressed as a percent of annual premium)

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

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STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	224.93	214.29	202.14	18-44	15.96	15.20	13.68
45-49	267.49	255.33	240.13	45-49	19.00	18.24	16.72
50-54	317.64	300.92	284.21	50-54	22.04	20.52	19.00
55	420.99	395.15	367.80	55	28.12	26.60	25.08
56	449.87	422.51	393.63	56	30.40	28.88	27.36
57	478.74	449.87	419.47	57	32.68	30.40	28.88
58	509.14	480.26	448.35	58	34.20	32.68	30.40
59	542.57	510.66	477.22	59	36.48	34.96	32.68
60	577.53	544.09	509.14	60	38.76	36.48	34.20
61	617.05	580.57	544.09	61	41.79	39.52	36.48
62	658.08	620.09	579.05	62	44.07	41.79	39.52
63	702.16	661.12	618.57	63	47.11	44.83	41.79
64	749.27	705.20	659.60	64	50.15	47.11	44.83
65	797.90	750.79	702.16	65	53.19	50.15	47.11
66	878.45	825.26	772.07	66	59.27	55.47	52.43
67	965.08	907.33	849.58	67	64.59	61.55	57.75
68	1,060.83	997.00	933.17	68	71.43	67.63	63.07
69	1,165.70	1,095.79	1,025.88	69	78.27	74.47	69.15
70	1,279.69	1,203.70	1,126.18	70	85.87	81.31	75.99
71	1,430.15	1,346.56	1,259.93	71	96.51	91.19	85.11
72	1,598.85	1,504.62	1,408.87	72	107.15	101.83	94.99
73	1,785.78	1,680.92	1,574.53	73	120.07	113.23	105.63
74	1,995.52	1,878.49	1,761.47	74	133.74	126.14	118.55

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,229.57	2,098.87	1,968.16	75	148.94	140.58	131.46
76	2,509.22	2,361.80	2,214.37	76	167.94	158.82	148.18
77	2,823.82	2,656.64	2,490.98	77	189.22	178.58	167.18
78	3,176.42	2,989.48	2,802.54	78	212.01	200.62	187.70
79	3,573.09	3,363.36	3,152.10	79	238.61	225.69	211.25
				80	268.25	253.05	237.09
				81	302.44	284.97	266.73
				82	339.68	320.68	300.16
				83	382.23	360.20	338.16
				84	430.11	405.03	379.95
				85	483.30	455.19	427.07
				86	544.09	512.18	481.02
				87	611.73	576.77	541.05
				88	688.48	648.20	608.69
				89	774.35	729.51	684.68
				90	871.62	820.70	769.79
				91	980.28	923.29	866.30
				92	1,102.63	1,038.79	974.20
				93	1,240.17	1,167.98	1,095.79
				94	1,395.19	1,314.64	1,233.33
				95	1,569.97	1,478.78	1,386.83
				96	1,766.03	1,663.44	1,560.85
				97	1,986.40	1,870.89	1,755.39
				98	2,234.89	2,104.95	1,975.00
				99	2,514.54	2,367.87	2,221.97

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
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STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	288.77	272.05	255.33	18-44	19.76	19.00	17.48
45-49	345.00	323.72	303.96	45-49	24.32	22.80	21.28
50-54	408.83	384.51	360.20	50-54	28.12	26.60	25.08
55	534.98	503.06	469.62	55	35.72	34.20	31.92
56	571.45	536.50	501.54	56	38.76	36.48	34.20
57	607.93	571.45	533.46	57	41.04	39.52	36.48
58	648.96	609.45	568.41	58	44.07	41.79	38.76
59	691.52	648.96	606.41	59	46.35	44.83	41.79
60	735.59	690.00	644.40	60	49.39	47.11	44.07
61	784.23	737.11	690.00	61	53.19	50.91	47.11
62	835.90	785.75	737.11	62	56.99	53.95	50.15
63	890.61	838.94	787.27	63	60.79	56.99	53.19
64	949.89	895.17	841.98	64	64.59	60.79	56.99
65	1,010.68	954.45	898.21	65	68.39	64.59	60.03
66	1,117.07	1,054.75	990.92	66	75.99	71.43	66.87
67	1,234.09	1,164.18	1,092.75	67	83.59	79.03	73.71
68	1,363.28	1,284.25	1,205.21	68	91.95	86.63	81.31
69	1,507.66	1,417.99	1,328.32	69	101.07	95.75	89.67
70	1,664.20	1,563.89	1,463.58	70	110.95	104.87	98.79
71	1,867.86	1,756.91	1,644.44	71	124.62	117.79	110.95
72	2,097.35	1,972.72	1,848.10	72	140.58	132.22	124.62
73	2,352.68	2,214.37	2,074.55	73	157.30	148.94	139.82
74	2,639.92	2,486.42	2,331.40	74	177.06	167.18	156.54

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,962.12	2,790.38	2,617.12	75	198.34	186.94	175.54
76	3,332.96	3,139.94	2,946.93	76	223.41	210.49	197.58
77	3,749.39	3,533.57	3,316.24	77	251.53	237.09	222.65
78	4,219.01	3,975.84	3,732.67	78	282.69	266.73	250.01
79	4,746.39	4,474.34	4,200.77	79	317.64	299.40	281.17
				80	357.16	336.64	315.36
				81	401.99	379.19	354.88
				82	452.15	426.31	399.71
				83	508.38	479.50	449.11
				84	572.21	538.78	505.34
				85	642.88	605.65	568.41
				86	723.43	681.64	639.84
				87	813.86	766.75	719.63
				88	915.69	862.50	810.06
				89	1,030.44	970.40	911.13
				90	1,158.86	1,091.99	1,024.36
				91	1,304.00	1,228.01	1,152.78
				92	1,466.62	1,381.51	1,296.40
				93	1,649.76	1,554.01	1,459.02
				94	1,855.70	1,748.55	1,641.40
				95	2,088.23	1,967.40	1,845.82
				96	2,348.88	2,212.85	2,076.83
				97	2,642.20	2,489.46	2,336.72
				98	2,972.76	2,801.02	2,628.52
				99	3,344.36	3,150.58	2,956.80

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 BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	373.87	355.64	337.40	18-44	25.08	24.32	22.80
45-49	443.79	422.51	399.71	45-49	30.40	28.88	27.36
50-54	524.34	498.50	472.66	50-54	35.72	34.20	32.68
55	688.48	656.56	624.64	55	47.11	44.83	42.55
56	735.59	702.16	667.20	56	50.15	47.87	45.59
57	785.75	749.27	711.27	57	53.95	50.91	48.63
58	840.46	799.42	756.87	58	56.99	54.71	51.67
59	896.69	852.62	807.02	59	60.79	58.51	55.47
60	957.48	908.85	860.22	60	63.83	61.55	58.51
61	1,021.32	969.64	919.49	61	68.39	66.11	62.31
62	1,088.19	1,035.00	981.80	62	72.95	69.91	66.87
63	1,158.10	1,103.39	1,047.15	63	77.51	74.47	70.67
64	1,234.09	1,176.34	1,118.59	64	82.83	79.79	75.23
65	1,314.64	1,253.85	1,193.06	65	88.15	84.35	79.79
66	1,449.91	1,383.03	1,314.64	66	97.27	93.47	88.15
67	1,598.85	1,524.38	1,448.39	67	107.15	102.59	97.27
68	1,762.99	1,679.40	1,595.81	68	117.79	113.23	107.15
69	1,943.85	1,851.14	1,758.43	69	129.94	124.62	118.55
70	2,141.42	2,039.59	1,936.25	70	142.86	136.78	129.94
71	2,395.23	2,282.77	2,167.26	71	160.34	153.50	145.90
72	2,679.44	2,553.29	2,425.63	72	179.34	171.74	162.62
73	2,997.08	2,855.74	2,714.39	73	200.62	191.50	182.38
74	3,351.20	3,194.66	3,038.11	74	224.17	214.29	203.66

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**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,747.87	3,573.09	3,398.31	75	250.77	239.37	227.21
76	4,217.49	4,021.44	3,825.38	76	282.69	269.77	256.09
77	4,744.87	4,524.50	4,304.12	77	317.64	303.20	288.01
78	5,339.12	5,091.39	4,842.14	78	357.16	340.44	323.72
79	6,007.84	5,728.19	5,448.54	79	401.99	382.99	364.00
				80	451.39	430.11	408.83
				81	508.38	484.06	460.50
				82	571.45	544.85	518.26
				83	642.88	612.49	582.85
				84	723.43	689.24	655.80
				85	813.10	775.11	737.11
				86	914.93	872.37	829.82
				87	1,029.68	981.04	933.17
				88	1,158.10	1,104.15	1,050.19
				89	1,302.48	1,241.69	1,180.90
				90	1,465.86	1,397.47	1,328.32
				91	1,649.00	1,571.49	1,494.74
				92	1,854.94	1,768.31	1,681.68
				93	2,086.71	1,989.44	1,891.41
				94	2,347.36	2,237.93	2,127.74
				95	2,640.68	2,517.58	2,393.71
				96	2,970.48	2,832.18	2,693.12
				97	3,342.08	3,186.30	3,029.76
				98	3,760.03	3,584.49	3,408.19
				99	4,229.65	4,032.07	3,834.50

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**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	372.36	349.56	326.76	18-44	25.08	23.56	22.04
45-49	440.75	413.39	386.03	45-49	29.64	28.12	26.60
50-54	519.78	487.86	454.43	50-54	34.96	33.44	31.16
55	656.56	618.57	579.05	55	44.07	41.79	38.76
56	693.04	653.52	612.49	56	47.11	44.83	41.79
57	732.55	690.00	645.92	57	49.39	47.11	44.07
58	773.59	727.99	680.88	58	52.43	50.15	46.35
59	816.14	769.03	718.87	59	55.47	52.43	49.39
60	860.22	810.06	758.39	60	58.51	55.47	51.67
61	910.37	857.18	803.98	61	62.31	58.51	54.71
62	963.56	907.33	849.58	62	65.35	62.31	57.75
63	1,019.80	960.52	899.73	63	69.15	65.35	60.79
64	1,079.07	1,016.76	951.41	64	72.95	69.15	64.59
65	1,141.38	1,074.51	1,006.12	65	76.75	72.19	67.63
66	1,237.13	1,164.18	1,091.23	66	83.59	78.27	73.71
67	1,340.48	1,261.45	1,180.90	67	90.43	85.11	79.79
68	1,451.43	1,366.32	1,279.69	68	98.03	91.95	85.87
69	1,571.49	1,480.30	1,386.07	69	105.63	99.55	92.71
70	1,702.20	1,601.89	1,501.58	70	113.99	107.15	100.31
71	1,867.86	1,758.43	1,647.48	71	125.38	117.79	110.19
72	2,048.71	1,927.13	1,805.54	72	137.54	129.18	120.83
73	2,247.81	2,114.07	1,980.32	73	150.46	142.10	132.98
74	2,465.14	2,319.24	2,171.82	74	165.66	155.78	145.90

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-LTC3JP, H-LTC3JP27, 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	2,703.75	2,542.65	2,380.03	75	180.86	170.22	159.58
76	3,042.67	2,861.82	2,679.44	76	203.66	191.50	180.10
77	3,424.15	3,220.49	3,013.80	77	228.73	215.81	202.14
78	3,852.74	3,623.24	3,392.23	78	257.61	242.41	227.21
79	4,334.52	4,076.15	3,816.26	79	289.53	272.81	256.09
80		4,585.29	4,293.48	80		306.24	287.25
81		5,159.78	4,831.50	81		345.00	323.72
82		5,804.18	5,436.39	82		387.55	364.00
83		6,529.13	6,117.26	83		436.19	408.83
84		7,345.28	6,883.25	84		490.90	459.74

<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 II

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	449.87	424.03	398.19	18-44	31.16	29.64	27.36
45-49	534.98	503.06	471.14	45-49	36.48	34.96	32.68
50-54	635.28	595.77	556.25	50-54	42.55	40.28	38.00
55	808.54	762.95	717.35	55	54.71	51.67	47.87
56	855.66	807.02	758.39	56	57.75	54.71	50.91
57	904.29	852.62	800.94	57	61.55	57.75	53.95
58	955.96	901.25	845.02	58	64.59	60.79	56.99
59	1,010.68	951.41	892.13	59	68.39	64.59	60.03
60	1,066.91	1,004.60	940.77	60	71.43	67.63	63.07
61	1,127.70	1,062.35	995.48	61	75.99	72.19	66.87
62	1,191.54	1,121.62	1,051.71	62	80.55	75.99	70.67
63	1,258.41	1,185.46	1,110.99	63	84.35	79.79	74.47
64	1,328.32	1,252.33	1,174.82	64	89.67	84.35	79.03
65	1,402.79	1,322.24	1,240.17	65	94.23	88.91	82.83
66	1,522.86	1,436.23	1,346.56	66	102.59	96.51	90.43
67	1,653.56	1,557.81	1,460.54	67	111.71	104.87	98.03
68	1,794.90	1,690.04	1,585.17	68	120.83	113.99	106.39
69	1,948.41	1,834.42	1,718.91	69	131.46	123.87	115.51
70	2,114.07	1,989.44	1,864.82	70	142.10	133.74	125.38
71	2,323.80	2,187.02	2,050.23	71	156.54	147.42	138.30
72	2,554.81	2,404.35	2,253.89	72	171.74	161.86	151.98
73	2,808.62	2,642.96	2,477.30	73	188.46	177.82	166.42
74	3,086.75	2,904.37	2,721.99	74	207.46	195.30	183.14
75	3,392.23	3,191.62	2,991.00	75	227.21	214.29	200.62
76	3,817.78	3,591.33	3,366.39	76	256.09	241.65	225.69
77	4,295.00	4,041.19	3,788.90	77	288.01	271.29	253.81
78	4,833.02	4,547.29	4,263.09	78	323.72	304.72	285.73
79	5,437.91	5,117.22	4,796.54	79	364.00	342.72	321.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	600.33	565.37	530.42	18-44	40.28	38.00	35.72
45-49	706.71	667.20	626.16	45-49	47.87	45.59	42.55
50-54	829.82	784.23	737.11	50-54	56.23	53.19	49.39
55	1,080.59	1,018.28	954.45	55	72.19	68.39	63.83
56	1,139.86	1,074.51	1,009.16	56	76.75	72.95	67.63
57	1,202.18	1,133.78	1,065.39	57	81.31	76.75	71.43
58	1,269.05	1,196.10	1,124.66	58	85.87	80.55	75.23
59	1,337.44	1,262.97	1,186.98	59	90.43	85.11	79.79
60	1,410.39	1,331.36	1,252.33	60	94.99	89.67	83.59
61	1,490.94	1,407.35	1,322.24	61	100.31	94.99	88.91
62	1,574.53	1,486.38	1,396.71	62	106.39	100.31	93.47
63	1,664.20	1,568.45	1,474.22	63	111.71	105.63	98.79
64	1,756.91	1,656.60	1,556.29	64	117.79	111.71	104.11
65	1,855.70	1,749.31	1,641.40	65	123.87	117.03	109.43
66	2,019.84	1,904.33	1,787.30	66	135.26	127.66	119.31
67	2,199.18	2,071.51	1,943.85	67	147.42	139.06	129.94
68	2,392.19	2,255.41	2,115.59	68	160.34	151.22	142.10
69	2,603.45	2,452.98	2,302.52	69	174.78	164.90	154.26
70	2,832.94	2,668.80	2,504.66	70	189.98	179.34	167.94
71	3,121.70	2,940.85	2,759.99	71	209.73	197.58	185.42
72	3,437.83	3,238.73	3,039.63	72	230.25	217.33	203.66
73	3,785.86	3,567.01	3,348.16	73	253.81	239.37	224.17
74	4,170.38	3,928.73	3,687.08	74	279.65	263.69	246.97
75	4,592.89	4,326.92	4,060.95	75	307.00	289.53	271.29
76	5,168.90	4,869.49	4,570.09	76	345.76	326.00	305.48
77	5,814.82	5,478.94	5,141.54	77	389.07	366.28	343.48
78	6,542.81	6,164.38	5,784.42	78	436.95	411.87	386.79
79	7,361.99	6,934.92	6,507.86	79	491.66	463.54	434.67

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-LTC3JP, H-LTC3JP27, 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	773.59	740.15	705.20	18-44	52.43	50.15	47.11
45-49	925.57	883.01	840.46	45-49	62.31	60.03	56.23
50-54	1,104.91	1,053.23	1,000.04	50-54	73.71	70.67	66.87
55	1,422.55	1,354.16	1,284.25	55	94.99	91.19	86.63
56	1,501.58	1,430.15	1,357.20	56	100.31	96.51	91.95
57	1,585.17	1,509.18	1,433.19	57	106.39	101.83	96.51
58	1,673.32	1,594.29	1,512.22	58	112.47	107.15	101.83
59	1,766.03	1,682.44	1,597.33	59	118.55	113.23	107.91
60	1,863.30	1,775.15	1,685.48	60	124.62	119.31	113.23
61	1,968.16	1,873.93	1,781.23	61	132.22	126.14	120.07
62	2,076.07	1,978.80	1,880.01	62	139.06	132.98	126.14
63	2,191.58	2,088.23	1,984.88	63	146.66	140.58	133.74
64	2,313.16	2,205.25	2,095.83	64	155.02	148.18	140.58
65	2,440.83	2,326.84	2,212.85	65	163.38	155.78	148.18
66	2,652.08	2,527.46	2,404.35	66	177.82	169.46	161.10
67	2,880.05	2,744.79	2,609.53	67	193.02	183.90	174.78
68	3,126.26	2,980.36	2,834.46	68	208.97	199.86	189.98
69	3,395.27	3,237.21	3,077.63	69	227.21	216.57	205.94
70	3,687.08	3,513.82	3,340.56	70	246.21	234.81	223.41
71	4,048.79	3,858.82	3,668.84	71	270.53	258.37	245.45
72	4,443.94	4,237.25	4,029.03	72	297.12	283.45	269.77
73	4,878.61	4,652.16	4,424.19	73	326.00	310.80	295.60
74	5,355.84	5,106.59	4,858.85	74	357.92	341.96	324.48
75	5,878.65	5,606.60	5,334.56	75	392.87	374.63	355.64
76	6,614.24	6,308.76	6,001.76	76	442.27	421.75	400.47
77	7,442.54	7,096.03	6,751.03	77	497.74	474.18	450.63
78	8,372.67	7,983.60	7,594.53	78	559.29	533.46	506.86
79	9,419.83	8,982.12	8,542.89	79	629.20	600.33	570.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	165.66	156.54	145.90	18-44	12.16	11.40	10.64
45-49	193.02	183.90	171.74	45-49	14.44	13.68	12.16
50-54	223.41	212.77	200.62	50-54	15.96	15.20	13.68
55	305.48	285.73	265.97	55	20.52	19.76	18.24
56	326.76	307.00	285.73	56	22.04	21.28	19.76
57	349.56	328.28	303.96	57	23.56	22.80	21.28
58	373.87	349.56	325.24	58	25.84	24.32	22.80
59	399.71	373.87	348.04	59	27.36	25.84	24.32
60	427.07	399.71	370.84	60	28.88	27.36	25.84
61	457.46	428.59	398.19	61	31.16	29.64	28.12
62	490.90	458.98	427.07	62	33.44	31.92	29.64
63	524.34	492.42	458.98	63	35.72	33.44	31.92
64	560.81	527.38	492.42	64	38.00	35.72	34.20
65	600.33	563.85	527.38	65	40.28	38.00	35.72
66	658.08	618.57	577.53	66	44.83	41.79	39.52
67	720.39	676.32	632.24	67	48.63	46.35	43.31
68	787.27	740.15	693.04	68	53.19	50.15	47.11
69	861.74	810.06	758.39	69	58.51	55.47	51.67
70	942.29	886.05	829.82	70	63.83	60.03	56.23
71	1,051.71	989.40	927.09	71	71.43	67.63	63.07
72	1,173.30	1,103.39	1,033.48	72	79.79	75.23	69.91
73	1,310.08	1,231.05	1,153.54	73	88.91	83.59	78.27
74	1,460.54	1,373.91	1,287.28	74	98.79	92.71	86.63

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,629.24	1,531.98	1,434.71	75	109.43	103.35	96.51
76	1,834.42	1,724.99	1,615.57	76	123.11	116.27	108.67
77	2,063.91	1,940.81	1,819.22	77	139.06	130.70	122.35
78	2,320.76	2,183.98	2,047.19	78	155.78	147.42	137.54
79	2,612.57	2,459.06	2,304.04	79	175.54	165.66	154.26
80		2,766.07	2,592.81	80	196.82	185.42	173.26
81		3,112.59	2,918.05	81	221.89	208.97	195.30
82		3,501.66	3,281.28	82	249.25	234.81	219.61
83		3,939.37	3,691.64	83	280.41	264.45	246.97
84		4,431.79	4,152.14	84	315.36	297.12	278.13
				85	354.12	333.60	312.32
				86	398.95	375.39	351.84
				87	448.35	422.51	395.91
				88	504.58	475.70	445.31
				89	567.65	534.98	500.78
				90	638.32	601.85	563.09
				91	718.11	676.32	633.76
				92	807.78	761.43	712.79
				93	908.85	856.42	801.70
				94	1,022.84	963.56	902.01
				95	1,150.50	1,083.63	1,014.48
				96	1,294.12	1,218.89	1,141.38
				97	1,455.98	1,371.63	1,284.25
				98	1,637.60	1,542.61	1,444.59
				99	1,842.02	1,735.63	1,624.68

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	191.50	179.34	167.18	18-44	13.68	12.92	12.16
45-49	226.45	212.77	199.10	45-49	15.96	15.20	14.44
50-54	264.45	249.25	234.05	50-54	18.24	17.48	15.96
55	364.76	340.44	316.12	55	24.32	23.56	22.04
56	390.59	364.76	338.92	56	26.60	25.84	23.56
57	416.43	390.59	363.24	57	28.12	27.36	25.08
58	445.31	417.95	389.07	58	30.40	28.88	27.36
59	475.70	446.83	416.43	59	32.68	31.16	28.88
60	507.62	477.22	445.31	60	34.20	32.68	30.40
61	544.09	510.66	477.22	61	37.24	34.96	32.68
62	582.09	547.13	510.66	62	39.52	38.00	34.96
63	621.61	585.13	545.61	63	42.55	40.28	37.24
64	665.68	626.16	585.13	64	44.83	43.31	40.28
65	711.27	668.72	624.64	65	47.87	45.59	42.55
66	782.71	737.11	688.48	66	53.19	50.15	47.11
67	861.74	810.06	758.39	67	58.51	55.47	51.67
68	948.37	892.13	834.38	68	63.83	60.79	56.23
69	1,042.59	981.80	917.97	69	69.91	66.11	62.31
70	1,145.94	1,079.07	1,010.68	70	76.75	72.19	67.63
71	1,281.21	1,206.73	1,130.74	71	85.87	81.31	75.99
72	1,433.19	1,349.60	1,264.49	72	96.51	91.19	85.11
73	1,601.89	1,509.18	1,413.43	73	107.91	101.83	94.99
74	1,790.34	1,687.00	1,580.61	74	120.83	113.99	106.39

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,001.60	1,884.57	1,767.55	75	134.50	126.90	118.55
76	2,253.89	2,121.66	1,989.44	76	151.98	142.86	133.74
77	2,535.05	2,387.63	2,238.69	77	170.22	161.10	150.46
78	2,852.70	2,685.52	2,518.34	78	191.50	180.86	169.46
79	3,211.37	3,022.92	2,832.94	79	215.05	202.90	189.98
				80	241.65	227.97	213.53
				81	272.05	256.85	240.13
				82	306.24	288.77	270.53
				83	344.24	324.48	303.96
				84	386.79	364.76	341.96
				85	434.67	409.59	383.75
				86	489.38	461.26	432.39
				87	550.17	519.02	486.34
				88	619.33	583.61	547.13
				89	696.84	656.56	614.77
				90	783.47	738.63	692.28
				91	881.49	830.58	778.15
				92	991.68	934.69	875.41
				93	1,115.55	1,050.95	984.84
				94	1,255.37	1,182.42	1,107.95
				95	1,411.91	1,330.60	1,246.25
				96	1,588.21	1,497.02	1,402.03
				97	1,786.54	1,683.96	1,577.57
				98	2,009.96	1,894.45	1,774.39
				99	2,261.49	2,130.78	1,996.28

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	237.09	221.89	205.18	18-44	15.96	15.20	14.44
45-49	278.13	261.41	244.69	45-49	19.76	18.24	17.48
50-54	323.72	307.00	290.29	50-54	22.80	21.28	19.76
55	457.46	433.15	407.31	55	31.16	29.64	27.36
56	490.90	463.54	436.19	56	33.44	31.92	29.64
57	524.34	495.46	465.06	57	35.72	34.20	31.92
58	560.81	528.90	495.46	58	38.00	36.48	34.20
59	600.33	565.37	528.90	59	41.04	38.76	36.48
60	641.36	603.37	563.85	60	43.31	41.04	38.76
61	686.96	645.92	604.89	61	46.35	44.07	41.79
62	734.07	691.52	648.96	62	50.15	47.11	44.07
63	784.23	740.15	694.56	63	53.19	50.15	47.11
64	838.94	793.34	744.71	64	56.99	53.95	50.15
65	896.69	848.06	797.90	65	60.79	56.99	53.19
66	992.44	937.73	883.01	66	67.63	63.07	59.27
67	1,098.83	1,036.52	974.20	67	74.47	69.91	65.35
68	1,214.33	1,145.94	1,076.03	68	82.07	77.51	72.19
69	1,343.52	1,267.53	1,190.02	69	90.43	85.87	79.79
70	1,486.38	1,399.75	1,313.12	70	99.55	94.23	88.15
71	1,668.76	1,571.49	1,474.22	71	111.71	106.39	99.55
72	1,872.41	1,764.51	1,655.08	72	125.38	118.55	110.95
73	2,101.91	1,978.80	1,857.22	73	141.34	132.98	124.62
74	2,358.76	2,221.97	2,085.19	74	158.06	149.70	139.82

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,646.00	2,492.50	2,339.00	75	177.06	167.18	156.54
76	2,978.84	2,805.58	2,632.32	76	199.86	188.46	176.30
77	3,351.20	3,156.66	2,962.12	77	224.17	212.01	198.34
78	3,772.19	3,551.81	3,332.96	78	252.29	237.85	223.41
79	4,244.85	3,997.12	3,749.39	79	283.45	267.49	250.77
				80	318.40	300.16	281.93
				81	358.68	338.16	317.64
				82	403.51	379.95	357.16
				83	453.67	427.83	401.23
				84	510.66	481.02	451.39
				85	573.73	541.05	507.62
				86	645.92	608.69	571.45
				87	726.47	685.44	642.88
				88	816.90	770.55	723.43
				89	919.49	867.06	813.86
				90	1,034.24	975.72	914.93
				91	1,163.42	1,097.31	1,029.68
				92	1,308.56	1,234.09	1,158.10
				93	1,472.70	1,388.35	1,302.48
				94	1,656.60	1,562.37	1,465.86
				95	1,863.30	1,757.67	1,649.00
				96	2,096.59	1,977.28	1,854.94
				97	2,358.00	2,224.25	2,086.71
				98	2,652.84	2,502.38	2,347.36
				99	2,984.92	2,814.70	2,640.68

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	302.44	285.73	269.01	18-44	20.52	19.76	19.00
45-49	363.24	343.48	323.72	45-49	25.08	24.32	22.80
50-54	433.15	410.35	387.55	50-54	28.88	28.12	26.60
55	592.73	565.37	538.02	55	40.28	38.76	36.48
56	633.76	604.89	576.01	56	43.31	41.79	39.52
57	677.84	645.92	615.53	57	46.35	44.83	41.79
58	723.43	690.00	656.56	58	49.39	47.87	44.83
59	773.59	737.11	702.16	59	53.19	50.91	47.87
60	825.26	787.27	749.27	60	56.23	53.95	50.91
61	884.53	843.50	802.46	61	60.03	57.75	54.71
62	946.85	902.77	858.70	62	64.59	61.55	58.51
63	1,013.72	966.60	917.97	63	68.39	66.11	62.31
64	1,086.67	1,035.00	981.80	64	72.95	69.91	66.87
65	1,162.66	1,106.43	1,050.19	65	77.51	74.47	70.67
66	1,281.21	1,220.41	1,158.10	66	85.87	82.07	78.27
67	1,411.91	1,345.04	1,276.65	67	94.23	90.43	85.87
68	1,556.29	1,481.82	1,407.35	68	104.11	100.31	94.99
69	1,715.87	1,633.80	1,550.21	69	114.75	110.19	104.87
70	1,889.13	1,799.46	1,708.27	70	126.14	120.83	114.75
71	2,115.59	2,016.80	1,914.97	71	141.34	135.26	128.42
72	2,367.87	2,258.45	2,145.98	72	158.82	151.98	144.38
73	2,652.08	2,528.98	2,404.35	73	177.82	169.46	161.10
74	2,968.20	2,831.42	2,693.12	74	199.10	189.98	180.10

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**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,322.32	3,170.34	3,016.84	75	222.65	212.01	201.38
76	3,738.75	3,567.01	3,393.75	76	250.77	238.61	227.21
77	4,206.85	4,013.84	3,817.78	77	281.93	269.01	255.33
78	4,734.23	4,515.38	4,295.00	78	316.88	302.44	287.25
79	5,326.96	5,080.75	4,831.50	79	356.40	340.44	322.96
				80	400.47	382.23	363.24
				81	450.63	430.11	408.83
				82	506.86	484.06	459.74
				83	570.69	544.09	516.74
				84	641.36	611.73	581.33
				85	721.15	687.72	653.52
				86	811.58	774.35	735.59
				87	913.41	870.86	827.54
				88	1,027.40	979.52	930.89
				89	1,155.82	1,101.87	1,047.15
				90	1,300.20	1,239.41	1,177.86
				91	1,462.06	1,394.43	1,325.28
				92	1,645.20	1,569.21	1,490.94
				93	1,850.38	1,765.27	1,677.12
				94	2,082.15	1,985.64	1,886.85
				95	2,342.04	2,233.37	2,122.42
				96	2,634.60	2,513.02	2,387.63
				97	2,964.40	2,826.86	2,686.28
				98	3,334.48	3,180.22	3,022.16
				99	3,751.67	3,577.65	3,399.83

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-LTC3JP, H-LTC3JP27, 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	314.60	297.88	281.17	18-44	22.04	20.52	19.00
45-49	372.36	351.08	331.32	45-49	26.60	25.08	22.80
50-54	437.71	413.39	387.55	50-54	30.40	28.88	26.60
55	579.05	544.09	509.14	55	38.76	36.48	34.20
56	612.49	576.01	539.54	56	41.79	38.76	36.48
57	648.96	609.45	569.93	57	44.07	41.04	38.76
58	685.44	644.40	603.37	58	46.35	44.07	41.04
59	724.95	682.40	636.80	59	49.39	46.35	43.31
60	765.99	720.39	673.28	60	51.67	48.63	45.59
61	811.58	762.95	712.79	61	54.71	51.67	48.63
62	860.22	808.54	755.35	62	58.51	54.71	51.67
63	910.37	855.66	799.42	63	61.55	57.75	54.71
64	963.56	905.81	845.02	64	65.35	61.55	57.75
65	1,019.80	957.48	893.65	65	68.39	64.59	60.79
66	1,106.43	1,039.55	971.16	66	74.47	70.67	66.11
67	1,199.14	1,127.70	1,053.23	67	80.55	75.99	71.43
68	1,300.96	1,223.45	1,142.90	68	87.39	82.83	77.51
69	1,410.39	1,326.80	1,240.17	69	94.99	89.67	83.59
70	1,528.94	1,437.75	1,345.04	70	102.59	96.51	90.43
71	1,679.40	1,579.09	1,477.26	71	113.23	106.39	99.55
72	1,843.54	1,732.59	1,621.64	72	123.87	116.27	109.43
73	2,022.88	1,901.29	1,779.71	73	135.26	127.66	120.07
74	2,220.45	2,086.71	1,952.96	74	148.94	140.58	131.46

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**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	2,436.27	2,290.36	2,142.94	75	162.62	153.50	143.62
76	2,741.75	2,577.61	2,411.95	76	183.14	173.26	161.86
77	3,083.71	2,899.81	2,714.39	77	205.94	194.54	182.38
78	3,468.22	3,261.53	3,054.83	78	231.77	218.85	204.42
79	3,899.85	3,668.84	3,436.31	79	261.41	245.45	230.25
80		4,126.30	3,866.41	80		275.85	258.37
81		4,643.04	4,351.24	81		310.80	291.04
82		5,225.13	4,895.33	82		349.56	327.52
83		5,878.65	5,507.82	83		392.87	367.80
84		6,614.24	6,197.81	84		442.27	414.15

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	384.51	361.72	338.92	18-44	25.84	24.32	22.80
45-49	454.43	428.59	401.23	45-49	31.16	28.88	27.36
50-54	534.98	504.58	474.18	50-54	36.48	34.20	31.92
55	705.20	665.68	626.16	55	47.87	44.83	41.79
56	747.75	705.20	664.16	56	50.91	47.87	44.83
57	791.82	747.75	702.16	57	53.95	50.15	47.11
58	838.94	790.30	743.19	58	56.99	53.19	50.15
59	889.09	837.42	785.75	59	60.03	56.23	52.43
60	940.77	886.05	831.34	60	63.07	59.27	55.47
61	997.00	939.25	881.49	61	66.87	63.07	59.27
62	1,054.75	993.96	931.65	62	70.67	66.87	62.31
63	1,117.07	1,051.71	986.36	63	75.23	70.67	66.11
64	1,182.42	1,114.03	1,044.11	64	79.03	75.23	69.91
65	1,250.81	1,177.86	1,104.91	65	83.59	79.03	73.71
66	1,358.72	1,279.69	1,200.66	66	91.19	85.87	80.55
67	1,475.74	1,389.11	1,304.00	67	98.79	93.47	87.39
68	1,601.89	1,509.18	1,416.47	68	107.91	101.83	94.99
69	1,738.67	1,638.36	1,538.05	69	117.03	110.19	103.35
70	1,887.61	1,778.19	1,668.76	70	126.90	119.31	111.71
71	2,077.59	1,956.00	1,835.94	71	139.82	131.46	123.11
72	2,284.28	2,152.06	2,016.80	72	153.50	144.38	135.26
73	2,512.26	2,366.36	2,217.41	73	168.70	158.82	148.94
74	2,764.55	2,601.93	2,437.79	74	185.42	174.78	163.38
75	3,039.63	2,860.30	2,679.44	75	202.90	191.50	179.34
76	3,419.59	3,218.97	3,015.32	76	228.73	215.81	202.14
77	3,848.18	3,621.72	3,392.23	77	256.85	242.41	227.21
78	4,328.44	4,073.11	3,817.78	78	289.53	272.81	255.33
79	4,869.49	4,583.77	4,295.00	79	325.24	306.24	287.25

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	490.90	463.54	434.67	18-44	33.44	31.92	29.64
45-49	586.65	553.21	518.26	45-49	40.28	38.00	35.72
50-54	699.12	658.08	617.05	50-54	47.11	44.83	41.79
55	934.69	876.93	819.18	55	62.31	59.27	55.47
56	989.40	928.61	867.82	56	66.11	63.07	59.27
57	1,045.63	981.80	917.97	57	69.91	66.87	62.31
58	1,106.43	1,039.55	972.68	58	74.47	70.67	66.11
59	1,170.26	1,100.35	1,028.92	59	78.27	74.47	69.91
60	1,237.13	1,162.66	1,088.19	60	82.83	78.27	73.71
61	1,310.08	1,232.57	1,155.06	61	88.15	83.59	78.27
62	1,387.59	1,305.52	1,223.45	62	93.47	88.15	82.83
63	1,469.66	1,383.03	1,297.92	63	98.79	93.47	87.39
64	1,554.77	1,465.10	1,375.43	64	104.11	98.79	92.71
65	1,645.96	1,551.73	1,457.50	65	110.19	104.11	97.27
66	1,791.86	1,688.52	1,586.69	66	120.07	113.99	106.39
67	1,949.93	1,837.46	1,724.99	67	130.70	123.87	115.51
68	2,123.18	2,000.08	1,876.97	68	142.10	134.50	126.14
69	2,310.12	2,174.86	2,041.11	69	155.02	146.66	136.78
70	2,513.78	2,366.36	2,218.93	70	167.94	158.82	148.94
71	2,770.63	2,609.53	2,446.91	71	185.42	175.54	164.14
72	3,053.31	2,875.49	2,696.16	72	204.42	193.02	180.86
73	3,364.87	3,168.82	2,971.24	73	224.93	212.77	199.86
74	3,708.35	3,492.54	3,275.21	74	247.73	234.05	219.61
75	4,086.79	3,848.18	3,608.05	75	272.81	257.61	241.65
76	4,597.45	4,329.96	4,060.95	76	307.00	290.29	272.05
77	5,171.94	4,871.01	4,568.57	77	345.76	326.00	306.24
78	5,817.86	5,480.46	5,141.54	78	389.07	367.04	344.24
79	6,545.85	6,164.38	5,784.42	79	437.71	412.63	386.79

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 II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	652.00	620.09	586.65	18-44	44.07	42.55	40.28
45-49	785.75	747.75	706.71	45-49	53.19	50.91	48.63
50-54	945.33	898.21	849.58	50-54	63.07	60.79	57.75
55	1,243.21	1,186.98	1,130.74	55	83.59	79.79	75.99
56	1,316.16	1,256.89	1,197.62	56	88.91	85.11	80.55
57	1,392.15	1,329.84	1,267.53	57	93.47	89.67	85.87
58	1,472.70	1,405.83	1,340.48	58	98.79	94.99	90.43
59	1,556.29	1,487.90	1,417.99	59	104.87	100.31	95.75
60	1,645.96	1,573.01	1,500.06	60	110.19	105.63	101.07
61	1,740.19	1,662.68	1,585.17	61	117.03	111.71	107.15
62	1,840.50	1,756.91	1,673.32	62	123.87	118.55	113.23
63	1,945.37	1,855.70	1,766.03	63	130.70	124.62	119.31
64	2,054.79	1,960.56	1,864.82	64	138.30	132.22	125.38
65	2,171.82	2,069.99	1,968.16	65	145.90	139.06	132.22
66	2,360.28	2,250.85	2,139.90	66	158.82	151.22	143.62
67	2,565.45	2,445.39	2,325.32	67	172.50	164.14	155.78
68	2,788.86	2,658.16	2,527.46	68	186.94	178.58	169.46
69	3,030.52	2,889.17	2,747.83	69	202.90	193.78	183.90
70	3,291.92	3,138.42	2,984.92	70	219.61	209.73	199.10
71	3,618.68	3,449.98	3,281.28	71	241.65	231.01	218.85
72	3,975.84	3,791.94	3,606.53	72	265.97	253.81	240.89
73	4,369.47	4,167.34	3,963.68	73	291.80	278.89	264.45
74	4,801.10	4,579.21	4,357.32	74	321.44	306.24	291.04
75	5,275.28	5,032.11	4,787.42	75	352.60	335.88	319.16
76	5,936.41	5,662.84	5,386.23	76	396.67	378.43	359.44
77	6,679.60	6,369.55	6,059.51	77	446.07	425.55	404.27
78	7,515.50	7,165.94	6,816.38	78	502.30	478.74	455.19
79	8,456.26	8,062.63	7,669.00	79	564.61	538.02	511.42

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 II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	199.10	189.98	179.34	18-44	14.44	13.68	12.16
45-49	238.61	224.93	211.25	45-49	17.48	16.72	15.20
50-54	284.21	265.97	247.73	50-54	19.76	19.00	17.48
55	369.32	348.04	325.24	55	25.84	24.32	22.80
56	395.15	370.84	346.52	56	27.36	25.84	24.32
57	420.99	395.15	367.80	57	29.64	27.36	25.84
58	449.87	420.99	392.11	58	31.16	28.88	27.36
59	478.74	448.35	416.43	59	32.68	30.40	28.88
60	510.66	477.22	442.27	60	34.20	31.92	29.64
61	544.09	509.14	472.66	61	36.48	34.20	31.92
62	579.05	542.57	504.58	62	39.52	37.24	34.20
63	617.05	577.53	538.02	63	41.79	39.52	36.48
64	656.56	615.53	572.97	64	44.83	42.55	39.52
65	697.60	655.04	610.97	65	47.11	44.83	41.79
66	767.51	720.39	671.76	66	51.67	49.39	46.35
67	841.98	790.30	738.63	67	56.99	53.95	50.91
68	924.05	867.82	810.06	68	62.31	59.27	55.47
69	1,015.24	952.93	890.61	69	68.39	64.59	60.79
70	1,114.03	1,045.63	977.24	70	74.47	70.67	66.11
71	1,238.65	1,162.66	1,086.67	71	82.83	79.03	73.71
72	1,378.47	1,293.36	1,208.25	72	91.95	87.39	82.07
73	1,531.98	1,437.75	1,343.52	73	102.59	97.27	91.19
74	1,702.20	1,598.85	1,493.98	74	113.99	107.91	101.07

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**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	1,892.17	1,776.67	1,659.64	75	126.14	119.31	111.71
76	2,127.74	1,998.56	1,869.37	76	142.10	134.50	126.14
77	2,393.71	2,249.33	2,103.43	77	160.34	151.22	141.34
78	2,691.60	2,528.98	2,366.36	78	180.10	170.22	158.82
79	3,025.96	2,845.10	2,664.24	79	202.90	190.74	178.58
80		3,199.21	2,997.08	80	227.97	214.29	200.62
81		3,600.45	3,372.47	81	256.85	241.65	225.69
82		4,051.83	3,794.98	82	288.77	271.29	253.81
83		4,559.45	4,270.69	83	324.48	304.72	285.73
84		5,130.90	4,805.66	84	364.76	342.72	321.44
				85	409.59	385.27	360.96
				86	461.26	433.91	406.55
				87	519.02	487.86	457.46
				88	583.61	548.65	514.46
				89	656.56	617.81	578.29
				90	738.63	694.56	650.48
				91	830.58	781.19	731.79
				92	934.69	879.21	823.74
				93	1,050.95	988.64	926.33
				94	1,182.42	1,112.51	1,042.59
				95	1,330.60	1,251.57	1,172.54
				96	1,497.02	1,408.11	1,319.20
				97	1,683.96	1,583.65	1,484.10
				98	1,894.45	1,781.99	1,669.52
				99	2,130.78	2,004.64	1,877.73

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	246.21	229.49	212.77	18-44	16.72	15.96	15.20
45-49	294.84	275.09	253.81	45-49	20.52	19.76	18.24
50-54	349.56	326.76	302.44	50-54	23.56	22.80	21.28
55	443.79	419.47	393.63	55	30.40	28.88	26.60
56	474.18	448.35	419.47	56	32.68	31.16	28.88
57	506.10	477.22	446.83	57	34.96	32.68	30.40
58	539.54	507.62	475.70	58	36.48	34.96	32.68
59	574.49	541.05	506.10	59	38.76	37.24	34.96
60	612.49	576.01	538.02	60	41.04	38.76	36.48
61	653.52	614.01	572.97	61	44.07	41.79	39.52
62	694.56	653.52	609.45	62	47.11	44.07	41.79
63	740.15	694.56	648.96	63	50.15	47.11	44.83
64	787.27	738.63	690.00	64	53.19	50.15	47.11
65	837.42	785.75	734.07	65	56.23	53.19	50.15
66	921.01	864.78	808.54	66	62.31	58.51	55.47
67	1,013.72	951.41	890.61	67	68.39	64.59	60.79
68	1,114.03	1,047.15	980.28	68	75.23	70.67	66.87
69	1,224.97	1,152.02	1,080.59	69	82.83	77.51	72.95
70	1,346.56	1,267.53	1,188.50	70	90.43	85.11	79.79
71	1,504.62	1,416.47	1,328.32	71	101.07	95.75	89.67
72	1,680.92	1,582.13	1,483.34	72	113.23	106.39	99.55
73	1,876.97	1,767.55	1,656.60	73	126.14	118.55	111.71
74	2,095.83	1,974.24	1,849.62	74	140.58	132.22	124.62

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,340.52	2,203.73	2,065.43	75	156.54	147.42	138.30
76	2,633.84	2,480.34	2,323.80	76	176.30	166.42	155.78
77	2,963.64	2,790.38	2,614.09	77	198.34	186.94	175.54
78	3,334.48	3,138.42	2,940.85	78	223.41	210.49	197.58
79	3,752.43	3,530.53	3,308.64	79	250.77	237.09	221.89
				80	281.93	265.97	249.25
				81	317.64	299.40	280.41
				82	357.16	336.64	315.36
				83	401.23	378.43	354.88
				84	451.39	425.55	398.95
				85	507.62	477.98	448.35
				86	571.45	538.02	504.58
				87	642.88	605.65	567.65
				88	723.43	680.88	639.08
				89	813.86	765.99	718.87
				90	914.93	861.74	808.54
				91	1,029.68	969.64	909.61
				92	1,158.10	1,090.47	1,022.84
				93	1,302.48	1,226.49	1,150.50
				94	1,465.86	1,379.99	1,294.88
				95	1,649.00	1,552.49	1,455.98
				96	1,854.94	1,746.27	1,638.36
				97	2,086.71	1,965.12	1,842.78
				98	2,347.36	2,210.57	2,073.03
				99	2,640.68	2,486.42	2,332.16

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	319.16	300.92	281.17	18-44	21.28	20.52	19.00
45-49	381.47	358.68	335.88	45-49	25.84	25.08	22.80
50-54	455.95	427.07	398.19	50-54	30.40	28.88	27.36
55	566.89	534.98	501.54	55	38.76	36.48	34.20
56	604.89	571.45	534.98	56	41.79	39.52	36.48
57	645.92	609.45	569.93	57	44.07	41.79	38.76
58	688.48	648.96	607.93	58	47.11	44.07	41.79
59	734.07	691.52	647.44	59	49.39	47.11	44.07
60	782.71	737.11	690.00	60	52.43	49.39	46.35
61	834.38	785.75	735.59	61	56.23	53.19	50.15
62	887.57	835.90	782.71	62	60.03	56.99	53.19
63	943.81	889.09	832.86	63	63.83	60.79	56.23
64	1,004.60	946.85	887.57	64	68.39	64.59	60.03
65	1,068.43	1,006.12	943.81	65	72.19	68.39	63.83
66	1,179.38	1,110.99	1,042.59	66	79.79	75.99	70.67
67	1,302.48	1,226.49	1,150.50	67	88.15	82.83	77.51
68	1,436.23	1,354.16	1,270.57	68	96.51	91.19	85.87
69	1,585.17	1,493.98	1,402.79	69	106.39	100.31	94.23
70	1,749.31	1,649.00	1,547.17	70	117.03	110.19	103.35
71	1,965.12	1,852.66	1,737.15	71	131.46	123.87	116.27
72	2,205.25	2,079.11	1,951.45	72	148.18	139.06	130.70
73	2,475.78	2,334.44	2,190.06	73	166.42	156.54	146.66
74	2,779.75	2,620.16	2,459.06	74	186.18	175.54	164.90

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-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,120.18	2,940.85	2,759.99	75	208.97	196.82	184.66
76	3,510.78	3,310.16	3,106.51	76	235.57	221.89	208.21
77	3,950.00	3,723.55	3,495.58	77	264.45	249.25	234.05
78	4,443.94	4,190.14	3,933.29	78	297.88	280.41	262.93
79	5,000.20	4,712.95	4,427.23	79	335.12	315.36	295.60
				80	376.15	354.12	332.08
				81	423.27	398.95	373.87
				82	476.46	448.35	420.99
				83	535.74	504.58	473.42
				84	602.61	567.65	532.70
				85	677.08	638.32	598.81
				86	762.19	718.11	674.04
				87	857.18	808.54	758.39
				88	964.32	909.61	852.62
				89	1,085.15	1,022.84	959.76
				90	1,220.41	1,150.50	1,079.83
				91	1,373.15	1,294.12	1,214.33
				92	1,544.89	1,455.98	1,366.32
				93	1,737.91	1,638.36	1,536.53
				94	1,954.48	1,842.78	1,728.79
				95	2,199.18	2,073.03	1,944.61
				96	2,474.26	2,332.16	2,187.78
				97	2,782.78	2,623.96	2,461.34
				98	3,130.82	2,951.48	2,769.11
				99	3,522.18	3,320.80	3,114.86

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 II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	408.83	389.07	367.80	18-44	27.36	26.60	25.08
45-49	484.82	462.02	439.23	45-49	32.68	31.92	29.64
50-54	572.97	548.65	522.82	50-54	38.76	37.24	34.96
55	741.67	705.20	668.72	55	50.15	47.87	45.59
56	790.30	752.31	712.79	56	53.95	51.67	48.63
57	841.98	800.94	759.91	57	56.99	54.71	51.67
58	896.69	852.62	808.54	58	60.79	57.75	55.47
59	954.45	908.85	861.74	59	64.59	61.55	59.27
60	1,015.24	966.60	916.45	60	68.39	65.35	62.31
61	1,082.11	1,030.44	978.76	61	72.95	69.91	66.87
62	1,152.02	1,097.31	1,042.59	62	77.51	74.47	70.67
63	1,226.49	1,170.26	1,112.51	63	82.83	79.03	75.23
64	1,305.52	1,246.25	1,186.98	64	88.15	84.35	79.79
65	1,389.11	1,326.80	1,264.49	65	93.47	88.91	84.35
66	1,531.98	1,463.58	1,393.67	66	103.35	98.03	93.47
67	1,690.04	1,612.53	1,535.02	67	113.99	108.67	102.59
68	1,863.30	1,776.67	1,690.04	68	125.38	119.31	113.23
69	2,054.79	1,959.04	1,861.78	69	137.54	131.46	125.38
70	2,266.05	2,158.14	2,050.23	70	151.22	144.38	137.54
71	2,535.05	2,414.99	2,293.40	71	169.46	161.86	154.26
72	2,834.46	2,700.71	2,565.45	72	189.22	180.86	172.50
73	3,170.34	3,021.40	2,869.41	73	212.01	202.14	192.26
74	3,545.73	3,378.55	3,209.85	74	237.09	225.69	215.05

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,965.20	3,778.27	3,589.81	75	264.45	252.29	240.13
76	4,462.18	4,250.93	4,039.67	76	297.88	284.21	270.53
77	5,018.44	4,782.86	4,544.25	77	335.12	319.92	303.96
78	5,646.12	5,380.15	5,112.66	78	376.91	359.44	341.96
79	6,351.32	6,053.43	5,752.51	79	424.03	404.27	384.51
				80	476.46	454.43	432.39
				81	536.50	511.42	486.34
				82	603.37	575.25	547.13
				83	678.60	647.44	615.53
				84	763.71	727.99	692.28
				85	858.70	818.42	778.15
				86	966.60	921.01	875.41
				87	1,087.43	1,036.52	984.84
				88	1,222.69	1,165.70	1,107.95
				89	1,376.19	1,311.60	1,247.01
				90	1,547.93	1,474.98	1,402.79
				91	1,740.95	1,659.64	1,577.57
				92	1,959.04	1,867.10	1,775.15
				93	2,203.73	2,100.39	1,997.04
				94	2,478.82	2,362.56	2,246.29
				95	2,788.86	2,658.16	2,527.46
				96	3,137.66	2,990.24	2,842.82
				97	3,529.77	3,364.11	3,198.45
				98	3,970.52	3,784.34	3,598.17
				99	4,466.74	4,257.77	4,048.03

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-LTC3JP, H-LTC3JP27, 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	392.11	370.84	349.56	18-44	27.36	25.84	23.56
45-49	466.58	440.75	413.39	45-49	32.68	30.40	28.12
50-54	553.21	521.30	487.86	50-54	38.00	35.72	33.44
55	690.00	652.00	614.01	55	47.11	44.07	41.04
56	731.03	690.00	648.96	56	50.15	47.11	44.07
57	772.07	729.51	686.96	57	52.43	49.39	46.35
58	816.14	770.55	724.95	58	55.47	52.43	48.63
59	863.26	814.62	765.99	59	58.51	55.47	51.67
60	911.89	860.22	808.54	60	61.55	57.75	53.95
61	965.08	908.85	854.14	61	65.35	61.55	57.75
62	1,019.80	960.52	901.25	62	69.15	64.59	60.79
63	1,079.07	1,015.24	951.41	63	72.95	68.39	64.59
64	1,139.86	1,072.99	1,004.60	64	76.75	72.19	67.63
65	1,205.21	1,132.26	1,059.31	65	80.55	75.99	71.43
66	1,304.00	1,226.49	1,147.46	66	87.39	82.83	77.51
67	1,411.91	1,326.80	1,243.21	67	94.99	89.67	83.59
68	1,525.90	1,436.23	1,345.04	68	102.59	97.27	90.43
69	1,652.04	1,553.25	1,455.98	69	110.95	104.87	98.03
70	1,785.78	1,680.92	1,576.05	70	120.07	113.23	105.63
71	1,960.56	1,845.06	1,729.55	71	132.22	124.62	116.27
72	2,150.54	2,022.88	1,896.73	72	144.38	136.02	127.66
73	2,358.76	2,220.45	2,080.63	73	158.82	148.94	139.82
74	2,586.73	2,434.75	2,282.77	74	174.02	163.38	152.74

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	2,837.50	2,670.32	2,503.14	75	189.98	178.58	167.18
76	3,193.14	3,004.68	2,817.74	76	214.29	201.38	188.46
77	3,592.85	3,381.59	3,170.34	77	240.89	226.45	212.01
78	4,042.71	3,804.10	3,567.01	78	270.53	254.57	238.61
79	4,547.29	4,279.80	4,012.32	79	304.72	286.49	268.25
80		4,814.78	4,513.86	80		321.44	300.92
81		5,418.15	5,077.71	81		361.72	338.92
82		6,094.47	5,712.99	82		407.31	381.47
83		6,855.89	6,425.79	83		458.22	429.35
84		7,713.07	7,228.25	84		515.22	482.54

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**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	487.86	458.98	428.59	18-44	33.44	31.92	29.64
45-49	576.01	542.57	506.10	45-49	39.52	38.00	34.96
50-54	677.84	638.32	597.29	50-54	46.35	44.07	41.04
55	864.78	814.62	762.95	55	57.75	54.71	50.91
56	913.41	860.22	805.50	56	61.55	57.75	53.95
57	962.04	907.33	849.58	57	64.59	61.55	56.99
58	1,015.24	955.96	895.17	58	68.39	64.59	60.03
59	1,069.95	1,007.64	945.33	59	72.19	68.39	63.83
60	1,127.70	1,062.35	995.48	60	75.99	71.43	66.87
61	1,191.54	1,121.62	1,051.71	61	80.55	75.99	70.67
62	1,256.89	1,185.46	1,110.99	62	85.11	79.79	74.47
63	1,326.80	1,250.81	1,173.30	63	89.67	84.35	79.03
64	1,399.75	1,320.72	1,240.17	64	94.99	88.91	83.59
65	1,477.26	1,393.67	1,308.56	65	99.55	93.47	87.39
66	1,604.93	1,513.74	1,421.03	66	108.67	101.83	94.99
67	1,741.71	1,642.92	1,542.61	67	117.79	110.19	103.35
68	1,890.65	1,782.75	1,673.32	68	127.66	120.07	111.71
69	2,053.27	1,936.25	1,816.18	69	138.30	129.94	121.59
70	2,228.05	2,100.39	1,971.20	70	149.70	140.58	131.46
71	2,449.95	2,308.60	2,165.74	71	164.90	155.02	145.14
72	2,693.12	2,536.57	2,380.03	72	180.86	170.22	158.82
73	2,959.08	2,787.34	2,614.09	73	198.34	186.94	174.78
74	3,252.41	3,062.43	2,872.45	74	218.09	205.18	192.26
75	3,574.61	3,364.87	3,155.14	75	238.61	224.93	210.49
76	4,021.44	3,785.86	3,550.29	76	269.01	253.05	237.09
77	4,524.50	4,260.05	3,994.08	77	302.44	284.97	266.73
78	5,089.87	4,791.98	4,492.58	78	340.44	320.68	300.16
79	5,726.67	5,390.79	5,054.91	79	382.99	360.20	337.40

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-LTC3JP, H-LTC3JP27, 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	650.48	614.01	577.53	18-44	44.07	41.79	38.76
45-49	764.47	721.91	679.36	45-49	52.43	49.39	45.59
50-54	895.17	846.54	796.38	50-54	60.79	56.99	53.19
55	1,150.50	1,085.15	1,018.28	55	77.51	72.95	68.39
56	1,214.33	1,145.94	1,074.51	56	82.07	77.51	72.19
57	1,281.21	1,208.25	1,133.78	57	86.63	81.31	75.99
58	1,352.64	1,275.13	1,196.10	58	91.19	85.87	80.55
59	1,427.11	1,345.04	1,261.45	59	95.75	90.43	85.11
60	1,504.62	1,417.99	1,329.84	60	100.31	94.99	88.91
61	1,586.69	1,495.50	1,402.79	61	106.39	100.31	94.23
62	1,673.32	1,576.05	1,478.78	62	111.71	105.63	98.79
63	1,764.51	1,662.68	1,559.33	63	117.79	111.71	104.11
64	1,860.26	1,752.35	1,644.44	64	124.62	117.03	110.19
65	1,960.56	1,846.58	1,732.59	65	130.70	123.11	115.51
66	2,135.34	2,010.72	1,887.61	66	142.86	134.50	126.14
67	2,323.80	2,190.06	2,054.79	67	155.78	146.66	137.54
68	2,530.50	2,384.59	2,237.17	68	169.46	159.58	149.70
69	2,753.91	2,595.85	2,436.27	69	184.66	174.02	162.62
70	2,997.08	2,825.34	2,652.08	70	200.62	189.22	177.06
71	3,301.04	3,111.07	2,919.57	71	221.13	208.97	195.30
72	3,633.88	3,424.15	3,214.41	72	243.17	229.49	215.05
73	4,001.68	3,769.15	3,536.61	73	267.49	252.29	236.33
74	4,405.95	4,149.10	3,893.77	74	294.84	278.13	260.65
75	4,849.74	4,567.05	4,284.36	75	323.72	305.48	286.49
76	5,456.14	5,138.50	4,820.86	76	364.76	344.24	322.96
77	6,138.54	5,781.38	5,424.23	77	410.35	386.79	363.24
78	6,904.53	6,503.30	6,102.07	78	461.26	435.43	408.07
79	7,767.78	7,316.40	6,865.01	79	519.02	489.38	458.98

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	838.94	800.94	761.43	18-44	56.23	53.95	50.91
45-49	998.52	951.41	902.77	45-49	66.87	64.59	60.79
50-54	1,185.46	1,127.70	1,068.43	50-54	79.03	75.99	72.19
55	1,507.66	1,434.71	1,361.76	55	101.07	96.51	91.95
56	1,591.25	1,513.74	1,437.75	56	107.15	101.83	97.27
57	1,677.88	1,597.33	1,515.26	57	113.23	107.91	102.59
58	1,769.07	1,683.96	1,598.85	58	119.31	113.99	107.91
59	1,866.34	1,776.67	1,687.00	59	125.38	120.07	113.99
60	1,966.64	1,872.41	1,778.19	60	132.22	126.14	119.31
61	2,076.07	1,977.28	1,878.49	61	139.82	133.74	126.14
62	2,190.06	2,086.71	1,981.84	62	147.42	140.58	133.74
63	2,310.12	2,202.21	2,092.79	63	155.78	148.18	140.58
64	2,437.79	2,323.80	2,209.81	64	164.14	156.54	148.94
65	2,571.53	2,451.46	2,331.40	65	172.50	164.90	156.54
66	2,793.42	2,662.72	2,532.02	66	187.70	179.34	170.22
67	3,032.03	2,890.69	2,749.35	67	203.66	194.54	184.66
68	3,291.92	3,138.42	2,984.92	68	221.13	211.25	200.62
69	3,574.61	3,407.43	3,241.77	69	240.13	228.73	217.33
70	3,880.09	3,699.23	3,518.38	70	259.89	247.73	235.57
71	4,260.05	4,060.95	3,863.37	71	285.73	272.05	259.13
72	4,676.48	4,459.14	4,240.29	72	313.08	298.64	283.45
73	5,132.42	4,893.81	4,655.20	73	343.48	327.52	311.56
74	5,633.96	5,372.55	5,109.62	74	376.91	359.44	341.20
75	6,184.14	5,896.89	5,608.12	75	412.63	393.63	373.87
76	6,957.72	6,635.52	6,310.28	76	464.30	443.03	420.99
77	7,828.58	7,463.82	7,097.55	77	522.82	498.50	473.42
78	8,807.34	8,396.99	7,985.12	78	587.41	560.81	532.70
79	9,909.21	9,447.18	8,982.12	79	661.12	630.72	599.57

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	344.88	328.19	311.50	18-44	25.03	23.64	20.86
45-49	411.63	389.38	367.13	45-49	29.20	27.81	25.03
50-54	486.72	458.91	428.31	50-54	33.38	31.98	29.20
55	645.25	603.53	559.03	55	43.11	41.72	38.94
56	686.97	645.25	597.97	56	47.28	44.50	41.72
57	731.47	686.97	636.91	57	50.06	47.28	44.50
58	778.75	728.69	678.63	58	52.84	50.06	47.28
59	828.82	775.97	723.13	59	57.02	52.84	48.67
60	878.88	826.04	770.41	60	59.80	55.63	51.45
61	940.07	884.44	823.25	61	63.97	59.80	55.63
62	1,004.04	942.85	878.88	62	68.14	63.97	59.80
63	1,070.79	1,006.82	940.07	63	72.31	68.14	63.97
64	1,143.10	1,073.57	1,004.04	64	77.88	73.70	68.14
65	1,218.19	1,145.88	1,070.79	65	82.05	77.88	72.31
66	1,337.79	1,259.91	1,176.48	66	90.39	86.22	79.27
67	1,468.51	1,382.29	1,293.29	67	98.73	94.56	87.61
68	1,610.35	1,515.79	1,418.45	68	108.47	102.91	95.95
69	1,768.88	1,663.20	1,557.51	69	118.20	112.64	104.30
70	1,938.54	1,824.51	1,707.70	70	129.33	122.38	114.03
71	2,158.26	2,030.32	1,899.60	71	144.63	136.28	127.94
72	2,397.45	2,258.39	2,113.76	72	161.31	151.58	141.84
73	2,667.23	2,508.70	2,350.17	73	179.39	169.66	158.53
74	2,964.83	2,789.61	2,611.61	74	198.86	187.74	175.22

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,295.80	3,101.11	2,903.64	75	221.11	208.59	194.69
76	3,710.21	3,490.49	3,267.99	76	248.92	235.02	219.72
77	4,174.68	3,927.15	3,676.83	77	280.91	264.22	247.53
78	4,697.56	4,419.43	4,138.52	78	315.67	296.20	278.13
79	5,284.40	4,972.90	4,655.84	79	354.61	333.75	312.89
80		5,593.12	5,237.12	80	397.72	374.08	350.44
81		6,294.00	5,893.50	81	447.78	421.36	394.94
82		7,081.10	6,630.54	82	503.41	474.21	443.61
83		7,965.54	7,459.35	83	567.38	534.00	499.24
84		8,964.02	8,391.08	84	636.91	600.75	561.82
				85	716.18	674.46	631.35
				86	806.57	759.29	710.61
				87	906.69	853.85	799.61
				88	1,020.72	960.93	899.74
				89	1,147.27	1,080.52	1,012.38
				90	1,291.90	1,215.41	1,138.93
				91	1,453.21	1,368.38	1,280.77
				92	1,633.99	1,539.43	1,440.70
				93	1,838.42	1,731.34	1,620.09
				94	2,067.87	1,946.89	1,823.12
				95	2,326.53	2,190.25	2,051.18
				96	2,617.17	2,464.20	2,307.06
				97	2,943.97	2,772.92	2,594.92
				98	3,312.49	3,119.19	2,920.33
				99	3,725.50	3,508.57	3,284.67

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	411.63	392.16	369.91	18-44	29.20	27.81	25.03
45-49	489.50	467.25	439.44	45-49	34.77	33.38	30.59
50-54	581.28	550.69	520.10	50-54	40.33	37.55	34.77
55	770.41	723.13	673.07	55	51.45	48.67	45.89
56	823.25	773.19	720.35	56	55.63	52.84	50.06
57	876.10	823.25	767.63	57	59.80	55.63	52.84
58	931.72	878.88	820.47	58	62.58	59.80	55.63
59	992.91	934.51	873.32	59	66.75	63.97	59.80
60	1,056.88	995.69	931.72	60	70.92	66.75	62.58
61	1,129.19	1,062.44	995.69	61	76.48	72.31	66.75
62	1,204.29	1,134.76	1,059.66	62	80.66	76.48	72.31
63	1,284.94	1,209.85	1,131.97	63	86.22	82.05	76.48
64	1,371.16	1,290.51	1,207.07	64	91.78	86.22	82.05
65	1,460.16	1,373.94	1,284.94	65	97.34	91.78	86.22
66	1,607.57	1,510.23	1,412.88	66	108.47	101.52	95.95
67	1,766.10	1,660.42	1,554.73	67	118.20	112.64	105.69
68	1,941.32	1,824.51	1,707.70	68	130.72	123.77	115.42
69	2,133.23	2,005.29	1,877.35	69	143.24	136.28	126.55
70	2,341.83	2,202.76	2,060.92	70	157.14	148.80	139.06
71	2,617.17	2,464.20	2,305.67	71	176.61	166.88	155.75
72	2,925.89	2,753.45	2,578.23	72	196.08	186.34	173.83
73	3,267.99	3,076.08	2,881.39	73	219.72	207.20	193.30
74	3,651.80	3,437.64	3,223.49	74	244.75	230.85	216.94

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,080.12	3,840.93	3,601.74	75	272.56	257.27	240.58
76	4,591.87	4,322.09	4,052.30	76	307.33	290.64	271.17
77	5,167.59	4,861.65	4,558.49	77	346.27	326.80	305.94
78	5,812.84	5,470.75	5,128.65	78	387.99	367.13	343.49
79	6,538.75	6,154.94	5,768.34	79	436.66	413.02	386.60
				80	490.89	463.08	433.88
				81	553.47	521.49	488.11
				82	621.61	586.85	549.30
				83	699.49	659.16	618.83
				84	787.10	741.21	695.32
				85	884.44	832.99	781.54
				86	995.69	937.29	880.27
				87	1,119.46	1,055.49	990.13
				88	1,259.91	1,186.21	1,113.90
				89	1,417.05	1,335.01	1,252.96
				90	1,595.06	1,501.88	1,408.71
				91	1,793.92	1,689.62	1,585.32
				92	2,017.81	1,900.99	1,782.79
				93	2,269.51	2,137.40	2,005.29
				94	2,553.20	2,405.79	2,257.00
				95	2,873.05	2,706.17	2,537.90
				96	3,231.83	3,044.09	2,856.36
				97	3,635.11	3,423.74	3,212.36
				98	4,089.85	3,852.05	3,614.25
				99	4,601.60	4,333.21	4,066.21

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	528.44	497.85	467.25	18-44	36.16	34.77	31.98
45-49	631.35	592.41	556.25	45-49	44.50	41.72	38.94
50-54	748.16	703.66	659.16	50-54	51.45	48.67	45.89
55	979.01	920.60	859.41	55	65.36	62.58	58.41
56	1,045.76	981.79	917.82	56	70.92	66.75	62.58
57	1,112.51	1,045.76	976.22	57	75.09	72.31	66.75
58	1,187.60	1,115.29	1,040.19	58	80.66	76.48	70.92
59	1,265.48	1,187.60	1,109.72	59	84.83	82.05	76.48
60	1,346.13	1,262.69	1,179.26	60	90.39	86.22	80.66
61	1,435.13	1,348.91	1,262.69	61	97.34	93.17	86.22
62	1,529.70	1,437.91	1,348.91	62	104.30	98.73	91.78
63	1,629.82	1,535.26	1,440.70	63	111.25	104.30	97.34
64	1,738.29	1,638.17	1,540.82	64	118.20	111.25	104.30
65	1,849.54	1,746.63	1,643.73	65	125.16	118.20	109.86
66	2,044.23	1,930.20	1,813.38	66	139.06	130.72	122.38
67	2,258.39	2,130.45	1,999.73	67	152.97	144.63	134.89
68	2,494.79	2,350.17	2,205.54	68	168.27	158.53	148.80
69	2,759.01	2,594.92	2,430.83	69	184.95	175.22	164.09
70	3,045.49	2,861.92	2,678.36	70	203.03	191.91	180.78
71	3,418.17	3,215.14	3,009.33	71	228.06	215.55	203.03
72	3,838.15	3,610.08	3,382.02	72	257.27	241.97	228.06
73	4,305.40	4,052.30	3,796.43	73	287.86	272.56	255.88
74	4,831.06	4,550.15	4,266.46	74	324.02	305.94	286.47

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 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	5,420.69	5,106.40	4,789.34	75	362.96	342.10	321.24
76	6,099.31	5,746.09	5,392.87	76	408.85	385.21	361.56
77	6,861.38	6,466.44	6,068.72	77	460.30	433.88	407.46
78	7,720.79	7,275.79	6,830.79	78	517.32	488.11	457.52
79	8,685.89	8,188.04	7,687.42	79	581.28	547.91	514.53
				80	653.60	616.05	577.11
				81	735.64	693.93	649.43
				82	827.43	780.14	731.47
				83	930.33	877.49	821.86
				84	1,047.15	985.96	924.77
				85	1,176.48	1,108.33	1,040.19
				86	1,323.88	1,247.40	1,170.91
				87	1,489.37	1,403.15	1,316.93
				88	1,675.71	1,578.37	1,482.41
				89	1,885.70	1,775.84	1,667.37
				90	2,120.71	1,998.34	1,874.57
				91	2,386.33	2,247.26	2,109.59
				92	2,683.92	2,528.17	2,372.42
				93	3,019.06	2,843.84	2,670.01
				94	3,395.92	3,199.85	3,003.77
				95	3,821.46	3,600.35	3,377.85
				96	4,298.45	4,049.52	3,800.60
				97	4,835.23	4,555.71	4,276.20
				98	5,440.15	5,125.87	4,810.20
				99	6,120.17	5,765.56	5,410.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	684.19	650.82	617.44	18-44	45.89	44.50	41.72
45-49	812.13	773.19	731.47	45-49	55.63	52.84	50.06
50-54	959.54	912.25	864.97	50-54	65.36	62.58	59.80
55	1,259.91	1,201.51	1,143.10	55	86.22	82.05	77.88
56	1,346.13	1,284.94	1,220.98	56	91.78	87.61	83.44
57	1,437.91	1,371.16	1,301.63	57	98.73	93.17	89.00
58	1,538.04	1,462.95	1,385.07	58	104.30	100.13	94.56
59	1,640.95	1,560.29	1,476.85	59	111.25	107.08	101.52
60	1,752.20	1,663.20	1,574.20	60	116.81	112.64	107.08
61	1,869.01	1,774.45	1,682.67	61	125.16	120.99	114.03
62	1,991.39	1,894.04	1,796.70	62	133.50	127.94	122.38
63	2,119.32	2,019.20	1,916.29	63	141.84	136.28	129.33
64	2,258.39	2,152.70	2,047.01	64	151.58	146.02	137.67
65	2,405.79	2,294.54	2,183.29	65	161.31	154.36	146.02
66	2,653.33	2,530.95	2,405.79	66	178.00	171.05	161.31
67	2,925.89	2,789.61	2,650.55	67	196.08	187.74	178.00
68	3,226.27	3,073.30	2,920.33	68	215.55	207.20	196.08
69	3,557.24	3,387.58	3,217.92	69	237.80	228.06	216.94
70	3,918.80	3,732.46	3,543.33	70	261.44	250.31	237.80
71	4,383.27	4,177.46	3,966.08	71	293.42	280.91	267.00
72	4,903.37	4,672.53	4,438.90	72	328.19	314.28	297.60
73	5,484.65	5,226.00	4,967.34	73	367.13	350.44	333.75
74	6,132.69	5,846.22	5,559.75	74	410.24	392.16	372.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	6,858.60	6,538.75	6,218.91	75	458.91	438.05	415.80
76	7,718.01	7,359.23	7,000.44	76	517.32	493.67	468.64
77	8,683.11	8,279.83	7,876.54	77	581.28	554.86	527.05
78	9,770.58	9,317.24	8,861.11	78	653.60	623.00	592.41
79	10,994.34	10,482.59	9,970.84	79	735.64	700.88	666.11
				80	826.04	787.10	748.16
				81	930.33	885.83	842.72
				82	1,045.76	997.08	948.41
				83	1,176.48	1,120.85	1,066.62
				84	1,323.88	1,261.30	1,200.12
				85	1,487.98	1,418.45	1,348.91
				86	1,674.32	1,596.45	1,518.57
				87	1,884.31	1,795.31	1,707.70
				88	2,119.32	2,020.59	1,921.85
				89	2,383.54	2,272.29	2,161.04
				90	2,682.53	2,557.37	2,430.83
				91	3,017.67	2,875.83	2,735.37
				92	3,394.53	3,236.00	3,077.47
				93	3,818.68	3,640.68	3,461.28
				94	4,295.66	4,095.41	3,893.77
				95	4,832.45	4,607.17	4,380.49
				96	5,435.98	5,182.89	4,928.40
				97	6,116.00	5,830.92	5,544.45
				98	6,880.85	6,559.61	6,236.99
				99	7,740.26	7,378.70	7,017.13

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	681.41	639.69	597.97	18-44	45.89	43.11	40.33
45-49	806.57	756.50	706.44	45-49	54.23	51.45	48.67
50-54	951.19	892.79	831.60	50-54	63.97	61.19	57.02
55	1,201.51	1,131.97	1,059.66	55	80.66	76.48	70.92
56	1,268.26	1,195.94	1,120.85	56	86.22	82.05	76.48
57	1,340.57	1,262.69	1,182.04	57	90.39	86.22	80.66
58	1,415.66	1,332.23	1,246.01	58	95.95	91.78	84.83
59	1,493.54	1,407.32	1,315.54	59	101.52	95.95	90.39
60	1,574.20	1,482.41	1,387.85	60	107.08	101.52	94.56
61	1,665.98	1,568.63	1,471.29	61	114.03	107.08	100.13
62	1,763.32	1,660.42	1,554.73	62	119.59	114.03	105.69
63	1,866.23	1,757.76	1,646.51	63	126.55	119.59	111.25
64	1,974.70	1,860.67	1,741.07	64	133.50	126.55	118.20
65	2,088.73	1,966.35	1,841.20	65	140.45	132.11	123.77
66	2,263.95	2,130.45	1,996.95	66	152.97	143.24	134.89
67	2,453.08	2,308.45	2,161.04	67	165.49	155.75	146.02
68	2,656.11	2,500.36	2,341.83	68	179.39	168.27	157.14
69	2,875.83	2,708.95	2,536.51	69	193.30	182.17	169.66
70	3,115.02	2,931.45	2,747.89	70	208.59	196.08	183.56
71	3,418.17	3,217.92	3,014.89	71	229.45	215.55	201.64
72	3,749.15	3,526.64	3,304.14	72	251.70	236.41	221.11
73	4,113.49	3,868.74	3,623.99	73	275.35	260.05	243.36
74	4,511.21	4,244.21	3,974.43	74	303.16	285.08	267.00

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	4,947.87	4,653.06	4,355.46	75	330.97	311.50	292.03
76	5,568.09	5,237.12	4,903.37	76	372.69	350.44	329.58
77	6,266.19	5,893.50	5,515.25	77	418.58	394.94	369.91
78	7,050.51	6,630.54	6,207.78	78	471.42	443.61	415.80
79	7,932.17	7,459.35	6,983.76	79	529.83	499.24	468.64
80		8,391.08	7,857.07	80		560.42	525.66
81		9,442.40	8,841.64	81		631.35	592.41
82		10,621.65	9,948.59	82		709.22	666.11
83		11,948.31	11,194.59	83		798.22	748.16
84		13,441.85	12,596.35	84		898.35	841.33

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 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	823.25	775.97	728.69	18-44	57.02	54.23	50.06
45-49	979.01	920.60	862.19	45-49	66.75	63.97	59.80
50-54	1,162.57	1,090.26	1,017.94	50-54	77.88	73.70	69.53
55	1,479.63	1,396.20	1,312.76	55	100.13	94.56	87.61
56	1,565.85	1,476.85	1,387.85	56	105.69	100.13	93.17
57	1,654.85	1,560.29	1,465.73	57	112.64	105.69	98.73
58	1,749.42	1,649.29	1,546.38	58	118.20	111.25	104.30
59	1,849.54	1,741.07	1,632.60	59	125.16	118.20	109.86
60	1,952.45	1,838.42	1,721.60	60	130.72	123.77	115.42
61	2,063.70	1,944.10	1,821.73	61	139.06	132.11	122.38
62	2,180.51	2,052.57	1,924.64	62	147.41	139.06	129.33
63	2,302.89	2,169.39	2,033.10	63	154.36	146.02	136.28
64	2,430.83	2,291.76	2,149.92	64	164.09	154.36	144.63
65	2,567.11	2,419.70	2,269.51	65	172.44	162.70	151.58
66	2,786.83	2,628.30	2,464.20	66	187.74	176.61	165.49
67	3,026.02	2,850.80	2,672.80	67	204.42	191.91	179.39
68	3,284.67	3,092.77	2,900.86	68	221.11	208.59	194.69
69	3,565.58	3,356.99	3,145.61	69	240.58	226.67	211.38
70	3,868.74	3,640.68	3,412.61	70	260.05	244.75	229.45
71	4,252.55	4,002.24	3,751.93	71	286.47	269.78	253.10
72	4,675.31	4,399.96	4,124.62	72	314.28	296.20	278.13
73	5,139.78	4,836.62	4,533.46	73	344.88	325.41	304.55
74	5,648.75	5,315.00	4,981.25	74	379.64	357.39	335.14
75	6,207.78	5,840.66	5,473.53	75	415.80	392.16	367.13
76	6,986.54	6,572.13	6,160.50	76	468.64	442.22	413.02
77	7,859.86	7,395.38	6,933.69	77	527.05	496.46	464.47
78	8,844.42	8,321.55	7,801.45	78	592.41	557.64	522.88
79	9,951.37	9,364.52	8,777.67	79	666.11	627.18	588.24

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 83% Rate Increase**

STANDARD INFLATION BENEFITS
FORM: H-LTC3JP, H-LTC3JP27, 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	1,098.60	1,034.63	970.66	18-44	73.70	69.53	65.36
45-49	1,293.29	1,220.98	1,145.88	45-49	87.61	83.44	77.88
50-54	1,518.57	1,435.13	1,348.91	50-54	102.91	97.34	90.39
55	1,977.48	1,863.45	1,746.63	55	132.11	125.16	116.81
56	2,085.95	1,966.35	1,846.76	56	140.45	133.50	123.77
57	2,199.98	2,074.82	1,949.67	57	148.80	140.45	130.72
58	2,322.36	2,188.86	2,058.14	58	157.14	147.41	137.67
59	2,447.51	2,311.23	2,172.17	59	165.49	155.75	146.02
60	2,581.01	2,436.39	2,291.76	60	173.83	164.09	152.97
61	2,728.42	2,575.45	2,419.70	61	183.56	173.83	162.70
62	2,881.39	2,720.08	2,555.98	62	194.69	183.56	171.05
63	3,045.49	2,870.27	2,697.83	63	204.42	193.30	180.78
64	3,215.14	3,031.58	2,848.02	64	215.55	204.42	190.52
65	3,395.92	3,201.24	3,003.77	65	226.67	214.16	200.25
66	3,696.30	3,484.93	3,270.77	66	247.53	233.63	218.33
67	4,024.49	3,790.86	3,557.24	67	269.78	254.49	237.80
68	4,377.71	4,127.40	3,871.52	68	293.42	276.74	260.05
69	4,764.31	4,488.96	4,213.62	69	319.85	301.77	282.30
70	5,184.28	4,883.90	4,583.52	70	347.66	328.19	307.33
71	5,712.72	5,381.75	5,050.78	71	383.81	361.56	339.31
72	6,291.22	5,926.88	5,562.53	72	421.36	397.72	372.69
73	6,928.13	6,527.63	6,127.13	73	464.47	438.05	410.24
74	7,631.79	7,189.57	6,747.35	74	511.75	482.55	451.96
75	8,404.98	7,918.26	7,431.54	75	561.82	529.83	496.46
76	9,459.08	8,911.17	8,363.26	76	632.74	596.58	559.03
77	10,641.12	10,026.46	9,409.02	77	712.00	670.28	628.57
78	11,973.35	11,280.81	10,585.50	78	799.61	753.72	707.83
79	13,472.45	12,690.91	11,909.38	79	899.74	848.29	795.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,415.66	1,354.48	1,290.51	18-44	95.95	91.78	86.22
45-49	1,693.79	1,615.92	1,538.04	45-49	114.03	109.86	102.91
50-54	2,021.98	1,927.42	1,830.07	50-54	134.89	129.33	122.38
55	2,603.26	2,478.11	2,350.17	55	173.83	166.88	158.53
56	2,747.89	2,617.17	2,483.67	56	183.56	176.61	168.27
57	2,900.86	2,761.80	2,622.73	57	194.69	186.34	176.61
58	3,062.17	2,917.55	2,767.36	58	205.81	196.08	186.34
59	3,231.83	3,078.86	2,923.11	59	216.94	207.20	197.47
60	3,409.83	3,248.52	3,084.42	60	228.06	218.33	207.20
61	3,601.74	3,429.30	3,259.64	61	241.97	230.85	219.72
62	3,799.21	3,621.21	3,440.42	62	254.49	243.36	230.85
63	4,010.58	3,821.46	3,632.33	63	268.39	257.27	244.75
64	4,233.09	4,035.62	3,835.36	64	283.69	271.17	257.27
65	4,466.71	4,258.12	4,049.52	65	298.99	285.08	271.17
66	4,853.31	4,625.24	4,399.96	66	325.41	310.11	294.81
67	5,270.50	5,022.96	4,775.43	67	353.22	336.53	319.85
68	5,721.06	5,454.06	5,187.06	68	382.42	365.74	347.66
69	6,213.35	5,924.09	5,632.06	69	415.80	396.33	376.86
70	6,747.35	6,430.28	6,113.22	70	450.56	429.71	408.85
71	7,409.29	7,061.63	6,713.97	71	495.07	472.82	449.17
72	8,132.42	7,754.17	7,373.13	72	543.74	518.71	493.67
73	8,927.86	8,513.45	8,096.26	73	596.58	568.77	540.96
74	9,801.18	9,345.05	8,891.70	74	654.99	625.78	593.80
75	10,757.93	10,260.09	9,762.24	75	718.96	685.58	650.82
76	12,104.07	11,545.03	10,983.22	76	809.35	771.80	732.86
77	13,619.86	12,985.73	12,354.38	77	910.86	867.75	824.65
78	15,321.99	14,609.99	13,897.98	78	1,023.51	976.22	927.55
79	17,238.28	16,437.28	15,633.49	79	1,151.44	1,098.60	1,044.37

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	303.16	286.47	267.00	18-44	22.25	20.86	19.47
45-49	353.22	336.53	314.28	45-49	26.42	25.03	22.25
50-54	408.85	389.38	367.13	50-54	29.20	27.81	25.03
55	559.03	522.88	486.72	55	37.55	36.16	33.38
56	597.97	561.82	522.88	56	40.33	38.94	36.16
57	639.69	600.75	556.25	57	43.11	41.72	38.94
58	684.19	639.69	595.19	58	47.28	44.50	41.72
59	731.47	684.19	636.91	59	50.06	47.28	44.50
60	781.54	731.47	678.63	60	52.84	50.06	47.28
61	837.16	784.32	728.69	61	57.02	54.23	51.45
62	898.35	839.94	781.54	62	61.19	58.41	54.23
63	959.54	901.13	839.94	63	65.36	61.19	58.41
64	1,026.29	965.10	901.13	64	69.53	65.36	62.58
65	1,098.60	1,031.85	965.10	65	73.70	69.53	65.36
66	1,204.29	1,131.97	1,056.88	66	82.05	76.48	72.31
67	1,318.32	1,237.66	1,157.01	67	89.00	84.83	79.27
68	1,440.70	1,354.48	1,268.26	68	97.34	91.78	86.22
69	1,576.98	1,482.41	1,387.85	69	107.08	101.52	94.56
70	1,724.38	1,621.48	1,518.57	70	116.81	109.86	102.91
71	1,924.64	1,810.60	1,696.57	71	130.72	123.77	115.42
72	2,147.14	2,019.20	1,891.26	72	146.02	137.67	127.94
73	2,397.45	2,252.82	2,110.98	73	162.70	152.97	143.24
74	2,672.80	2,514.26	2,355.73	74	180.78	169.66	158.53

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	2,981.52	2,803.52	2,625.51	75	200.25	189.13	176.61
76	3,356.99	3,156.74	2,956.48	76	225.28	212.77	198.86
77	3,776.96	3,551.68	3,329.17	77	254.49	239.19	223.89
78	4,246.99	3,996.68	3,746.36	78	285.08	269.78	251.70
79	4,780.99	4,500.09	4,216.40	79	321.24	303.16	282.30
80		5,061.90	4,744.84	80	360.17	339.31	317.06
81		5,696.03	5,340.03	81	406.06	382.42	357.39
82		6,408.03	6,004.75	82	456.13	429.71	401.89
83		7,209.04	6,755.69	83	513.14	483.94	451.96
84		8,110.17	7,598.42	84	577.11	543.74	508.97
				85	648.03	610.49	571.55
				86	730.08	686.97	643.86
				87	820.47	773.19	724.52
				88	923.38	870.54	814.91
				89	1,038.80	979.01	916.43
				90	1,168.13	1,101.38	1,030.46
				91	1,314.15	1,237.66	1,159.79
				92	1,478.24	1,393.41	1,304.41
				93	1,663.20	1,567.24	1,467.12
				94	1,871.79	1,763.32	1,650.68
				95	2,105.42	1,983.04	1,856.49
				96	2,368.25	2,230.57	2,088.73
				97	2,664.45	2,510.09	2,350.17
				98	2,996.81	2,822.98	2,643.59
				99	3,370.89	3,176.20	2,973.17

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	350.44	328.19	305.94	18-44	25.03	23.64	22.25
45-49	414.41	389.38	364.35	45-49	29.20	27.81	26.42
50-54	483.94	456.13	428.31	50-54	33.38	31.98	29.20
55	667.50	623.00	578.50	55	44.50	43.11	40.33
56	714.79	667.50	620.22	56	48.67	47.28	43.11
57	762.07	714.79	664.72	57	51.45	50.06	45.89
58	814.91	764.85	712.00	58	55.63	52.84	50.06
59	870.54	817.69	762.07	59	59.80	57.02	52.84
60	928.94	873.32	814.91	60	62.58	59.80	55.63
61	995.69	934.51	873.32	61	68.14	63.97	59.80
62	1,065.22	1,001.26	934.51	62	72.31	69.53	63.97
63	1,137.54	1,070.79	998.47	63	77.88	73.70	68.14
64	1,218.19	1,145.88	1,070.79	64	82.05	79.27	73.70
65	1,301.63	1,223.76	1,143.10	65	87.61	83.44	77.88
66	1,432.35	1,348.91	1,259.91	66	97.34	91.78	86.22
67	1,576.98	1,482.41	1,387.85	67	107.08	101.52	94.56
68	1,735.51	1,632.60	1,526.91	68	116.81	111.25	102.91
69	1,907.95	1,796.70	1,679.88	69	127.94	120.99	114.03
70	2,097.07	1,974.70	1,849.54	70	140.45	132.11	123.77
71	2,344.61	2,208.32	2,069.26	71	157.14	148.80	139.06
72	2,622.73	2,469.76	2,314.01	72	176.61	166.88	155.75
73	2,931.45	2,761.80	2,586.58	73	197.47	186.34	173.83
74	3,276.33	3,087.20	2,892.52	74	221.11	208.59	194.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,662.93	3,448.77	3,234.61	75	246.14	232.24	216.94
76	4,124.62	3,882.65	3,640.68	76	278.13	261.44	244.75
77	4,639.15	4,369.37	4,096.80	77	311.50	294.81	275.35
78	5,220.43	4,914.50	4,608.56	78	350.44	330.97	310.11
79	5,876.81	5,531.94	5,184.28	79	393.55	371.30	347.66
				80	442.22	417.19	390.77
				81	497.85	470.03	439.44
				82	560.42	528.44	495.07
				83	629.96	593.80	556.25
				84	707.83	667.50	625.78
				85	795.44	749.55	702.27
				86	895.57	844.11	791.27
				87	1,006.82	949.80	890.00
				88	1,133.37	1,068.01	1,001.26
				89	1,275.21	1,201.51	1,125.02
				90	1,433.74	1,351.69	1,266.87
				91	1,613.13	1,519.96	1,424.01
				92	1,814.78	1,710.48	1,602.01
				93	2,041.45	1,923.24	1,802.26
				94	2,297.32	2,163.82	2,027.54
				95	2,583.80	2,435.00	2,280.64
				96	2,906.42	2,739.55	2,565.72
				97	3,269.38	3,081.64	2,886.95
				98	3,678.22	3,466.85	3,247.13
				99	4,138.52	3,899.33	3,653.19

Fractional Premiums (expressed as a percent of annual premium)

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

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	433.88	406.06	375.47	18-44	29.20	27.81	26.42
45-49	508.97	478.38	447.78	45-49	36.16	33.38	31.98
50-54	592.41	561.82	531.22	50-54	41.72	38.94	36.16
55	837.16	792.66	745.38	55	57.02	54.23	50.06
56	898.35	848.29	798.22	56	61.19	58.41	54.23
57	959.54	906.69	851.07	57	65.36	62.58	58.41
58	1,026.29	967.88	906.69	58	69.53	66.75	62.58
59	1,098.60	1,034.63	967.88	59	75.09	70.92	66.75
60	1,173.69	1,104.16	1,031.85	60	79.27	75.09	70.92
61	1,257.13	1,182.04	1,106.94	61	84.83	80.66	76.48
62	1,343.35	1,265.48	1,187.60	62	91.78	86.22	80.66
63	1,435.13	1,354.48	1,271.04	63	97.34	91.78	86.22
64	1,535.26	1,451.82	1,362.82	64	104.30	98.73	91.78
65	1,640.95	1,551.95	1,460.16	65	111.25	104.30	97.34
66	1,816.17	1,716.04	1,615.92	66	123.77	115.42	108.47
67	2,010.85	1,896.82	1,782.79	67	136.28	127.94	119.59
68	2,222.23	2,097.07	1,969.14	68	150.19	141.84	132.11
69	2,458.64	2,319.58	2,177.73	69	165.49	157.14	146.02
70	2,720.08	2,561.55	2,403.01	70	182.17	172.44	161.31
71	3,053.83	2,875.83	2,697.83	71	204.42	194.69	182.17
72	3,426.52	3,229.05	3,028.80	72	229.45	216.94	203.03
73	3,846.49	3,621.21	3,398.71	73	258.66	243.36	228.06
74	4,316.52	4,066.21	3,815.90	74	289.25	273.95	255.88

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,842.18	4,561.27	4,280.37	75	324.02	305.94	286.47
76	5,451.28	5,134.22	4,817.15	76	365.74	344.88	322.63
77	6,132.69	5,776.69	5,420.69	77	410.24	387.99	362.96
78	6,903.10	6,499.82	6,099.31	78	461.69	435.27	408.85
79	7,768.07	7,314.73	6,861.38	79	518.71	489.50	458.91
				80	582.68	549.30	515.92
				81	656.38	618.83	581.28
				82	738.43	695.32	653.60
				83	830.21	782.93	734.25
				84	934.51	880.27	826.04
				85	1,049.93	990.13	928.94
				86	1,182.04	1,113.90	1,045.76
				87	1,329.44	1,254.35	1,176.48
				88	1,494.93	1,410.10	1,323.88
				89	1,682.67	1,586.71	1,489.37
				90	1,892.65	1,785.57	1,674.32
				91	2,129.06	2,008.07	1,884.31
				92	2,394.67	2,258.39	2,119.32
				93	2,695.05	2,540.69	2,383.54
				94	3,031.58	2,859.14	2,682.53
				95	3,409.83	3,216.53	3,017.67
				96	3,836.76	3,618.43	3,394.53
				97	4,315.13	4,070.38	3,818.68
				98	4,854.70	4,579.35	4,295.66
				99	5,462.40	5,150.90	4,832.45

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 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	553.47	522.88	492.28	18-44	37.55	36.16	34.77
45-49	664.72	628.57	592.41	45-49	45.89	44.50	41.72
50-54	792.66	750.94	709.22	50-54	52.84	51.45	48.67
55	1,084.69	1,034.63	984.57	55	73.70	70.92	66.75
56	1,159.79	1,106.94	1,054.10	56	79.27	76.48	72.31
57	1,240.44	1,182.04	1,126.41	57	84.83	82.05	76.48
58	1,323.88	1,262.69	1,201.51	58	90.39	87.61	82.05
59	1,415.66	1,348.91	1,284.94	59	97.34	93.17	87.61
60	1,510.23	1,440.70	1,371.16	60	102.91	98.73	93.17
61	1,618.70	1,543.60	1,468.51	61	109.86	105.69	100.13
62	1,732.73	1,652.07	1,571.41	62	118.20	112.64	107.08
63	1,855.10	1,768.88	1,679.88	63	125.16	120.99	114.03
64	1,988.60	1,894.04	1,796.70	64	133.50	127.94	122.38
65	2,127.67	2,024.76	1,921.85	65	141.84	136.28	129.33
66	2,344.61	2,233.36	2,119.32	66	157.14	150.19	143.24
67	2,583.80	2,461.42	2,336.26	67	172.44	165.49	157.14
68	2,848.02	2,711.73	2,575.45	68	190.52	183.56	173.83
69	3,140.05	2,989.86	2,836.89	69	209.99	201.64	191.91
70	3,457.11	3,293.02	3,126.14	70	230.85	221.11	209.99
71	3,871.52	3,690.74	3,504.39	71	258.66	247.53	235.02
72	4,333.21	4,132.96	3,927.15	72	290.64	278.13	264.22
73	4,853.31	4,628.03	4,399.96	73	325.41	310.11	294.81
74	5,431.81	5,181.50	4,928.40	74	364.35	347.66	329.58

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	6,079.85	5,801.72	5,520.81	75	407.46	387.99	368.52
76	6,841.91	6,527.63	6,210.56	76	458.91	436.66	415.80
77	7,698.54	7,345.32	6,986.54	77	515.92	492.28	467.25
78	8,663.64	8,263.14	7,859.86	78	579.89	553.47	525.66
79	9,748.33	9,297.77	8,841.64	79	652.21	623.00	591.02
				80	732.86	699.49	664.72
				81	824.65	787.10	748.16
				82	927.55	885.83	841.33
				83	1,044.37	995.69	945.63
				84	1,173.69	1,119.46	1,063.83
				85	1,319.71	1,258.52	1,195.94
				86	1,485.20	1,417.05	1,346.13
				87	1,671.54	1,593.66	1,514.40
				88	1,880.14	1,792.53	1,703.52
				89	2,115.15	2,016.42	1,916.29
				90	2,379.37	2,268.12	2,155.48
				91	2,675.58	2,551.81	2,425.26
				92	3,010.72	2,871.66	2,728.42
				93	3,386.19	3,230.44	3,069.13
				94	3,810.33	3,633.72	3,452.94
				95	4,285.93	4,087.07	3,884.04
				96	4,821.32	4,598.82	4,369.37
				97	5,424.86	5,173.15	4,915.89
				98	6,102.10	5,819.80	5,530.55
				99	6,865.55	6,547.10	6,221.69

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	575.72	545.13	514.53	18-44	40.33	37.55	34.77
45-49	681.41	642.47	606.32	45-49	48.67	45.89	41.72
50-54	801.00	756.50	709.22	50-54	55.63	52.84	48.67
55	1,059.66	995.69	931.72	55	70.92	66.75	62.58
56	1,120.85	1,054.10	987.35	56	76.48	70.92	66.75
57	1,187.60	1,115.29	1,042.97	57	80.66	75.09	70.92
58	1,254.35	1,179.26	1,104.16	58	84.83	80.66	75.09
59	1,326.66	1,248.79	1,165.35	59	90.39	84.83	79.27
60	1,401.76	1,318.32	1,232.10	60	94.56	89.00	83.44
61	1,485.20	1,396.20	1,304.41	61	100.13	94.56	89.00
62	1,574.20	1,479.63	1,382.29	62	107.08	100.13	94.56
63	1,665.98	1,565.85	1,462.95	63	112.64	105.69	100.13
64	1,763.32	1,657.63	1,546.38	64	119.59	112.64	105.69
65	1,866.23	1,752.20	1,635.38	65	125.16	118.20	111.25
66	2,024.76	1,902.39	1,777.23	66	136.28	129.33	120.99
67	2,194.42	2,063.70	1,927.42	67	147.41	139.06	130.72
68	2,380.76	2,238.92	2,091.51	68	159.92	151.58	141.84
69	2,581.01	2,428.04	2,269.51	69	173.83	164.09	152.97
70	2,797.95	2,631.08	2,461.42	70	187.74	176.61	165.49
71	3,073.30	2,889.73	2,703.39	71	207.20	194.69	182.17
72	3,373.67	3,170.64	2,967.61	72	226.67	212.77	200.25
73	3,701.86	3,479.36	3,256.86	73	247.53	233.63	219.72
74	4,063.43	3,818.68	3,573.93	74	272.56	257.27	240.58

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	4,458.37	4,191.37	3,921.58	75	297.60	280.91	262.83
76	5,017.40	4,717.03	4,413.87	76	335.14	317.06	296.20
77	5,643.19	5,306.65	4,967.34	77	376.86	356.00	333.75
78	6,346.85	5,968.59	5,590.34	78	424.14	400.50	374.08
79	7,136.73	6,713.97	6,288.44	79	478.38	449.17	421.36
80		7,551.13	7,075.54	80		504.80	472.82
81		8,496.76	7,962.76	81		568.77	532.61
82		9,561.99	8,958.45	82		639.69	599.36
83		10,757.93	10,079.30	83		718.96	673.07
84		12,104.07	11,342.00	84		809.35	757.89

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	703.66	661.94	620.22	18-44	47.28	44.50	41.72
45-49	831.60	784.32	734.25	45-49	57.02	52.84	50.06
50-54	979.01	923.38	867.75	50-54	66.75	62.58	58.41
55	1,290.51	1,218.19	1,145.88	55	87.61	82.05	76.48
56	1,368.38	1,290.51	1,215.41	56	93.17	87.61	82.05
57	1,449.04	1,368.38	1,284.94	57	98.73	91.78	86.22
58	1,535.26	1,446.26	1,360.04	58	104.30	97.34	91.78
59	1,627.04	1,532.48	1,437.91	59	109.86	102.91	95.95
60	1,721.60	1,621.48	1,521.35	60	115.42	108.47	101.52
61	1,824.51	1,718.82	1,613.13	61	122.38	115.42	108.47
62	1,930.20	1,818.95	1,704.92	62	129.33	122.38	114.03
63	2,044.23	1,924.64	1,805.04	63	137.67	129.33	120.99
64	2,163.82	2,038.67	1,910.73	64	144.63	137.67	127.94
65	2,288.98	2,155.48	2,021.98	65	152.97	144.63	134.89
66	2,486.45	2,341.83	2,197.20	66	166.88	157.14	147.41
67	2,700.61	2,542.08	2,386.33	67	180.78	171.05	159.92
68	2,931.45	2,761.80	2,592.14	68	197.47	186.34	173.83
69	3,181.77	2,998.20	2,814.64	69	214.16	201.64	189.13
70	3,454.33	3,254.08	3,053.83	70	232.24	218.33	204.42
71	3,801.99	3,579.49	3,359.77	71	255.88	240.58	225.28
72	4,180.24	3,938.27	3,690.74	72	280.91	264.22	247.53
73	4,597.43	4,330.43	4,057.87	73	308.72	290.64	272.56
74	5,059.12	4,761.53	4,461.15	74	339.31	319.85	298.99
75	5,562.53	5,234.34	4,903.37	75	371.30	350.44	328.19
76	6,257.85	5,890.72	5,518.03	76	418.58	394.94	369.91
77	7,042.16	6,627.75	6,207.78	77	470.03	443.61	415.80
78	7,921.04	7,453.79	6,986.54	78	529.83	499.24	467.25
79	8,911.17	8,388.30	7,859.86	79	595.19	560.42	525.66

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	898.35	848.29	795.44	18-44	61.19	58.41	54.23
45-49	1,073.57	1,012.38	948.41	45-49	73.70	69.53	65.36
50-54	1,279.38	1,204.29	1,129.19	50-54	86.22	82.05	76.48
55	1,710.48	1,604.79	1,499.10	55	114.03	108.47	101.52
56	1,810.60	1,699.35	1,588.10	56	120.99	115.42	108.47
57	1,913.51	1,796.70	1,679.88	57	127.94	122.38	114.03
58	2,024.76	1,902.39	1,780.01	58	136.28	129.33	120.99
59	2,141.57	2,013.64	1,882.92	59	143.24	136.28	127.94
60	2,263.95	2,127.67	1,991.39	60	151.58	143.24	134.89
61	2,397.45	2,255.61	2,113.76	61	161.31	152.97	143.24
62	2,539.30	2,389.11	2,238.92	62	171.05	161.31	151.58
63	2,689.48	2,530.95	2,375.20	63	180.78	171.05	159.92
64	2,845.23	2,681.14	2,517.04	64	190.52	180.78	169.66
65	3,012.11	2,839.67	2,667.23	65	201.64	190.52	178.00
66	3,279.11	3,089.99	2,903.64	66	219.72	208.59	194.69
67	3,568.36	3,362.55	3,156.74	67	239.19	226.67	211.38
68	3,885.43	3,660.14	3,434.86	68	260.05	246.14	230.85
69	4,227.52	3,979.99	3,735.24	69	283.69	268.39	250.31
70	4,600.21	4,330.43	4,060.65	70	307.33	290.64	272.56
71	5,070.25	4,775.43	4,477.84	71	339.31	321.24	300.38
72	5,587.56	5,262.15	4,933.96	72	374.08	353.22	330.97
73	6,157.72	5,798.94	5,437.37	73	411.63	389.38	365.74
74	6,786.29	6,391.35	5,993.63	74	453.35	428.31	401.89
75	7,478.82	7,042.16	6,602.72	75	499.24	471.42	442.22
76	8,413.33	7,923.82	7,431.54	76	561.82	531.22	497.85
77	9,464.65	8,913.95	8,360.48	77	632.74	596.58	560.42
78	10,646.68	10,029.24	9,409.02	78	712.00	671.68	629.96
79	11,978.91	11,280.81	10,585.50	79	801.00	755.11	707.83

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 83% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,193.16	1,134.76	1,073.57	18-44	80.66	77.88	73.70
45-49	1,437.91	1,368.38	1,293.29	45-49	97.34	93.17	89.00
50-54	1,729.95	1,643.73	1,554.73	50-54	115.42	111.25	105.69
55	2,275.07	2,172.17	2,069.26	55	152.97	146.02	139.06
56	2,408.58	2,300.11	2,191.64	56	162.70	155.75	147.41
57	2,547.64	2,433.61	2,319.58	57	171.05	164.09	157.14
58	2,695.05	2,572.67	2,453.08	58	180.78	173.83	165.49
59	2,848.02	2,722.86	2,594.92	59	191.91	183.56	175.22
60	3,012.11	2,878.61	2,745.11	60	201.64	193.30	184.95
61	3,184.55	3,042.70	2,900.86	61	214.16	204.42	196.08
62	3,368.11	3,215.14	3,062.17	62	226.67	216.94	207.20
63	3,560.02	3,395.92	3,231.83	63	239.19	228.06	218.33
64	3,760.27	3,587.83	3,412.61	64	253.10	241.97	229.45
65	3,974.43	3,788.08	3,601.74	65	267.00	254.49	241.97
66	4,319.30	4,119.05	3,916.02	66	290.64	276.74	262.83
67	4,694.78	4,475.06	4,255.34	67	315.67	300.38	285.08
68	5,103.62	4,864.43	4,625.24	68	342.10	326.80	310.11
69	5,545.84	5,287.18	5,028.53	69	371.30	354.61	336.53
70	6,024.22	5,743.31	5,462.40	70	401.89	383.81	364.35
71	6,622.19	6,313.47	6,004.75	71	442.22	422.75	400.50
72	7,275.79	6,939.26	6,599.94	72	486.72	464.47	440.83
73	7,996.14	7,626.23	7,253.54	73	534.00	510.36	483.94
74	8,786.02	8,379.95	7,973.89	74	588.24	560.42	532.61
75	9,653.77	9,208.77	8,760.99	75	645.25	614.66	584.07
76	10,863.62	10,362.99	9,856.80	76	725.91	692.54	657.77
77	12,223.66	11,656.28	11,088.90	77	816.30	778.75	739.82
78	13,753.36	13,113.66	12,473.97	78	919.21	876.10	832.99
79	15,474.96	14,754.61	14,034.26	79	1,033.24	984.57	935.90

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	364.35	347.66	328.19	18-44	26.42	25.03	22.25
45-49	436.66	411.63	386.60	45-49	31.98	30.59	27.81
50-54	520.10	486.72	453.35	50-54	36.16	34.77	31.98
55	675.85	636.91	595.19	55	47.28	44.50	41.72
56	723.13	678.63	634.13	56	50.06	47.28	44.50
57	770.41	723.13	673.07	57	54.23	50.06	47.28
58	823.25	770.41	717.57	58	57.02	52.84	50.06
59	876.10	820.47	762.07	59	59.80	55.63	52.84
60	934.51	873.32	809.35	60	62.58	58.41	54.23
61	995.69	931.72	864.97	61	66.75	62.58	58.41
62	1,059.66	992.91	923.38	62	72.31	68.14	62.58
63	1,129.19	1,056.88	984.57	63	76.48	72.31	66.75
64	1,201.51	1,126.41	1,048.54	64	82.05	77.88	72.31
65	1,276.60	1,198.73	1,118.07	65	86.22	82.05	76.48
66	1,404.54	1,318.32	1,229.32	66	94.56	90.39	84.83
67	1,540.82	1,446.26	1,351.69	67	104.30	98.73	93.17
68	1,691.01	1,588.10	1,482.41	68	114.03	108.47	101.52
69	1,857.89	1,743.85	1,629.82	69	125.16	118.20	111.25
70	2,038.67	1,913.51	1,788.35	70	136.28	129.33	120.99
71	2,266.73	2,127.67	1,988.60	71	151.58	144.63	134.89
72	2,522.61	2,366.86	2,211.11	72	168.27	159.92	150.19
73	2,803.52	2,631.08	2,458.64	73	187.74	178.00	166.88
74	3,115.02	2,925.89	2,733.98	74	208.59	197.47	184.95

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	3,462.68	3,251.30	3,037.14	75	230.85	218.33	204.42
76	3,893.77	3,657.36	3,420.96	76	260.05	246.14	230.85
77	4,380.49	4,116.27	3,849.27	77	293.42	276.74	258.66
78	4,925.62	4,628.03	4,330.43	78	329.58	311.50	290.64
79	5,537.50	5,206.53	4,875.56	79	371.30	349.05	326.80
80		5,854.56	5,484.65	80	417.19	392.16	367.13
81		6,588.82	6,171.63	81	470.03	442.22	413.02
82		7,414.85	6,944.82	82	528.44	496.46	464.47
83		8,343.80	7,815.35	83	593.80	557.64	522.88
84		9,389.55	8,794.36	84	667.50	627.18	588.24
				85	749.55	705.05	660.55
				86	844.11	794.05	743.99
				87	949.80	892.79	837.16
				88	1,068.01	1,004.04	941.46
				89	1,201.51	1,130.58	1,058.27
				90	1,351.69	1,271.04	1,190.38
				91	1,519.96	1,429.57	1,339.18
				92	1,710.48	1,608.96	1,507.45
				93	1,923.24	1,809.21	1,695.18
				94	2,163.82	2,035.89	1,907.95
				95	2,435.00	2,290.37	2,145.75
				96	2,739.55	2,576.84	2,414.14
				97	3,081.64	2,898.08	2,715.91
				98	3,466.85	3,261.03	3,055.22
				99	3,899.33	3,668.49	3,436.25

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	450.56	419.97	389.38	18-44	30.59	29.20	27.81
45-49	539.57	503.41	464.47	45-49	37.55	36.16	33.38
50-54	639.69	597.97	553.47	50-54	43.11	41.72	38.94
55	812.13	767.63	720.35	55	55.63	52.84	48.67
56	867.75	820.47	767.63	56	59.80	57.02	52.84
57	926.16	873.32	817.69	57	63.97	59.80	55.63
58	987.35	928.94	870.54	58	66.75	63.97	59.80
59	1,051.32	990.13	926.16	59	70.92	68.14	63.97
60	1,120.85	1,054.10	984.57	60	75.09	70.92	66.75
61	1,195.94	1,123.63	1,048.54	61	80.66	76.48	72.31
62	1,271.04	1,195.94	1,115.29	62	86.22	80.66	76.48
63	1,354.48	1,271.04	1,187.60	63	91.78	86.22	82.05
64	1,440.70	1,351.69	1,262.69	64	97.34	91.78	86.22
65	1,532.48	1,437.91	1,343.35	65	102.91	97.34	91.78
66	1,685.45	1,582.54	1,479.63	66	114.03	107.08	101.52
67	1,855.10	1,741.07	1,629.82	67	125.16	118.20	111.25
68	2,038.67	1,916.29	1,793.92	68	137.67	129.33	122.38
69	2,241.70	2,108.20	1,977.48	69	151.58	141.84	133.50
70	2,464.20	2,319.58	2,174.95	70	165.49	155.75	146.02
71	2,753.45	2,592.14	2,430.83	71	184.95	175.22	164.09
72	3,076.08	2,895.30	2,714.51	72	207.20	194.69	182.17
73	3,434.86	3,234.61	3,031.58	73	230.85	216.94	204.42
74	3,835.36	3,612.86	3,384.80	74	257.27	241.97	228.06

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	4,283.15	4,032.83	3,779.74	75	286.47	269.78	253.10
76	4,819.93	4,539.02	4,252.55	76	322.63	304.55	285.08
77	5,423.47	5,106.40	4,783.78	77	362.96	342.10	321.24
78	6,102.10	5,743.31	5,381.75	78	408.85	385.21	361.56
79	6,866.94	6,460.88	6,054.81	79	458.91	433.88	406.06
				80	515.92	486.72	456.13
				81	581.28	547.91	513.14
				82	653.60	616.05	577.11
				83	734.25	692.54	649.43
				84	826.04	778.75	730.08
				85	928.94	874.71	820.47
				86	1,045.76	984.57	923.38
				87	1,176.48	1,108.33	1,038.80
				88	1,323.88	1,246.01	1,169.52
				89	1,489.37	1,401.76	1,315.54
				90	1,674.32	1,576.98	1,479.63
				91	1,884.31	1,774.45	1,664.59
				92	2,119.32	1,995.56	1,871.79
				93	2,383.54	2,244.48	2,105.42
				94	2,682.53	2,525.39	2,369.64
				95	3,017.67	2,841.06	2,664.45
				96	3,394.53	3,195.67	2,998.20
				97	3,818.68	3,596.18	3,372.28
				98	4,295.66	4,045.35	3,793.65
				99	4,832.45	4,550.15	4,267.85

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	584.07	550.69	514.53	18-44	38.94	37.55	34.77
45-49	698.10	656.38	614.66	45-49	47.28	45.89	41.72
50-54	834.38	781.54	728.69	50-54	55.63	52.84	50.06
55	1,037.41	979.01	917.82	55	70.92	66.75	62.58
56	1,106.94	1,045.76	979.01	56	76.48	72.31	66.75
57	1,182.04	1,115.29	1,042.97	57	80.66	76.48	70.92
58	1,259.91	1,187.60	1,112.51	58	86.22	80.66	76.48
59	1,343.35	1,265.48	1,184.82	59	90.39	86.22	80.66
60	1,432.35	1,348.91	1,262.69	60	95.95	90.39	84.83
61	1,526.91	1,437.91	1,346.13	61	102.91	97.34	91.78
62	1,624.26	1,529.70	1,432.35	62	109.86	104.30	97.34
63	1,727.17	1,627.04	1,524.13	63	116.81	111.25	102.91
64	1,838.42	1,732.73	1,624.26	64	125.16	118.20	109.86
65	1,955.23	1,841.20	1,727.17	65	132.11	125.16	116.81
66	2,158.26	2,033.10	1,907.95	66	146.02	139.06	129.33
67	2,383.54	2,244.48	2,105.42	67	161.31	151.58	141.84
68	2,628.30	2,478.11	2,325.14	68	176.61	166.88	157.14
69	2,900.86	2,733.98	2,567.11	69	194.69	183.56	172.44
70	3,201.24	3,017.67	2,831.33	70	214.16	201.64	189.13
71	3,596.18	3,390.36	3,178.99	71	240.58	226.67	212.77
72	4,035.62	3,804.77	3,571.14	72	271.17	254.49	239.19
73	4,530.68	4,272.02	4,007.80	73	304.55	286.47	268.39
74	5,086.93	4,794.90	4,500.09	74	340.70	321.24	301.77

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	5,709.94	5,381.75	5,050.78	75	382.42	360.17	337.92
76	6,424.72	6,057.60	5,684.91	76	431.10	406.06	381.03
77	7,228.51	6,814.10	6,396.91	77	483.94	456.13	428.31
78	8,132.42	7,667.95	7,197.91	78	545.13	513.14	481.16
79	9,150.36	8,624.70	8,101.83	79	613.27	577.11	540.96
				80	688.36	648.03	607.71
				81	774.58	730.08	684.19
				82	871.93	820.47	770.41
				83	980.40	923.38	866.36
				84	1,102.77	1,038.80	974.83
				85	1,239.05	1,168.13	1,095.82
				86	1,394.80	1,314.15	1,233.49
				87	1,568.63	1,479.63	1,387.85
				88	1,764.71	1,664.59	1,560.29
				89	1,985.82	1,871.79	1,756.37
				90	2,233.36	2,105.42	1,976.09
				91	2,512.87	2,368.25	2,222.23
				92	2,827.16	2,664.45	2,500.36
				93	3,180.38	2,998.20	2,811.86
				94	3,576.71	3,372.28	3,163.69
				95	4,024.49	3,793.65	3,558.63
				96	4,527.90	4,267.85	4,003.63
				97	5,092.50	4,801.85	4,504.26
				98	5,729.41	5,401.22	5,067.47
				99	6,445.58	6,077.06	5,700.20

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 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	748.16	712.00	673.07	18-44	50.06	48.67	45.89
45-49	887.22	845.50	803.79	45-49	59.80	58.41	54.23
50-54	1,048.54	1,004.04	956.76	50-54	70.92	68.14	63.97
55	1,357.26	1,290.51	1,223.76	55	91.78	87.61	83.44
56	1,446.26	1,376.73	1,304.41	56	98.73	94.56	89.00
57	1,540.82	1,465.73	1,390.63	57	104.30	100.13	94.56
58	1,640.95	1,560.29	1,479.63	58	111.25	105.69	101.52
59	1,746.63	1,663.20	1,576.98	59	118.20	112.64	108.47
60	1,857.89	1,768.88	1,677.10	60	125.16	119.59	114.03
61	1,980.26	1,885.70	1,791.13	61	133.50	127.94	122.38
62	2,108.20	2,008.07	1,907.95	62	141.84	136.28	129.33
63	2,244.48	2,141.57	2,035.89	63	151.58	144.63	137.67
64	2,389.11	2,280.64	2,172.17	64	161.31	154.36	146.02
65	2,542.08	2,428.04	2,314.01	65	171.05	162.70	154.36
66	2,803.52	2,678.36	2,550.42	66	189.13	179.39	171.05
67	3,092.77	2,950.92	2,809.08	67	208.59	198.86	187.74
68	3,409.83	3,251.30	3,092.77	68	229.45	218.33	207.20
69	3,760.27	3,585.05	3,407.05	69	251.70	240.58	229.45
70	4,146.87	3,949.40	3,751.93	70	276.74	264.22	251.70
71	4,639.15	4,419.43	4,196.93	71	310.11	296.20	282.30
72	5,187.06	4,942.31	4,694.78	72	346.27	330.97	315.67
73	5,801.72	5,529.16	5,251.03	73	387.99	369.91	351.83
74	6,488.69	6,182.75	5,874.03	74	433.88	413.02	393.55

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 III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, et al.

RIDER: H-COLI-4

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	7,256.32	6,914.23	6,569.35	75	483.94	461.69	439.44
76	8,165.79	7,779.20	7,392.60	76	545.13	520.10	495.07
77	9,183.74	8,752.64	8,315.98	77	613.27	585.46	556.25
78	10,332.40	9,845.68	9,356.18	78	689.75	657.77	625.78
79	11,622.91	11,077.78	10,527.09	79	775.97	739.82	703.66
				80	871.93	831.60	791.27
				81	981.79	935.90	890.00
				82	1,104.16	1,052.71	1,001.26
				83	1,241.83	1,184.82	1,126.41
				84	1,397.59	1,332.23	1,266.87
				85	1,571.41	1,497.71	1,424.01
				86	1,768.88	1,685.45	1,602.01
				87	1,990.00	1,896.82	1,802.26
				88	2,237.53	2,133.23	2,027.54
				89	2,518.44	2,400.23	2,282.03
				90	2,832.72	2,699.22	2,567.11
				91	3,185.94	3,037.14	2,886.95
				92	3,585.05	3,416.78	3,248.52
				93	4,032.83	3,843.71	3,654.58
				94	4,536.24	4,323.48	4,110.71
				95	5,103.62	4,864.43	4,625.24
				96	5,741.92	5,472.14	5,202.36
				97	6,459.49	6,156.33	5,853.17
				98	7,266.06	6,925.35	6,584.65
				99	8,174.14	7,791.71	7,407.90

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 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	717.57	678.63	639.69	18-44	50.06	47.28	43.11
45-49	853.85	806.57	756.50	45-49	59.80	55.63	51.45
50-54	1,012.38	953.97	892.79	50-54	69.53	65.36	61.19
55	1,262.69	1,193.16	1,123.63	55	86.22	80.66	75.09
56	1,337.79	1,262.69	1,187.60	56	91.78	86.22	80.66
57	1,412.88	1,335.01	1,257.13	57	95.95	90.39	84.83
58	1,493.54	1,410.10	1,326.66	58	101.52	95.95	89.00
59	1,579.76	1,490.76	1,401.76	59	107.08	101.52	94.56
60	1,668.76	1,574.20	1,479.63	60	112.64	105.69	98.73
61	1,766.10	1,663.20	1,563.07	61	119.59	112.64	105.69
62	1,866.23	1,757.76	1,649.29	62	126.55	118.20	111.25
63	1,974.70	1,857.89	1,741.07	63	133.50	125.16	118.20
64	2,085.95	1,963.57	1,838.42	64	140.45	132.11	123.77
65	2,205.54	2,072.04	1,938.54	65	147.41	139.06	130.72
66	2,386.33	2,244.48	2,099.86	66	159.92	151.58	141.84
67	2,583.80	2,428.04	2,275.07	67	173.83	164.09	152.97
68	2,792.39	2,628.30	2,461.42	68	187.74	178.00	165.49
69	3,023.24	2,842.45	2,664.45	69	203.03	191.91	179.39
70	3,267.99	3,076.08	2,884.17	70	219.72	207.20	193.30
71	3,587.83	3,376.46	3,165.08	71	241.97	228.06	212.77
72	3,935.49	3,701.86	3,471.02	72	264.22	248.92	233.63
73	4,316.52	4,063.43	3,807.55	73	290.64	272.56	255.88
74	4,733.71	4,455.59	4,177.46	74	318.45	298.99	279.52

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

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1209 Orange Street, Wilmington, DE 19801
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FORM: H-LTC3JP, H-LTC3JP27, 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	5,192.62	4,886.68	4,580.74	75	347.66	326.80	305.94
76	5,843.44	5,498.56	5,156.47	76	392.16	368.52	344.88
77	6,574.91	6,188.31	5,801.72	77	440.83	414.41	387.99
78	7,398.17	6,961.51	6,527.63	78	495.07	465.86	436.66
79	8,321.55	7,832.04	7,342.54	79	557.64	524.27	490.89
80		8,811.05	8,260.36	80		588.24	550.69
81		9,915.21	9,292.21	81		661.94	620.22
82		11,152.87	10,454.78	82		745.38	698.10
83		12,546.29	11,759.19	83		838.55	785.71
84		14,114.92	13,227.70	84		942.85	883.05

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
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INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	892.79	839.94	784.32	18-44	61.19	58.41	54.23
45-49	1,054.10	992.91	926.16	45-49	72.31	69.53	63.97
50-54	1,240.44	1,168.13	1,093.04	50-54	84.83	80.66	75.09
55	1,582.54	1,490.76	1,396.20	55	105.69	100.13	93.17
56	1,671.54	1,574.20	1,474.07	56	112.64	105.69	98.73
57	1,760.54	1,660.42	1,554.73	57	118.20	112.64	104.30
58	1,857.89	1,749.42	1,638.17	58	125.16	118.20	109.86
59	1,958.01	1,843.98	1,729.95	59	132.11	125.16	116.81
60	2,063.70	1,944.10	1,821.73	60	139.06	130.72	122.38
61	2,180.51	2,052.57	1,924.64	61	147.41	139.06	129.33
62	2,300.11	2,169.39	2,033.10	62	155.75	146.02	136.28
63	2,428.04	2,288.98	2,147.14	63	164.09	154.36	144.63
64	2,561.55	2,416.92	2,269.51	64	173.83	162.70	152.97
65	2,703.39	2,550.42	2,394.67	65	182.17	171.05	159.92
66	2,937.02	2,770.14	2,600.48	66	198.86	186.34	173.83
67	3,187.33	3,006.55	2,822.98	67	215.55	201.64	189.13
68	3,459.89	3,262.42	3,062.17	68	233.63	219.72	204.42
69	3,757.49	3,543.33	3,323.61	69	253.10	237.80	222.50
70	4,077.33	3,843.71	3,607.30	70	273.95	257.27	240.58
71	4,483.40	4,224.74	3,963.30	71	301.77	283.69	265.61
72	4,928.40	4,641.93	4,355.46	72	330.97	311.50	290.64
73	5,415.12	5,100.84	4,783.78	73	362.96	342.10	319.85
74	5,951.91	5,604.25	5,256.59	74	399.11	375.47	351.83
75	6,541.54	6,157.72	5,773.91	75	436.66	411.63	385.21
76	7,359.23	6,928.13	6,497.04	76	492.28	463.08	433.88
77	8,279.83	7,795.89	7,309.16	77	553.47	521.49	488.11
78	9,314.46	8,769.33	8,221.42	78	623.00	586.85	549.30
79	10,479.81	9,865.15	9,250.49	79	700.88	659.16	617.44

Fractional Premiums (expressed as a percent of annual premium)

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

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,190.38	1,123.63	1,056.88	18-44	80.66	76.48	70.92
45-49	1,398.98	1,321.10	1,243.23	45-49	95.95	90.39	83.44
50-54	1,638.17	1,549.16	1,457.38	50-54	111.25	104.30	97.34
55	2,105.42	1,985.82	1,863.45	55	141.84	133.50	125.16
56	2,222.23	2,097.07	1,966.35	56	150.19	141.84	132.11
57	2,344.61	2,211.11	2,074.82	57	158.53	148.80	139.06
58	2,475.33	2,333.48	2,188.86	58	166.88	157.14	147.41
59	2,611.61	2,461.42	2,308.45	59	175.22	165.49	155.75
60	2,753.45	2,594.92	2,433.61	60	183.56	173.83	162.70
61	2,903.64	2,736.76	2,567.11	61	194.69	183.56	172.44
62	3,062.17	2,884.17	2,706.17	62	204.42	193.30	180.78
63	3,229.05	3,042.70	2,853.58	63	215.55	204.42	190.52
64	3,404.27	3,206.80	3,009.33	64	228.06	214.16	201.64
65	3,587.83	3,379.24	3,170.64	65	239.19	225.28	211.38
66	3,907.68	3,679.61	3,454.33	66	261.44	246.14	230.85
67	4,252.55	4,007.80	3,760.27	67	285.08	268.39	251.70
68	4,630.81	4,363.80	4,094.02	68	310.11	292.03	273.95
69	5,039.65	4,750.40	4,458.37	69	337.92	318.45	297.60
70	5,484.65	5,170.37	4,853.31	70	367.13	346.27	324.02
71	6,040.91	5,693.25	5,342.81	71	404.67	382.42	357.39
72	6,650.00	6,266.19	5,882.38	72	445.00	419.97	393.55
73	7,323.07	6,897.54	6,472.00	73	489.50	461.69	432.49
74	8,062.89	7,592.85	7,125.60	74	539.57	508.97	476.99
75	8,875.02	8,357.70	7,840.39	75	592.41	559.03	524.27
76	9,984.74	9,403.46	8,822.17	76	667.50	629.96	591.02
77	11,233.53	10,579.93	9,926.34	77	750.94	707.83	664.72
78	12,635.29	11,901.03	11,166.78	78	844.11	796.83	746.77
79	14,215.05	13,389.01	12,562.97	79	949.80	895.57	839.94

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 83% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JP, H-LTC3JP27, 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	1,535.26	1,465.73	1,393.41	18-44	102.91	98.73	93.17
45-49	1,827.29	1,741.07	1,652.07	45-49	122.38	118.20	111.25
50-54	2,169.39	2,063.70	1,955.23	50-54	144.63	139.06	132.11
55	2,759.01	2,625.51	2,492.01	55	184.95	176.61	168.27
56	2,911.98	2,770.14	2,631.08	56	196.08	186.34	178.00
57	3,070.52	2,923.11	2,772.92	57	207.20	197.47	187.74
58	3,237.39	3,081.64	2,925.89	58	218.33	208.59	197.47
59	3,415.39	3,251.30	3,087.20	59	229.45	219.72	208.59
60	3,598.96	3,426.52	3,254.08	60	241.97	230.85	218.33
61	3,799.21	3,618.43	3,437.64	61	255.88	244.75	230.85
62	4,007.80	3,818.68	3,626.77	62	269.78	257.27	244.75
63	4,227.52	4,030.05	3,829.80	63	285.08	271.17	257.27
64	4,461.15	4,252.55	4,043.96	64	300.38	286.47	272.56
65	4,705.90	4,486.18	4,266.46	65	315.67	301.77	286.47
66	5,111.97	4,872.78	4,633.59	66	343.49	328.19	311.50
67	5,548.62	5,289.97	5,031.31	67	372.69	356.00	337.92
68	6,024.22	5,743.31	5,462.40	68	404.67	386.60	367.13
69	6,541.54	6,235.60	5,932.44	69	439.44	418.58	397.72
70	7,100.57	6,769.60	6,438.63	70	475.60	453.35	431.10
71	7,795.89	7,431.54	7,069.98	71	522.88	497.85	474.21
72	8,557.95	8,160.23	7,759.73	72	572.94	546.52	518.71
73	9,392.33	8,955.67	8,519.02	73	628.57	599.36	570.16
74	10,310.15	9,831.77	9,350.61	74	689.75	657.77	624.39
75	11,316.97	10,791.31	10,262.87	75	755.11	720.35	684.19
76	12,732.63	12,143.00	11,547.81	76	849.68	810.74	770.41
77	14,326.30	13,658.79	12,988.51	77	956.76	912.25	866.36
78	16,117.43	15,366.49	14,612.77	78	1,074.96	1,026.29	974.83
79	18,133.85	17,288.34	16,437.28	79	1,209.85	1,154.23	1,097.21

Fractional Premiums (expressed as a percent of annual premium)

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

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-LTC3JP, et al.
Long-Term Care	H-LTC3JP27, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI-4
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 new policy forms.

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 forms 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 73.9%. 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 83.0% 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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Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product

August 2016

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

(2)(ii)(A): There have been three prior increases approved and implemented on these policy forms and associated riders. 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	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

(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

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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

	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	117	0	0.0%	1	301	0	0.0%			0.0000		1.000	4.5%	2.5763		
	1994	1,422,920	0	0.0%	3,349	3,508,039	0	0.0%			0.0095		0.991	4.5%	2.4654		
	1995	13,183,238	582,876	4.4%	14,880	31,102,102	1,375,130	4.4%			0.0207		0.979	4.5%	2.3592		
	1996	37,127,542	1,846,567	5.0%	35,114	83,819,984	4,168,851	5.0%			0.0272		0.973	4.5%	2.2576		
	1997	57,429,766	10,520,851	18.3%	35,612	124,071,527	22,729,294	18.3%			0.0396		0.960	4.5%	2.1604		
	1998	59,247,590	8,939,892	15.1%	36,392	122,486,854	18,482,088	15.1%			0.0305		0.970	4.5%	2.0674		
	1999	59,480,564	13,325,940	22.4%	35,400	117,673,205	26,363,335	22.4%			0.0292		0.971	4.5%	1.9783		
	2000	58,290,240	18,237,832	31.3%	34,602	110,352,469	34,527,045	31.3%			0.0225		0.977	4.5%	1.8932		
	2001	57,697,685	23,513,525	40.8%	33,840	104,526,958	42,597,848	40.8%			0.0220		0.978	4.5%	1.8116		
	2002	57,044,955	27,042,571	47.4%	33,092	98,894,211	46,881,512	47.4%			0.0221		0.978	4.5%	1.7336		
	2003	56,177,156	30,928,317	55.1%	32,357	93,195,960	51,309,009	55.1%			0.0222		0.978	4.5%	1.6590		
	2004	55,127,469	39,404,137	71.5%	31,344	87,516,331	62,555,121	71.5%			0.0313		0.969	4.5%	1.5875		
	2005	53,271,046	42,346,279	79.5%	30,249	80,927,474	64,330,957	79.5%			0.0349		0.965	4.5%	1.5192		
	2006	51,740,857	46,520,913	89.9%	29,273	75,218,052	67,629,581	89.9%			0.0323		0.968	4.5%	1.4537		
	2007	50,870,538	54,703,626	107.5%	28,348	70,768,259	76,100,637	107.5%			0.0316		0.968	4.5%	1.3911		
	2008	49,893,159	69,916,681	140.1%	27,394	66,419,697	93,075,782	140.1%			0.0337		0.966	4.5%	1.3312		
	2009	48,795,064	74,175,305	152.0%	26,377	62,160,642	94,492,948	152.0%			0.0371		0.963	4.5%	1.2739		
	2010	47,409,262	86,047,431	181.5%	25,309	57,794,499	104,896,553	181.5%			0.0405		0.960	4.5%	1.2191		
	2011	46,568,097	90,338,376	194.0%	24,031	54,324,472	105,385,121	194.0%			0.0505		0.950	4.5%	1.1666		
	2012	47,493,768	98,498,189	207.4%	22,905	53,018,489	109,956,010	207.4%			0.0469		0.953	4.5%	1.1163		
2013	46,767,205	106,752,162	228.3%	21,746	49,959,243	114,038,400	228.3%			0.0506		0.949	4.5%	1.0683			
2014	44,985,797	114,368,929	254.2%	20,527	45,986,840	116,913,914	254.2%			0.0561		0.944	4.5%	1.0223			
Projected Future Experience (40 Years)	2015	46,744,252	122,119,667	261.3%	19,077	45,726,722	119,461,363	261.3%	1.0037	1.1490	1.0000	0.0707	0.0000	0.929	0.920	4.5%	0.9782
	2016	47,146,366	123,343,267	261.6%	17,620	44,134,050	115,462,514	261.6%	1.1033	1.0935	1.0000	0.0764	0.0000	0.924	0.914	4.5%	0.9361
	2017	44,258,298	123,778,614	279.7%	16,189	39,646,420	110,880,427	279.7%	1.0385	1.0922	1.0000	0.0812	0.0000	0.919	0.904	4.5%	0.8958
	2018	39,867,493	122,688,246	307.7%	14,796	34,175,266	105,170,985	307.7%	1.0000	1.0845	1.0000	0.0860	0.0000	0.914	0.901	4.5%	0.8572
	2019	35,702,232	120,705,786	338.1%	13,452	29,286,810	99,015,864	338.1%	1.0000	1.0821	1.0000	0.0908	0.0000	0.909	0.896	4.5%	0.8203
	2020	31,785,793	118,075,119	371.5%	12,165	24,951,316	92,686,994	371.5%	1.0000	1.0817	1.0000	0.0957	0.0000	0.904	0.890	4.5%	0.7850
	2021	28,133,748	114,900,512	408.4%	10,942	21,133,513	86,310,985	408.4%	1.0000	1.0819	1.0000	0.1005	0.0000	0.899	0.885	4.5%	0.7512
	2022	24,756,168	111,175,663	449.1%	9,789	17,795,543	79,916,701	449.1%	1.0000	1.0816	1.0000	0.1054	0.0000	0.895	0.880	4.5%	0.7188
	2023	21,657,878	106,918,388	493.7%	8,710	14,897,981	73,546,826	493.7%	1.0000	1.0808	1.0000	0.1102	0.0000	0.890	0.875	4.5%	0.6879
	2024	18,838,790	102,183,783	542.4%	7,709	12,400,759	67,263,153	542.4%	1.0000	1.0798	1.0000	0.1149	0.0000	0.885	0.870	4.5%	0.6583
	2025	16,294,176	97,147,669	596.2%	6,787	10,263,875	61,194,351	596.2%	1.0000	1.0798	1.0000	0.1196	0.0000	0.880	0.865	4.5%	0.6299
	2026	14,015,124	91,925,269	655.9%	5,945	8,448,111	55,411,202	655.9%	1.0000	1.0803	1.0000	0.1241	0.0000	0.876	0.860	4.5%	0.6028
	2027	11,989,373	86,488,985	721.4%	5,181	6,915,807	49,889,272	721.4%	1.0000	1.0797	1.0000	0.1286	0.0000	0.871	0.855	4.5%	0.5768
	2028	10,202,047	80,983,644	793.8%	4,492	5,631,413	44,702,045	793.8%	1.0000	1.0799	1.0000	0.1329	0.0000	0.867	0.851	4.5%	0.5520
	2029	8,636,378	75,529,200	874.5%	3,876	4,561,896	39,895,937	874.5%	1.0000	1.0809	1.0000	0.1372	0.0000	0.863	0.847	4.5%	0.5282
	2030	7,274,290	70,217,612	965.3%	3,328	3,676,953	35,493,069	965.3%	1.0000	1.0827	1.0000	0.1414	0.0000	0.859	0.842	4.5%	0.5055
	2031	6,097,048	65,022,590	1066.5%	2,844	2,949,177	31,451,798	1066.5%	1.0000	1.0836	1.0000	0.1455	0.0000	0.855	0.838	4.5%	0.4837
	2032	5,085,902	59,891,608	1177.6%	2,419	2,354,143	27,722,404	1177.6%	1.0000	1.0830	1.0000	0.1495	0.0000	0.850	0.834	4.5%	0.4629
	2033	4,222,558	54,857,900	1299.2%	2,047	1,870,356	24,298,967	1299.2%	1.0000	1.0821	1.0000	0.1536	0.0000	0.846	0.830	4.5%	0.4429
	2034	3,489,577	49,944,110	1431.2%	1,724	1,479,126	21,169,793	1431.2%	1.0000	1.0808	1.0000	0.1576	0.0000	0.842	0.826	4.5%	0.4239
	2035	2,870,618	45,129,123	1572.1%	1,446	1,164,371	18,305,135	1572.1%	1.0000	1.0779	1.0000	0.1617	0.0000	0.838	0.823	4.5%	0.4056
	2036	2,350,613	40,475,574	1721.9%	1,206	912,391	15,710,600	1721.9%	1.0000	1.0752	1.0000	0.1659	0.0000	0.834	0.819	4.5%	0.3882
	2037	1,915,902	36,123,284	1885.4%	1,001	711,634	13,417,472	1885.4%	1.0000	1.0754	1.0000	0.1701	0.0000	0.830	0.815	4.5%	0.3714
	2038	1,554,268	32,216,584	2072.8%	826	552,450	11,451,086	2072.8%	1.0000	1.0803	1.0000	0.1745	0.0000	0.826	0.811	4.5%	0.3554
	2039	1,254,886	28,774,658	2293.0%	678	426,830	9,787,258	2293.0%	1.0000	1.0878	1.0000	0.1789	0.0000	0.821	0.807	4.5%	0.3401
	2040	1,008,235	25,529,541	2532.1%	554	328,168	8,309,552	2532.1%	1.0000	1.0866	1.0000	0.1835	0.0000	0.816	0.803	4.5%	0.3255
	2041	806,004	22,512,361	2793.1%	450	251,047	7,011,959	2793.1%	1.0000	1.0863	1.0000	0.1883	0.0000	0.812	0.799	4.5%	0.3115
	2042	640,993	19,716,319	3075.9%	363	191,054	5,876,623	3075.9%	1.0000	1.0855	1.0000	0.1932	0.0000	0.807	0.795	4.5%	0.2981
	2043	507,009	17,171,310	3386.8%	291	144,611	4,897,666	3386.8%	1.0000	1.0864	1.0000	0.1983	0.0000	0.802	0.791	4.5%	0.2852
	2044	398,753	14,855,615	3725.5%	232	108,836	4,054,712	3725.5%	1.0000	1.0864	1.0000	0.2037	0.0000	0.796	0.786	4.5%	0.2729
2045	311,732	12,740,184	4086.9%	183	81,421	3,327,582	4086.9%	1.0000	1.0854	1.0000	0.2093	0.0000	0.791	0.782	4.5%	0.2612	
2046	242,159	10,818,821	4467.7%	144	60,525	2,704,063	4467.7%	1.0000	1.0819	1.0000	0.2151	0.0000	0.785	0.777	4.5%	0.2499	
2047	186,850	9,085,492	4862.5%	112	44,690	2,173,047	4862.5%	1.0000	1.0783	1.0000	0.2212	0.0000	0.779	0.772	4.5%	0.2392	
2048	143,150	7,551,966	5275.5%	86	32,764	1,728,480	5275.5%	1.0000	1.0760	1.0000	0.2275	0.0000	0.772	0.766	4.5%	0.2289	
2049	108,856	6,223,219	5716.9%	66	23,842	1,363,023	5716.9%	1.0000	1.0759	1.0000	0.2341	0.0000	0.766	0.760	4.5%	0.2190	
2050	82,141	5,069,829	6172.1%	50	17,216	1,062,588	6172.1%	1.0000	1.0730	1.0000	0.2408	0.0000	0.759	0.755	4.5%	0.2096	
2051	61,497	4,088,478	6648.2%	38	12,334	820,006	6648.2%	1.0000	1.0717	1.0000	0.2476	0.0000	0.752	0.749	4.5%	0.2006	
2052	45,680	3,259,918	7136.3%	28	8,767	625,671	7136.3%	1.0000	1.0694	1.0000	0.2544	0.0000	0.746	0.743	4.5%	0.1919	
2053	33,669	2,574,877	7647.5%	21	6,184	472,911	7647.5%	1.0000	1.0691	1.0000	0.2612	0.0000	0.739	0.737	4.5%	0.1837	
2054	24,630	2,018,173	8194.1%	15	4,329	354,703	8194.1%	1.0000	1.0707	1.0000	0.2680	0.0000	0.732	0.732	4.5%	0.1758	
Past		1,000,024,035	958,010,396	95.8%	582,142	1,593,725,610	1,257,809,034	78.9%									
Future		440,745,136	2,243,832,955	509.1%	176,880	337,382,703	1,454,398,785	431.1%									
Lifetime		1,440,769,171	3,201,843,352	222.2%	759,022	1,931,108,312	2,712,207,820	140.4%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 83.0% 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	117	0	0.0%	1	301	0	0.0%				0.0000	1.000	4.5%	2.5763		
	1994	1,422,920	0	0.0%	3,349	3,508,039	0	0.0%				0.0095	0.991	4.5%	2.4654		
	1995	13,183,238	582,876	4.4%	14,880	31,102,102	1,375,130	4.4%				0.0207	0.979	4.5%	2.3592		
	1996	37,127,542	1,846,567	5.0%	35,114	83,819,984	4,168,851	5.0%				0.0272	0.973	4.5%	2.2576		
	1997	57,429,766	10,520,851	18.3%	35,612	124,071,527	22,729,294	18.3%				0.0396	0.960	4.5%	2.1604		
	1998	59,247,590	8,939,892	15.1%	36,392	122,486,854	18,482,088	15.1%				0.0305	0.970	4.5%	2.0674		
	1999	59,480,564	13,325,940	22.4%	35,400	117,673,205	26,363,335	22.4%				0.0292	0.971	4.5%	1.9783		
	2000	58,290,240	18,237,832	31.3%	34,602	110,352,469	34,527,045	31.3%				0.0225	0.977	4.5%	1.8932		
	2001	57,697,685	23,513,525	40.8%	33,840	104,526,958	42,597,848	40.8%				0.0220	0.978	4.5%	1.8116		
	2002	57,044,955	27,042,571	47.4%	33,092	98,894,211	46,881,512	47.4%				0.0221	0.978	4.5%	1.7336		
	2003	56,177,156	30,928,317	55.1%	32,357	93,195,960	51,309,009	55.1%				0.0222	0.978	4.5%	1.6590		
	2004	55,127,469	39,404,137	71.5%	31,344	87,516,331	62,555,121	71.5%				0.0313	0.969	4.5%	1.5875		
	2005	53,271,046	42,346,279	79.5%	30,249	80,927,474	64,330,957	79.5%				0.0349	0.965	4.5%	1.5192		
	2006	51,740,857	46,520,913	89.9%	29,273	75,218,052	67,629,581	89.9%				0.0323	0.968	4.5%	1.4537		
	2007	50,870,538	54,703,626	107.5%	28,348	70,768,259	76,100,637	107.5%				0.0316	0.968	4.5%	1.3911		
	2008	49,893,159	69,916,681	140.1%	27,394	66,419,697	93,075,782	140.1%				0.0337	0.966	4.5%	1.3312		
	2009	48,795,064	74,175,305	152.0%	26,377	62,160,642	94,492,948	152.0%				0.0371	0.963	4.5%	1.2739		
2010	47,409,262	86,047,431	181.5%	25,309	57,794,499	104,896,553	181.5%				0.0405	0.960	4.5%	1.2191			
2011	46,568,097	90,338,376	194.0%	24,031	54,324,472	105,385,121	194.0%				0.0505	0.950	4.5%	1.1666			
2012	47,493,768	98,498,189	207.4%	22,905	53,018,489	109,956,010	207.4%				0.0469	0.953	4.5%	1.1163			
2013	46,767,205	106,752,162	228.3%	21,746	49,959,243	114,038,400	228.3%				0.0506	0.949	4.5%	1.0683			
2014	44,985,797	114,368,929	254.2%	20,527	45,986,840	116,913,914	254.2%				0.0561	0.944	4.5%	1.0223			
Projected Future Experience (40 Years)	2015	46,744,252	122,119,667	261.3%	19,077	45,726,722	119,461,363	261.3%	1.0000	1.1490	1.0000	0.0707	0.0000	0.929	0.920	4.5%	0.9782
	2016	47,836,307	123,081,180	257.3%	17,429	44,779,909	115,217,173	257.3%	1.0203	1.1023	1.0007	0.0762	0.0110	0.914	0.909	4.5%	0.9361
	2017	63,633,488	116,138,395	182.5%	15,652	57,002,644	104,036,347	182.5%	1.5621	1.0296	1.0212	0.0808	0.0230	0.898	0.820	4.5%	0.8958
	2018	64,680,890	112,024,256	173.2%	14,305	55,445,840	96,029,585	173.2%	1.1482	1.0465	1.0299	0.0860	0.0000	0.914	0.885	4.5%	0.8572
	2019	57,923,185	110,214,110	190.3%	13,005	47,514,824	90,409,464	190.3%	1.0000	1.0821	1.0299	0.0908	0.0000	0.909	0.896	4.5%	0.8203
	2020	51,569,167	107,812,100	209.1%	11,761	40,480,933	84,630,695	209.1%	1.0000	1.0817	1.0299	0.0957	0.0000	0.904	0.890	4.5%	0.7850
	2021	45,644,100	104,913,427	229.9%	10,578	34,286,943	78,808,886	229.9%	1.0000	1.0819	1.0299	0.1005	0.0000	0.899	0.885	4.5%	0.7512
	2022	40,164,326	101,512,340	252.7%	9,464	28,871,431	72,970,389	252.7%	1.0000	1.0816	1.0299	0.1054	0.0000	0.895	0.880	4.5%	0.7188
	2023	35,137,670	97,625,105	277.8%	8,421	24,170,436	67,154,179	277.8%	1.0000	1.0808	1.0299	0.1102	0.0000	0.890	0.875	4.5%	0.6879
	2024	30,563,992	93,302,029	305.3%	7,453	20,118,950	61,416,679	305.3%	1.0000	1.0798	1.0299	0.1149	0.0000	0.885	0.870	4.5%	0.6583
	2025	26,436,619	88,703,651	335.5%	6,562	16,652,078	55,875,374	335.5%	1.0000	1.0798	1.0299	0.1196	0.0000	0.880	0.865	4.5%	0.6299
	2026	22,738,092	83,935,179	369.1%	5,748	13,706,188	50,594,893	369.1%	1.0000	1.0803	1.0299	0.1241	0.0000	0.876	0.860	4.5%	0.6028
	2027	19,451,520	78,971,413	406.0%	5,009	11,220,182	45,552,926	406.0%	1.0000	1.0797	1.0299	0.1286	0.0000	0.871	0.855	4.5%	0.5768
	2028	16,551,768	73,944,594	446.7%	4,343	9,136,387	40,816,570	446.7%	1.0000	1.0799	1.0299	0.1329	0.0000	0.867	0.851	4.5%	0.5520
	2029	14,011,631	68,964,246	492.2%	3,747	7,401,206	36,428,206	492.2%	1.0000	1.0809	1.0299	0.1372	0.0000	0.863	0.847	4.5%	0.5282
	2030	11,801,785	64,114,338	543.3%	3,217	5,965,477	32,408,032	543.3%	1.0000	1.0827	1.0299	0.1414	0.0000	0.859	0.842	4.5%	0.5055
	2031	9,891,831	59,370,865	600.2%	2,749	4,784,735	28,718,026	600.2%	1.0000	1.0836	1.0299	0.1455	0.0000	0.855	0.838	4.5%	0.4837
	2032	8,251,351	54,685,865	662.8%	2,338	3,819,354	25,312,789	662.8%	1.0000	1.0830	1.0299	0.1495	0.0000	0.850	0.834	4.5%	0.4629
	2033	6,850,664	50,089,684	731.2%	1,979	3,034,459	22,186,915	731.2%	1.0000	1.0821	1.0299	0.1536	0.0000	0.846	0.830	4.5%	0.4429
	2034	5,661,477	45,602,998	805.5%	1,667	2,399,729	19,329,727	805.5%	1.0000	1.0808	1.0299	0.1576	0.0000	0.842	0.826	4.5%	0.4239
	2035	4,657,281	41,206,527	884.8%	1,398	1,889,072	16,714,064	884.8%	1.0000	1.0779	1.0299	0.1617	0.0000	0.838	0.823	4.5%	0.4056
	2036	3,813,626	36,957,461	969.1%	1,166	1,480,260	14,345,044	969.1%	1.0000	1.0752	1.0299	0.1659	0.0000	0.834	0.819	4.5%	0.3882
	2037	3,108,353	32,983,469	1061.1%	968	1,154,553	12,251,233	1061.1%	1.0000	1.0754	1.0299	0.1701	0.0000	0.830	0.815	4.5%	0.3714
	2038	2,521,639	29,416,338	1166.6%	799	896,293	10,455,764	1166.6%	1.0000	1.0803	1.0299	0.1745	0.0000	0.826	0.811	4.5%	0.3554
	2039	2,035,923	26,273,582	1290.5%	656	692,488	8,936,556	1290.5%	1.0000	1.0878	1.0299	0.1789	0.0000	0.821	0.807	4.5%	0.3401
	2040	1,635,757	23,310,529	1425.1%	535	532,419	7,587,291	1425.1%	1.0000	1.0866	1.0299	0.1835	0.0000	0.816	0.803	4.5%	0.3255
	2041	1,307,659	20,555,600	1571.9%	435	407,299	6,402,483	1571.9%	1.0000	1.0863	1.0299	0.1883	0.0000	0.812	0.799	4.5%	0.3115
	2042	1,039,946	18,002,589	1731.1%	351	309,965	5,365,831	1731.1%	1.0000	1.0855	1.0299	0.1932	0.0000	0.807	0.795	4.5%	0.2981
	2043	822,570	15,678,790	1906.1%	281	234,617	4,471,964	1906.1%	1.0000	1.0864	1.0299	0.1983	0.0000	0.802	0.791	4.5%	0.2852
	2044	646,936	13,564,373	2096.7%	224	176,576	3,702,279	2096.7%	1.0000	1.0864	1.0299	0.2037	0.0000	0.796	0.786	4.5%	0.2729
	2045	505,754	11,632,814	2300.1%	177	132,097	3,038,351	2300.1%	1.0000	1.0845	1.0299	0.2093	0.0000	0.791	0.782	4.5%	0.2612
	2046	392,877	9,878,455	2514.4%	139	98,196	2,469,027	2514.4%	1.0000	1.0819	1.0299	0.2151	0.0000	0.785	0.777	4.5%	0.2499
2047	303,145	8,295,787	2736.6%	108	72,505	1,984,167	2736.6%	1.0000	1.0783	1.0299	0.2212	0.0000	0.779	0.772	4.5%	0.2392	
2048	232,247	6,895,553	2969.1%	84	53,156	1,578,241	2969.1%	1.0000	1.0760	1.0299	0.2275	0.0000	0.772	0.766	4.5%	0.2289	
2049	176,607	5,682,301	3217.5%	64	38,681	1,244,550	3217.5%	1.0000	1.0759	1.0299	0.2341	0.0000	0.766	0.760	4.5%	0.2190	
2050	133,265	4,629,162	3473.7%	49	27,931	970,229	3473.7%	1.0000	1.0730	1.0299	0.2408	0.0000	0.759	0.755	4.5%	0.2096	
2051	99,773	3,733,110	3741.6%	37	20,011	748,732	3741.6%	1.0000	1.0717	1.0299	0.2476	0.0000	0.752	0.749	4.5%	0.2006	
2052	74,112	2,976,568	4016.3%	27	14,224	571,288	4016.3%	1.0000	1.0694	1.0299	0.2544	0.0000	0.746	0.743	4.5%	0.1919	
2053	54,625	2,351,070	4304.0%	20	10,033	431,806	4304.0%	1.0000	1.0691	1.0299	0.2612	0.0000	0.739	0.737	4.5%	0.1837	
2054	39,959	1,842,755	4611.6%	15	7,023	323,872	4611.6%	1.0000	1.0707	1.0299	0.2680	0.0000	0.732	0.732	4.5%	0.1758	
Past		1,000,024,035	958,010,396	95.8%	582,142	1,593,725,610	1,257,809,034	78.9%									
Future		649,145,166	2,072,992,273	319.3%	172,035	484,765,824	1,350,950,988	278.7%									
Lifetime		1,649,169,201	3,031,002,670	183.8%	754,177	2,078,491,434	2,608,760,022	125.5%									

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	3,882	0	0.0%	0.0%	10,001	0	0.0%	0.0%	4.5%	2.5763	
	1994	3,476,032	0	0.0%	0.0%	8,569,741	0	0.0%	0.0%	4.5%	2.4654	
	1995	18,813,326	106,301	0.6%	0.5%	44,384,695	250,787	0.6%	0.6%	4.5%	2.3592	
	1996	48,677,698	529,856	1.1%	0.9%	109,895,879	1,196,215	1.1%	0.9%	4.5%	2.2576	
	1997	57,644,604	1,521,575	2.6%	1.7%	124,535,665	3,287,218	2.6%	1.6%	4.5%	2.1604	
	1998	59,586,405	2,836,739	4.8%	2.7%	123,187,311	5,864,598	4.8%	2.6%	4.5%	2.0674	
	1999	58,829,582	4,787,551	8.1%	4.0%	116,385,337	9,471,438	8.1%	3.8%	4.5%	1.9783	
	2000	57,941,755	6,566,426	11.3%	5.4%	109,692,734	12,431,262	11.3%	5.1%	4.5%	1.8932	
	2001	57,397,321	10,158,913	17.7%	7.3%	103,982,809	18,404,210	17.7%	6.9%	4.5%	1.8116	
	2002	56,677,609	15,474,841	27.3%	10.0%	98,257,374	26,827,477	27.3%	9.3%	4.5%	1.7336	
	2003	55,784,752	18,024,209	32.3%	12.6%	92,544,976	29,901,540	32.3%	11.6%	4.5%	1.6590	
	2004	54,489,045	20,934,196	38.4%	15.3%	86,502,816	33,233,596	38.4%	13.8%	4.5%	1.5875	
	2005	52,618,362	22,771,163	43.3%	17.8%	79,935,940	34,593,138	43.3%	16.0%	4.5%	1.5192	
	2006	51,505,014	20,534,410	39.9%	19.6%	74,875,197	29,851,812	39.9%	17.5%	4.5%	1.4537	
2007	50,707,329	15,011,653	29.6%	20.4%	70,541,212	20,883,375	29.6%	18.2%	4.5%	1.3911		
2008	49,580,563	65,442,252	132.0%	27.9%	66,003,558	87,119,249	132.0%	23.9%	4.5%	1.3312		
2009	48,757,349	86,710,105	177.8%	37.2%	62,112,596	110,461,086	177.8%	30.9%	4.5%	1.2739		
2010	47,062,499	95,784,592	203.5%	46.7%	57,371,775	116,766,687	203.5%	37.8%	4.5%	1.2191		
2011	46,859,486	77,728,272	165.9%	53.0%	54,664,394	90,674,680	165.9%	42.6%	4.5%	1.1666		
2012	48,024,715	87,538,811	182.3%	59.8%	53,611,200	97,721,780	182.3%	47.4%	4.5%	1.1163		
2013	46,385,935	99,575,577	214.7%	67.2%	49,551,950	106,371,986	214.7%	52.6%	4.5%	1.0683		
2014	46,445,124	113,193,870	243.7%	75.2%	47,478,640	115,712,707	243.7%	58.2%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	46,884,678	145,862,521	311.1%	85.6%	45,864,091	142,687,382	311.1%	65.1%	4.5%	0.9782	
	2016	46,577,985	151,792,111	325.9%	95.7%	43,601,985	142,093,681	325.9%	71.7%	4.5%	0.9361	
	2017	42,711,907	153,306,510	358.9%	105.4%	38,261,169	137,331,407	358.9%	77.9%	4.5%	0.8958	
	2018	38,385,184	133,845,025	348.7%	113.3%	32,904,599	114,734,814	348.7%	82.9%	4.5%	0.8572	
	2019	34,293,295	131,080,401	382.2%	120.8%	28,131,048	107,526,239	382.2%	87.5%	4.5%	0.8203	
	2020	30,457,071	126,946,410	416.8%	128.0%	23,908,292	99,650,809	416.8%	91.8%	4.5%	0.7850	
	2021	26,890,521	124,466,001	462.9%	135.0%	20,199,626	93,496,391	462.9%	95.8%	4.5%	0.7512	
	2022	23,602,181	121,467,007	514.6%	141.8%	16,966,019	87,314,456	514.6%	99.6%	4.5%	0.7188	
	2023	20,595,268	117,957,229	572.7%	148.5%	14,167,035	81,140,204	572.7%	103.1%	4.5%	0.6879	
	2024	17,868,146	113,971,026	637.8%	155.0%	11,761,825	75,022,183	637.8%	106.4%	4.5%	0.6583	
	2025	15,414,544	109,555,662	710.7%	161.3%	9,709,785	69,010,278	710.7%	109.5%	4.5%	0.6299	
	2026	13,224,189	104,789,245	792.4%	167.4%	7,971,347	63,165,418	792.4%	112.3%	4.5%	0.6028	
	2027	11,283,628	99,741,517	883.9%	173.2%	6,508,713	57,533,704	883.9%	114.9%	4.5%	0.5768	
	2028	9,577,041	94,500,584	986.7%	178.8%	5,286,417	52,163,242	986.7%	117.3%	4.5%	0.5520	
	2029	8,086,870	89,138,097	1102.3%	184.1%	4,271,636	47,084,411	1102.3%	119.4%	4.5%	0.5282	
	2030	6,794,542	83,738,379	1232.4%	189.2%	3,434,454	42,327,444	1232.4%	121.4%	4.5%	0.5055	
	2031	5,681,010	78,374,576	1379.6%	194.0%	2,747,937	37,910,229	1379.6%	123.2%	4.5%	0.4837	
	2032	4,727,429	73,072,222	1545.7%	198.5%	2,188,215	33,823,398	1545.7%	124.7%	4.5%	0.4629	
	2033	3,915,587	67,839,101	1732.5%	202.7%	1,734,385	30,048,909	1732.5%	126.2%	4.5%	0.4429	
	2034	3,228,263	62,691,496	1942.0%	206.6%	1,368,363	26,573,023	1942.0%	127.4%	4.5%	0.4239	
	2035	2,649,428	57,635,183	2175.4%	210.3%	1,074,653	23,377,805	2175.4%	128.6%	4.5%	0.4056	
	2036	2,164,406	52,681,621	2434.0%	213.6%	840,114	20,448,379	2434.0%	129.6%	4.5%	0.3882	
	2037	1,759,988	47,877,470	2720.3%	216.7%	653,722	17,783,394	2720.3%	130.4%	4.5%	0.3714	
	2038	1,424,422	43,308,372	3040.4%	219.5%	506,297	15,393,559	3040.4%	131.2%	4.5%	0.3554	
	2039	1,147,324	39,058,549	3404.3%	222.0%	390,245	13,285,166	3404.3%	131.8%	4.5%	0.3401	
	2040	919,612	35,131,273	3820.2%	224.3%	299,322	11,434,798	3820.2%	132.4%	4.5%	0.3255	
	2041	733,380	31,481,520	4292.7%	226.4%	228,427	9,805,596	4292.7%	132.9%	4.5%	0.3115	
	2042	581,807	28,084,879	4827.2%	228.3%	173,413	8,370,947	4827.2%	133.3%	4.5%	0.2981	
	2043	459,041	24,937,190	5432.5%	229.9%	130,929	7,112,679	5432.5%	133.6%	4.5%	0.2852	
	2044	360,098	22,028,443	6117.3%	231.4%	98,286	6,012,474	6117.3%	133.9%	4.5%	0.2729	
2045	280,770	19,346,209	6890.4%	232.7%	73,334	5,052,997	6890.4%	134.2%	4.5%	0.2612		
2046	217,511	16,879,231	7760.2%	233.8%	54,365	4,218,806	7760.2%	134.4%	4.5%	0.2499		
2047	167,358	14,618,146	8734.7%	234.8%	40,028	3,496,334	8734.7%	134.6%	4.5%	0.2392		
2048	127,845	12,559,775	9824.2%	235.7%	29,261	2,874,658	9824.2%	134.7%	4.5%	0.2289		
2049	96,930	10,705,538	11044.6%	236.4%	21,230	2,344,750	11044.6%	134.9%	4.5%	0.2190		
2050	72,928	9,050,927	12410.8%	237.0%	15,285	1,896,989	12410.8%	134.9%	4.5%	0.2096		
2051	54,445	7,588,290	13937.6%	237.5%	10,920	1,521,946	13937.6%	135.0%	4.5%	0.2006		
2052	40,335	6,308,873	15641.4%	238.0%	7,741	1,210,852	15641.4%	135.1%	4.5%	0.1919		
2053	29,658	5,201,843	17539.4%	238.3%	5,447	955,389	17539.4%	135.1%	4.5%	0.1837		
2054	21,651	4,255,880	19656.6%	238.6%	3,805	747,990	19656.6%	135.2%	4.5%	0.1758		
Past		1,017,268,388	765,231,312	75.2%		1,634,095,796	951,024,843	58.2%				
Future		423,508,275	2,672,874,334	631.1%		325,643,767	1,697,983,129	521.4%				
Lifetime		1,440,776,663	3,438,105,646	238.6%		1,959,739,563	2,649,007,971	135.2%				

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 83.0% 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	3,882	0	0.0%	0.0%	10,001	0	0.0%	0.0%	0.0%	4.5%	2.5763
	1994	3,476,032	0	0.0%	0.0%	8,569,741	0	0.0%	0.0%	0.0%	4.5%	2.4654
	1995	18,813,326	106,301	0.6%	0.5%	44,384,695	250,787	0.6%	0.5%	0.6%	4.5%	2.3592
	1996	48,677,698	529,856	1.1%	0.9%	109,895,879	1,196,215	1.1%	0.9%	0.9%	4.5%	2.2576
	1997	57,644,604	1,521,575	2.6%	1.7%	124,535,665	3,287,218	2.6%	1.6%	1.6%	4.5%	2.1604
	1998	59,586,405	2,836,739	4.8%	2.7%	123,187,311	5,864,598	4.8%	2.6%	2.6%	4.5%	2.0674
	1999	58,829,582	4,787,551	8.1%	4.0%	116,385,337	9,471,438	8.1%	3.8%	3.8%	4.5%	1.9783
	2000	57,941,755	6,566,426	11.3%	5.4%	109,692,734	12,431,262	11.3%	5.1%	5.1%	4.5%	1.8932
	2001	57,397,321	10,158,913	17.7%	7.3%	103,982,809	18,404,210	17.7%	6.9%	6.9%	4.5%	1.8116
	2002	56,677,609	15,474,841	27.3%	10.0%	98,257,374	26,827,477	27.3%	9.3%	9.3%	4.5%	1.7336
	2003	55,784,752	18,024,209	32.3%	12.6%	92,544,976	29,901,540	32.3%	11.6%	11.6%	4.5%	1.6590
	2004	54,489,045	20,934,196	38.4%	15.3%	86,502,816	33,233,596	38.4%	13.8%	13.8%	4.5%	1.5875
	2005	52,618,362	22,771,163	43.3%	17.8%	79,935,940	34,593,138	43.3%	16.0%	16.0%	4.5%	1.5192
	2006	51,505,014	20,534,410	39.9%	19.6%	74,875,197	29,851,812	39.9%	17.5%	17.5%	4.5%	1.4537
	2007	50,707,329	15,011,653	29.6%	20.4%	70,541,212	20,883,375	29.6%	18.2%	18.2%	4.5%	1.3911
	2008	49,580,563	65,442,252	132.0%	27.9%	66,003,558	87,119,249	132.0%	23.9%	23.9%	4.5%	1.3312
2009	48,757,349	86,710,105	177.8%	37.2%	62,112,596	110,461,086	177.8%	30.9%	30.9%	4.5%	1.2739	
2010	47,062,499	95,784,592	203.5%	46.7%	57,371,775	116,766,687	203.5%	37.8%	37.8%	4.5%	1.2191	
2011	46,859,486	77,728,272	165.9%	53.0%	54,664,394	90,674,680	165.9%	42.6%	42.6%	4.5%	1.1666	
2012	48,024,715	87,538,811	182.3%	59.8%	53,611,200	97,721,780	182.3%	47.4%	47.4%	4.5%	1.1163	
2013	46,385,935	99,575,577	214.7%	67.2%	49,551,950	106,371,986	214.7%	52.6%	52.6%	4.5%	1.0683	
2014	46,445,124	113,193,870	243.7%	75.2%	47,478,640	115,712,707	243.7%	58.2%	58.2%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	46,899,073	145,862,521	311.0%	85.6%	45,878,173	142,687,382	311.0%	65.1%	65.1%	4.5%	0.9782
	2016	52,624,791	151,725,068	288.3%	95.2%	49,262,443	142,030,922	288.3%	71.5%	71.5%	4.5%	0.9361
	2017	66,138,151	151,245,009	228.7%	102.6%	59,246,312	135,484,723	228.7%	76.7%	76.7%	4.5%	0.8958
	2018	62,291,034	128,598,845	206.4%	107.8%	53,397,205	110,237,677	206.4%	80.4%	80.4%	4.5%	0.8572
	2019	55,649,999	123,136,339	221.3%	112.7%	45,650,113	101,009,665	221.3%	83.8%	83.8%	4.5%	0.8203
	2020	49,424,033	117,559,051	237.9%	117.3%	38,797,040	92,281,889	237.9%	86.9%	86.9%	4.5%	0.7850
	2021	43,635,853	114,488,089	262.4%	121.8%	32,778,387	86,001,182	262.4%	89.9%	89.9%	4.5%	0.7512
	2022	38,299,290	111,351,705	290.7%	126.3%	27,530,782	80,043,246	290.7%	92.7%	92.7%	4.5%	0.7188
	2023	33,419,545	107,970,958	323.1%	130.8%	22,988,576	74,270,865	323.1%	95.3%	95.3%	4.5%	0.6879
	2024	28,993,942	104,242,865	359.5%	135.2%	19,085,454	68,618,557	359.5%	97.8%	97.8%	4.5%	0.6583
	2025	25,012,284	100,154,334	400.4%	139.6%	15,755,504	63,088,282	400.4%	100.1%	100.1%	4.5%	0.6299
	2026	21,457,880	95,764,716	446.3%	143.9%	12,934,495	57,725,564	446.3%	102.3%	102.3%	4.5%	0.6028
	2027	18,308,884	91,130,208	497.7%	148.0%	10,561,078	52,566,460	497.7%	104.3%	104.3%	4.5%	0.5768
	2028	15,539,606	86,328,419	555.5%	152.1%	8,577,685	47,652,300	555.5%	106.2%	106.2%	4.5%	0.5520
	2029	13,121,544	81,421,103	620.5%	155.9%	6,931,045	43,008,151	620.5%	107.9%	107.9%	4.5%	0.5282
	2030	11,024,547	76,483,249	693.8%	159.6%	5,572,605	38,660,176	693.8%	109.4%	109.4%	4.5%	0.5055
	2031	9,217,697	71,580,453	776.6%	163.2%	4,458,653	34,623,873	776.6%	110.9%	110.9%	4.5%	0.4837
	2032	7,670,407	66,735,056	870.0%	166.5%	3,550,449	30,890,074	870.0%	112.2%	112.2%	4.5%	0.4629
	2033	6,353,121	61,953,673	975.2%	169.7%	2,814,075	27,441,995	975.2%	113.3%	113.3%	4.5%	0.4429
	2034	5,237,887	57,251,217	1093.0%	172.7%	2,220,181	24,267,054	1093.0%	114.3%	114.3%	4.5%	0.4239
2035	4,298,695	52,632,647	1224.4%	175.4%	1,743,623	21,348,691	1224.4%	115.3%	115.3%	4.5%	0.4056	
2036	3,511,727	48,108,180	1369.9%	178.0%	1,363,077	18,673,197	1369.9%	116.1%	116.1%	4.5%	0.3882	
2037	2,855,548	43,720,471	1531.1%	180.4%	1,060,652	16,239,337	1531.1%	116.8%	116.8%	4.5%	0.3714	
2038	2,311,087	39,547,603	1711.2%	182.5%	821,454	14,056,828	1711.2%	117.4%	117.4%	4.5%	0.3554	
2039	1,861,495	35,666,414	1916.0%	184.5%	633,159	12,131,383	1916.0%	118.0%	118.0%	4.5%	0.3401	
2040	1,492,035	32,079,906	2150.1%	186.3%	485,639	10,441,615	2150.1%	118.4%	118.4%	4.5%	0.3255	
2041	1,189,876	28,746,670	2415.9%	187.9%	370,612	8,953,768	2415.9%	118.8%	118.8%	4.5%	0.3115	
2042	943,953	25,644,404	2716.7%	189.3%	281,354	7,643,541	2716.7%	119.2%	119.2%	4.5%	0.2981	
2043	744,769	22,769,956	3057.3%	190.6%	212,426	6,494,533	3057.3%	119.5%	119.5%	4.5%	0.2852	
2044	584,239	20,113,803	3442.7%	191.8%	159,463	5,489,890	3442.7%	119.7%	119.7%	4.5%	0.2729	
2045	455,532	17,664,649	3877.8%	192.8%	118,979	4,613,793	3877.8%	119.9%	119.9%	4.5%	0.2612	
2046	352,898	15,412,098	4367.3%	193.7%	88,204	3,852,109	4367.3%	120.1%	120.1%	4.5%	0.2499	
2047	271,527	13,347,545	4915.7%	194.5%	64,943	3,192,434	4915.7%	120.3%	120.3%	4.5%	0.2392	
2048	207,420	11,468,087	5528.9%	195.1%	47,474	2,624,794	5528.9%	120.4%	120.4%	4.5%	0.2289	
2049	157,262	9,775,019	6215.7%	195.7%	34,444	2,140,945	6215.7%	120.5%	120.5%	4.5%	0.2190	
2050	118,320	8,264,226	6984.6%	196.2%	24,799	1,732,104	6984.6%	120.6%	120.6%	4.5%	0.2096	
2051	88,333	6,928,721	7843.9%	196.6%	17,716	1,389,660	7843.9%	120.6%	120.6%	4.5%	0.2006	
2052	65,440	5,760,509	8802.8%	196.9%	12,560	1,105,605	8802.8%	120.7%	120.7%	4.5%	0.1919	
2053	48,118	4,749,702	9871.0%	197.2%	8,837	872,347	9871.0%	120.7%	120.7%	4.5%	0.1837	
2054	35,127	3,885,962	11062.6%	197.5%	6,174	682,975	11062.6%	120.7%	120.7%	4.5%	0.1758	
	Past	1,017,268,388	765,231,312	75.2%		1,634,095,796	951,024,843	58.2%				
	Future	631,912,968	2,491,269,452	394.2%		475,545,846	1,596,269,589	335.7%				
	Lifetime	1,649,181,356	3,256,500,764	197.5%		2,109,641,642	2,547,294,431	120.7%				

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 Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence
Historical Experience	1993	0	0	0.0%	0	0	0.0%				0.0000	1.000		0.0%	0.0000		
	1994	32,188	0	0.0%	101	79,355	0	0.0%			0.0000	1.000		4.5%	2.4654		
	1995	453,862	0	0.0%	547	1,070,759	0	0.0%			0.0180	0.982		4.5%	2.3592		
	1996	1,411,725	0	0.0%	1,508	3,187,142	0	0.0%			0.0195	0.980		4.5%	2.2576		
	1997	2,289,276	61,189	2.7%	1,456	4,945,762	132,192	2.7%			0.0396	0.960		4.5%	2.1604		
	1998	2,227,794	296,467	13.3%	1,421	4,605,680	612,907	13.3%			0.0247	0.975		4.5%	2.0674		
	1999	2,195,095	189,404	8.6%	1,395	4,342,661	374,707	8.6%			0.0183	0.982		4.5%	1.9783		
	2000	2,135,556	86,096	4.0%	1,349	4,042,939	162,993	4.0%			0.0330	0.967		4.5%	1.8932		
	2001	2,099,491	671,491	32.0%	1,319	3,803,505	1,216,494	32.0%			0.0222	0.978		4.5%	1.8116		
	2002	2,052,477	861,380	42.0%	1,284	3,558,212	1,493,305	42.0%			0.0265	0.973		4.5%	1.7336		
	2003	2,000,270	290,175	14.5%	1,250	3,318,379	481,390	14.5%			0.0265	0.974		4.5%	1.6590		
	2004	1,950,302	1,694,297	86.9%	1,224	3,096,156	2,689,742	86.9%			0.0208	0.979		4.5%	1.5875		
	2005	1,922,680	1,203,035	62.6%	1,200	2,920,866	1,827,608	62.6%			0.0196	0.980		4.5%	1.5192		
	2006	1,884,757	1,781,122	94.5%	1,173	2,739,957	2,589,299	94.5%			0.0225	0.978		4.5%	1.4537		
	2007	1,859,479	989,156	53.2%	1,142	2,586,804	1,376,059	53.2%			0.0264	0.974		4.5%	1.3911		
	2008	1,818,741	1,736,395	95.5%	1,111	2,421,178	2,311,556	95.5%			0.0271	0.973		4.5%	1.3312		
2009	1,792,551	1,450,267	80.9%	1,087	2,283,554	1,847,513	80.9%			0.0216	0.978		4.5%	1.2739			
2010	1,760,207	1,700,954	96.6%	1,051	2,145,789	2,073,557	96.6%			0.0331	0.967		4.5%	1.2191			
2011	1,772,111	2,442,017	137.8%	1,009	2,067,273	2,848,759	137.8%			0.0400	0.960		4.5%	1.1666			
2012	1,814,442	2,980,355	164.3%	965	2,025,507	3,327,045	164.3%			0.0436	0.956		4.5%	1.1163			
2013	1,775,992	3,275,305	184.4%	918	1,897,210	3,498,856	184.4%			0.0487	0.951		4.5%	1.0683			
2014	1,696,468	4,426,551	260.9%	873	1,734,219	4,525,053	260.9%			0.0490	0.951		4.5%	1.0223			
Projected Future Experience (40 Years)	2015	1,780,429	4,871,751	273.6%	813	1,741,673	4,765,703	273.6%	1.0040	1.1818	1.0000	0.0687	0.0000	0.931	0.923	4.5%	0.9782
	2016	1,805,507	4,964,035	274.9%	753	1,690,148	4,646,869	274.9%	1.1056	1.1006	1.0000	0.0742	0.0000	0.926	0.917	4.5%	0.9361
	2017	1,698,781	5,050,475	297.3%	693	1,521,761	4,524,197	297.3%	1.0360	1.1043	1.0000	0.0787	0.0000	0.921	0.908	4.5%	0.8958
	2018	1,538,047	5,054,129	328.6%	636	1,318,447	4,332,507	328.6%	1.0000	1.0916	1.0000	0.0832	0.0000	0.917	0.905	4.5%	0.8572
	2019	1,384,702	5,021,528	362.6%	580	1,135,882	4,119,197	362.6%	1.0000	1.0892	1.0000	0.0878	0.0000	0.912	0.900	4.5%	0.8203
	2020	1,239,611	4,963,336	400.4%	526	973,074	3,896,136	400.4%	1.0000	1.0891	1.0000	0.0924	0.0000	0.908	0.895	4.5%	0.7850
	2021	1,103,456	4,874,435	441.7%	475	828,894	3,661,579	441.7%	1.0000	1.0877	1.0000	0.0971	0.0000	0.903	0.890	4.5%	0.7512
	2022	976,718	4,757,530	487.1%	427	702,097	3,179,868	487.1%	1.0000	1.0865	1.0000	0.1017	0.0000	0.898	0.885	4.5%	0.7188
	2023	859,695	4,615,643	536.9%	381	591,365	3,415,000	536.9%	1.0000	1.0856	1.0000	0.1063	0.0000	0.894	0.880	4.5%	0.6879
	2024	752,501	4,439,083	589.9%	339	495,339	2,922,056	589.9%	1.0000	1.0816	1.0000	0.1108	0.0000	0.889	0.875	4.5%	0.6583
	2025	655,072	4,243,748	647.8%	300	412,637	2,673,182	647.8%	1.0000	1.0806	1.0000	0.1153	0.0000	0.885	0.871	4.5%	0.6299
	2026	567,187	4,036,359	711.6%	264	341,892	2,433,058	711.6%	1.0000	1.0805	1.0000	0.1198	0.0000	0.880	0.866	4.5%	0.6028
	2027	488,501	3,814,224	780.8%	231	281,781	2,200,152	780.8%	1.0000	1.0789	1.0000	0.1241	0.0000	0.876	0.861	4.5%	0.5768
	2028	418,557	3,585,090	856.5%	202	231,039	1,978,929	856.5%	1.0000	1.0784	1.0000	0.1284	0.0000	0.872	0.857	4.5%	0.5520
	2029	356,817	3,356,910	940.8%	175	188,477	1,773,183	940.8%	1.0000	1.0796	1.0000	0.1327	0.0000	0.867	0.852	4.5%	0.5282
	2030	302,682	3,141,781	1038.0%	151	152,998	1,588,084	1038.0%	1.0000	1.0844	1.0000	0.1369	0.0000	0.863	0.848	4.5%	0.5055
	2031	255,520	2,934,748	1148.5%	130	123,597	1,419,554	1148.5%	1.0000	1.0876	1.0000	0.1412	0.0000	0.859	0.844	4.5%	0.4837
	2032	214,686	2,730,996	1272.1%	111	99,373	1,264,113	1272.1%	1.0000	1.0888	1.0000	0.1453	0.0000	0.855	0.840	4.5%	0.4629
	2033	179,539	2,524,592	1406.2%	94	79,526	1,118,252	1406.2%	1.0000	1.0869	1.0000	0.1495	0.0000	0.850	0.836	4.5%	0.4429
	2034	149,458	2,319,764	1552.1%	80	63,351	983,278	1552.1%	1.0000	1.0857	1.0000	0.1537	0.0000	0.846	0.832	4.5%	0.4239
	2035	123,850	2,120,076	1711.8%	67	50,236	859,939	1711.8%	1.0000	1.0852	1.0000	0.1579	0.0000	0.842	0.829	4.5%	0.4056
	2036	102,165	1,923,944	1883.2%	56	39,655	746,779	1883.2%	1.0000	1.0829	1.0000	0.1620	0.0000	0.838	0.825	4.5%	0.3882
	2037	83,897	1,735,063	2068.1%	47	31,162	644,464	2068.1%	1.0000	1.0813	1.0000	0.1660	0.0000	0.834	0.821	4.5%	0.3714
	2038	68,587	1,567,977	2286.1%	39	24,379	557,323	2286.1%	1.0000	1.0888	1.0000	0.1700	0.0000	0.830	0.818	4.5%	0.3554
	2039	55,823	1,422,548	2548.3%	32	18,987	483,858	2548.3%	1.0000	1.0983	1.0000	0.1739	0.0000	0.826	0.814	4.5%	0.3401
	2040	45,238	1,280,406	2830.4%	26	14,724	416,756	2830.4%	1.0000	1.0946	1.0000	0.1777	0.0000	0.822	0.810	4.5%	0.3255
	2041	36,505	1,143,018	3131.1%	22	11,370	356,018	3131.1%	1.0000	1.0905	1.0000	0.1814	0.0000	0.819	0.807	4.5%	0.3115
	2042	29,337	1,015,991	3461.2%	18	8,744	302,646	3461.2%	1.0000	1.0901	1.0000	0.1850	0.0000	0.815	0.804	4.5%	0.2981
	2043	23,480	905,004	3854.4%	14	6,697	258,129	3854.4%	1.0000	1.0986	1.0000	0.1887	0.0000	0.811	0.800	4.5%	0.2852
	2044	18,716	807,391	4313.8%	12	5,108	220,371	4313.8%	1.0000	1.1046	1.0000	0.1924	0.0000	0.808	0.797	4.5%	0.2729
	2045	14,857	716,726	4824.1%	9	3,881	187,200	4824.1%	1.0000	1.1044	1.0000	0.1962	0.0000	0.804	0.794	4.5%	0.2612
	2046	11,743	633,661	5396.2%	7	2,935	158,378	5396.2%	1.0000	1.1054	1.0000	0.2002	0.0000	0.800	0.790	4.5%	0.2499
2047	9,238	553,954	5996.6%	6	2,209	132,493	5996.6%	1.0000	1.0990	1.0000	0.2046	0.0000	0.795	0.787	4.5%	0.2392	
2048	7,230	477,555	6605.0%	5	1,655	109,302	6605.0%	1.0000	1.0904	1.0000	0.2094	0.0000	0.791	0.783	4.5%	0.2289	
2049	5,627	405,861	7213.1%	4	1,232	88,892	7213.1%	1.0000	1.0822	1.0000	0.2147	0.0000	0.785	0.778	4.5%	0.2190	
2050	4,351	341,693	7852.8%	3	912	71,616	7852.8%	1.0000	1.0799	1.0000	0.2204	0.0000	0.780	0.773	4.5%	0.2096	
2051	3,342	283,411	8481.0%	2	670	56,842	8481.0%	1.0000	1.0724	1.0000	0.2265	0.0000	0.773	0.768	4.5%	0.2006	
2052	2,547	231,081	9071.8%	2	489	44,351	9071.8%	1.0000	1.0633	1.0000	0.2332	0.0000	0.767	0.762	4.5%	0.1919	
2053	1,926	187,040	9711.4%	1	354	34,352	9711.4%	1.0000	1.0653	1.0000	0.2402	0.0000	0.760	0.756	4.5%	0.1837	
2054	1,444	149,493	10355.0%	1	254	26,274	10355.0%	1.0000	1.0623	1.0000	0.2477	0.0000	0.752	0.750	4.5%	0.1758	
Past		36,945,463	26,135,655	70.7%	23,383	58,872,907	33,389,035	56.7%									
Future		17,377,368	99,201,449	570.9%	7,734	13,199,003	62,650,878	474.7%									
Lifetime		54,322,830	125,337,104	230.7%	31,117	72,071,910	96,039,914	133.3%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 83.0% 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	0	0	0.0%	0	0	0	0.0%			0.0000		1.000		0.0%	0.0000	
	1994	32,188	0	0.0%	101	79,355	0	0.0%			0.0000		1.000		4.5%	2.4654	
	1995	453,862	0	0.0%	547	1,070,759	0	0.0%			0.0180		0.982		4.5%	2.3592	
	1996	1,411,725	0	0.0%	1,508	3,187,142	0	0.0%			0.0195		0.980		4.5%	2.2576	
	1997	2,289,276	61,189	2.7%	1,456	4,945,762	132,192	2.7%			0.0396		0.960		4.5%	2.1604	
	1998	2,227,794	296,467	13.3%	1,421	4,605,680	612,907	13.3%			0.0247		0.975		4.5%	2.0674	
	1999	2,195,095	189,404	8.6%	1,395	4,342,661	374,707	8.6%			0.0183		0.982		4.5%	1.9783	
	2000	2,135,556	86,096	4.0%	1,349	4,042,939	162,993	4.0%			0.0330		0.967		4.5%	1.8932	
	2001	2,099,491	671,491	32.0%	1,319	3,803,505	1,216,494	32.0%			0.0222		0.978		4.5%	1.8116	
	2002	2,052,477	861,380	42.0%	1,284	3,558,212	1,493,305	42.0%			0.0265		0.973		4.5%	1.7336	
	2003	2,000,270	290,175	14.5%	1,250	3,318,379	481,390	14.5%			0.0265		0.974		4.5%	1.6590	
	2004	1,950,302	1,694,297	86.9%	1,224	3,096,156	2,689,742	86.9%			0.0208		0.979		4.5%	1.5875	
	2005	1,922,680	1,203,035	62.6%	1,200	2,920,866	1,827,608	62.6%			0.0196		0.980		4.5%	1.5192	
	2006	1,884,757	1,781,122	94.5%	1,173	2,739,957	2,589,299	94.5%			0.0225		0.978		4.5%	1.4537	
	2007	1,859,479	989,156	53.2%	1,142	2,586,804	1,376,059	53.2%			0.0264		0.974		4.5%	1.3911	
	2008	1,818,741	1,736,395	95.5%	1,111	2,421,178	2,311,556	95.5%			0.0271		0.973		4.5%	1.3312	
2009	1,792,551	1,450,267	80.9%	1,087	2,283,554	1,847,513	80.9%			0.0216		0.978		4.5%	1.2739		
2010	1,760,207	1,700,954	96.6%	1,051	2,145,789	2,073,557	96.6%			0.0331		0.967		4.5%	1.2191		
2011	1,772,111	2,442,017	137.8%	1,009	2,067,273	2,848,759	137.8%			0.0400		0.960		4.5%	1.1666		
2012	1,814,442	2,980,355	164.3%	965	2,025,507	3,327,045	164.3%			0.0436		0.956		4.5%	1.1163		
2013	1,775,992	3,275,305	184.4%	918	1,897,210	3,498,856	184.4%			0.0487		0.951		4.5%	1.0683		
2014	1,696,468	4,426,551	260.9%	873	1,734,219	4,525,053	260.9%			0.0490		0.951		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,780,429	4,871,751	273.6%	813	1,741,673	4,765,703	273.6%	1.0000	1.1818	1.0000	0.0687	0.0000	0.931	0.923	4.5%	0.9782
	2016	1,834,098	4,952,230	270.0%	743	1,716,912	4,635,818	270.0%	1.0220	1.1110	1.0008	0.0747	0.0120	0.914	0.912	4.5%	0.9361
	2017	2,464,332	4,732,861	192.1%	670	2,207,540	4,239,679	192.1%	1.5740	1.0380	1.0216	0.0787	0.0210	0.902	0.824	4.5%	0.8958
	2018	2,495,323	4,614,827	184.9%	615	2,139,044	3,955,928	184.9%	1.1376	1.0550	1.0299	0.0832	0.0000	0.917	0.890	4.5%	0.8572
	2019	2,246,536	4,585,060	204.1%	561	1,842,850	3,761,159	204.1%	1.0000	1.0892	1.0299	0.0878	0.0000	0.912	0.900	4.5%	0.8203
	2020	2,011,141	4,531,926	225.3%	509	1,578,712	3,557,486	225.3%	1.0000	1.0891	1.0299	0.0924	0.0000	0.908	0.895	4.5%	0.7850
	2021	1,790,243	4,450,752	248.6%	459	1,344,795	3,343,317	248.6%	1.0000	1.0877	1.0299	0.0971	0.0000	0.903	0.890	4.5%	0.7512
	2022	1,584,624	4,344,008	274.1%	413	1,139,079	3,122,615	274.1%	1.0000	1.0865	1.0299	0.1017	0.0000	0.898	0.885	4.5%	0.7188
	2023	1,394,766	4,214,454	302.2%	369	959,429	2,899,031	302.2%	1.0000	1.0856	1.0299	0.1063	0.0000	0.894	0.880	4.5%	0.6879
	2024	1,220,855	4,053,241	332.0%	328	803,636	2,668,072	332.0%	1.0000	1.0816	1.0299	0.1108	0.0000	0.889	0.875	4.5%	0.6583
	2025	1,062,787	3,874,884	364.6%	290	669,461	2,440,831	364.6%	1.0000	1.0806	1.0299	0.1153	0.0000	0.885	0.871	4.5%	0.6299
	2026	920,203	3,685,521	400.5%	255	554,685	2,221,578	400.5%	1.0000	1.0805	1.0299	0.1198	0.0000	0.880	0.866	4.5%	0.6028
	2027	792,542	3,482,694	439.4%	224	457,160	2,008,916	439.4%	1.0000	1.0789	1.0299	0.1241	0.0000	0.876	0.861	4.5%	0.5768
	2028	679,065	3,273,476	482.1%	195	374,836	1,806,921	482.1%	1.0000	1.0784	1.0299	0.1284	0.0000	0.872	0.857	4.5%	0.5520
	2029	578,899	3,065,130	529.5%	169	305,785	1,619,059	529.5%	1.0000	1.0796	1.0299	0.1327	0.0000	0.867	0.852	4.5%	0.5282
	2030	491,071	2,868,699	584.2%	146	248,223	1,450,049	584.2%	1.0000	1.0844	1.0299	0.1369	0.0000	0.863	0.848	4.5%	0.5055
	2031	414,555	2,679,662	646.4%	125	200,523	1,296,168	646.4%	1.0000	1.0876	1.0299	0.1412	0.0000	0.859	0.844	4.5%	0.4837
	2032	348,306	2,493,619	715.9%	107	161,222	1,154,237	715.9%	1.0000	1.0888	1.0299	0.1453	0.0000	0.855	0.840	4.5%	0.4629
	2033	291,284	2,305,156	791.4%	91	129,022	1,021,055	791.4%	1.0000	1.0869	1.0299	0.1495	0.0000	0.850	0.836	4.5%	0.4429
	2034	242,480	2,118,132	873.5%	77	102,780	897,812	873.5%	1.0000	1.0857	1.0299	0.1537	0.0000	0.846	0.832	4.5%	0.4239
	2035	200,933	1,935,801	963.4%	65	81,502	785,193	963.4%	1.0000	1.0852	1.0299	0.1579	0.0000	0.842	0.829	4.5%	0.4056
	2036	165,752	1,756,716	1059.8%	54	64,337	681,869	1059.8%	1.0000	1.0829	1.0299	0.1620	0.0000	0.838	0.825	4.5%	0.3882
	2037	136,114	1,584,252	1163.9%	45	50,558	588,448	1163.9%	1.0000	1.0813	1.0299	0.1660	0.0000	0.834	0.821	4.5%	0.3714
	2038	111,276	1,431,690	1286.6%	38	39,552	508,881	1286.6%	1.0000	1.0888	1.0299	0.1700	0.0000	0.830	0.818	4.5%	0.3554
	2039	90,567	1,298,901	1434.2%	31	30,805	441,801	1434.2%	1.0000	1.0983	1.0299	0.1739	0.0000	0.826	0.814	4.5%	0.3401
	2040	73,393	1,169,114	1592.9%	26	23,889	380,532	1592.9%	1.0000	1.0946	1.0299	0.1777	0.0000	0.822	0.810	4.5%	0.3255
	2041	59,225	1,043,668	1762.2%	21	18,447	325,073	1762.2%	1.0000	1.0905	1.0299	0.1814	0.0000	0.819	0.807	4.5%	0.3115
	2042	47,596	927,134	1947.9%	17	14,186	276,340	1947.9%	1.0000	1.0901	1.0299	0.1850	0.0000	0.815	0.804	4.5%	0.2981
	2043	38,094	826,341	2169.2%	14	10,865	235,692	2169.2%	1.0000	1.0886	1.0299	0.1887	0.0000	0.811	0.800	4.5%	0.2852
	2044	30,365	737,213	2427.8%	11	8,288	201,216	2427.8%	1.0000	1.1046	1.0299	0.1924	0.0000	0.808	0.797	4.5%	0.2729
	2045	24,104	654,429	2715.0%	9	6,296	170,929	2715.0%	1.0000	1.1044	1.0299	0.1962	0.0000	0.804	0.794	4.5%	0.2612
	2046	19,051	578,583	3037.0%	7	4,762	144,611	3037.0%	1.0000	1.1054	1.0299	0.2002	0.0000	0.800	0.790	4.5%	0.2499
2047	14,987	505,805	3374.9%	6	3,585	120,977	3374.9%	1.0000	1.0990	1.0299	0.2046	0.0000	0.795	0.787	4.5%	0.2392	
2048	11,730	436,046	3717.3%	5	2,685	99,801	3717.3%	1.0000	1.0904	1.0299	0.2094	0.0000	0.791	0.783	4.5%	0.2289	
2049	9,129	370,583	4059.5%	4	1,999	81,166	4059.5%	1.0000	1.0822	1.0299	0.2147	0.0000	0.785	0.778	4.5%	0.2190	
2050	7,059	311,993	4419.6%	3	1,480	65,391	4419.6%	1.0000	1.0799	1.0299	0.2204	0.0000	0.780	0.773	4.5%	0.2096	
2051	5,422	258,777	4773.1%	2	1,087	51,902	4773.1%	1.0000	1.0724	1.0299	0.2265	0.0000	0.773	0.768	4.5%	0.2006	
2052	4,133	210,995	5105.6%	2	793	40,496	5105.6%	1.0000	1.0633	1.0299	0.2332	0.0000	0.767	0.762	4.5%	0.1919	
2053	3,125	170,783	5465.6%	1	574	31,367	5465.6%	1.0000	1.0653	1.0299	0.2402	0.0000	0.760	0.756	4.5%	0.1837	
2054	2,342	136,499	5827.7%	1	412	23,990	5827.7%	1.0000	1.0623	1.0299	0.2477	0.0000	0.752	0.750	4.5%	0.1758	
Past		36,945,463	26,135,655	70.7%	23,383	58,872,907	33,389,035	56.7%									
Future		25,697,937	91,543,403	356.2%	7,520	19,043,469	58,121,108	305.2%									
Lifetime		62,643,400	117,679,059	187.9%	30,903	77,916,376	91,510,144	117.4%									

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 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	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0%	0.0000
	1994	107,284	0	0.0%	0.0%	264,497	0	0.0%	0.0%	4.5%	2.4654	
	1995	678,259	0	0.0%	0.0%	1,600,160	0	0.0%	0.0%	4.5%	2.3592	
	1996	1,984,460	0	0.0%	0.0%	4,480,161	0	0.0%	0.0%	4.5%	2.2576	
	1997	2,261,229	13,332	0.6%	0.3%	4,885,169	28,801	0.6%	0.3%	4.5%	2.1604	
	1998	2,212,036	57,819	2.6%	1.0%	4,573,102	119,534	2.6%	0.9%	4.5%	2.0674	
	1999	2,177,791	145,418	6.7%	2.3%	4,308,426	287,688	6.7%	2.2%	4.5%	1.9783	
	2000	2,104,405	183,682	8.7%	3.5%	3,983,965	347,738	8.7%	3.3%	4.5%	1.8932	
	2001	2,084,316	261,130	12.5%	4.9%	3,776,014	473,071	12.5%	4.5%	4.5%	1.8116	
	2002	2,039,602	341,384	16.7%	6.4%	3,535,893	591,830	16.7%	5.9%	4.5%	1.7336	
	2003	1,978,411	384,450	19.4%	7.9%	3,282,115	637,789	19.4%	7.2%	4.5%	1.6590	
	2004	1,939,764	414,334	21.4%	9.2%	3,079,427	657,767	21.4%	8.3%	4.5%	1.5875	
	2005	1,912,161	481,579	25.2%	10.6%	2,904,886	731,597	25.2%	9.5%	4.5%	1.5192	
	2006	1,882,489	488,523	26.0%	11.9%	2,736,660	710,188	26.0%	10.6%	4.5%	1.4537	
2007	1,852,556	506,146	27.3%	13.0%	2,577,173	704,123	27.3%	11.5%	4.5%	1.3911		
2008	1,816,759	1,739,301	95.7%	18.6%	2,418,539	2,315,424	95.7%	15.7%	4.5%	1.3312		
2009	1,799,878	2,259,637	125.5%	25.2%	2,292,887	2,878,580	125.5%	20.7%	4.5%	1.2739		
2010	1,757,306	2,481,834	141.2%	31.9%	2,142,252	3,025,492	141.2%	25.6%	4.5%	1.2191		
2011	1,825,401	1,845,701	101.1%	35.8%	2,129,440	2,153,121	101.1%	28.5%	4.5%	1.1666		
2012	1,815,563	1,842,691	101.5%	39.3%	2,026,759	2,057,042	101.5%	31.1%	4.5%	1.1163		
2013	1,752,754	2,471,605	141.0%	44.2%	1,872,387	2,640,302	141.0%	34.6%	4.5%	1.0683		
2014	1,764,214	3,060,185	173.5%	50.3%	1,803,472	3,128,282	173.5%	38.7%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,791,789	5,024,856	280.4%	60.7%	1,752,785	4,915,475	280.4%	45.5%	4.5%	0.9782	
	2016	1,773,477	5,654,275	318.8%	71.8%	1,660,165	5,293,008	318.8%	52.6%	4.5%	0.9361	
	2017	1,628,446	5,948,923	365.3%	82.9%	1,458,756	5,329,023	365.3%	59.5%	4.5%	0.8958	
	2018	1,470,387	5,324,025	362.1%	92.2%	1,260,447	4,563,868	362.1%	65.2%	4.5%	0.8523	
	2019	1,320,149	5,302,072	401.6%	101.1%	1,082,928	4,349,329	401.6%	70.6%	4.5%	0.8202	
	2020	1,178,538	5,217,351	442.7%	109.7%	925,133	4,095,533	442.7%	75.6%	4.5%	0.7850	
	2021	1,046,154	5,165,702	493.8%	118.1%	785,850	3,880,373	493.8%	80.3%	4.5%	0.7512	
	2022	923,403	5,086,850	550.9%	126.2%	663,772	3,656,594	550.9%	84.8%	4.5%	0.7188	
	2023	810,501	4,981,530	614.6%	134.2%	557,526	3,426,686	614.6%	89.0%	4.5%	0.6879	
	2024	707,487	4,849,669	685.5%	141.9%	465,708	3,192,327	685.5%	92.9%	4.5%	0.6583	
	2025	614,212	4,692,380	764.0%	149.4%	386,899	2,955,780	764.0%	96.5%	4.5%	0.6299	
	2026	530,391	4,515,254	851.3%	156.7%	319,172	2,721,729	851.3%	99.8%	4.5%	0.6028	
	2027	455,619	4,321,874	948.6%	163.6%	262,814	2,492,978	948.6%	102.9%	4.5%	0.5768	
	2028	389,388	4,114,929	1056.8%	170.2%	214,938	2,271,394	1056.8%	105.7%	4.5%	0.5520	
	2029	331,123	3,898,742	1177.4%	176.6%	174,905	2,059,389	1177.4%	108.3%	4.5%	0.5282	
	2030	280,201	3,680,102	1313.4%	182.6%	141,634	1,860,190	1313.4%	110.7%	4.5%	0.5055	
	2031	235,976	3,464,508	1468.2%	188.3%	114,143	1,675,802	1468.2%	112.8%	4.5%	0.4837	
	2032	197,800	3,253,337	1644.8%	193.7%	91,557	1,505,893	1644.8%	114.7%	4.5%	0.4629	
	2033	165,035	3,044,454	1844.7%	198.7%	73,101	1,348,522	1844.7%	116.4%	4.5%	0.4429	
	2034	137,068	2,836,570	2069.5%	203.5%	58,099	1,202,336	2069.5%	118.0%	4.5%	0.4239	
	2035	113,323	2,630,606	2321.3%	208.0%	45,966	1,067,018	2321.3%	119.4%	4.5%	0.4056	
	2036	93,269	2,426,926	2602.1%	212.1%	36,202	942,012	2602.1%	120.6%	4.5%	0.3882	
	2037	76,419	2,225,946	2912.8%	215.9%	28,385	826,795	2912.8%	121.7%	4.5%	0.3714	
	2038	62,335	2,032,482	3260.6%	219.4%	22,156	722,427	3260.6%	122.6%	4.5%	0.3554	
	2039	50,625	1,852,396	3659.0%	222.7%	17,219	630,064	3659.0%	123.5%	4.5%	0.3401	
	2040	40,939	1,685,276	4116.5%	225.6%	13,325	548,537	4116.5%	124.2%	4.5%	0.3255	
	2041	32,969	1,527,580	4633.3%	228.3%	10,269	475,798	4633.3%	124.8%	4.5%	0.3115	
	2042	26,443	1,378,639	5213.6%	230.7%	7,882	410,915	5213.6%	125.4%	4.5%	0.2981	
	2043	21,123	1,240,590	5873.1%	232.9%	6,025	353,846	5873.1%	125.8%	4.5%	0.2852	
	2044	16,805	1,114,588	6632.5%	234.9%	4,587	304,217	6632.5%	126.3%	4.5%	0.2729	
	2045	13,313	999,579	7508.5%	236.7%	3,477	261,078	7508.5%	126.6%	4.5%	0.2612	
2046	10,498	894,247	8518.0%	238.3%	2,624	223,509	8518.0%	126.9%	4.5%	0.2499		
2047	8,238	797,059	9675.2%	239.7%	1,970	190,639	9675.2%	127.2%	4.5%	0.2392		
2048	6,429	706,277	10986.2%	241.0%	1,471	161,651	10986.2%	127.4%	4.5%	0.2289		
2049	4,986	621,134	12458.0%	242.1%	1,092	136,042	12458.0%	127.6%	4.5%	0.2190		
2050	3,841	541,819	14107.9%	243.1%	805	113,560	14107.9%	127.7%	4.5%	0.2096		
2051	2,936	468,185	15944.4%	243.9%	589	93,902	15944.4%	127.8%	4.5%	0.2006		
2052	2,227	400,273	17973.8%	244.7%	427	76,824	17973.8%	127.9%	4.5%	0.1919		
2053	1,674	338,654	20224.4%	245.3%	308	62,198	20224.4%	128.0%	4.5%	0.1837		
2054	1,248	283,691	22740.1%	245.8%	219	49,860	22740.1%	128.1%	4.5%	0.1758		
Past		37,746,636	18,978,751	50.3%		60,673,383	23,488,368	38.7%				
Future		16,576,786	114,543,349	691.0%		12,655,871	70,447,119	556.6%				
Lifetime		54,323,423	133,522,100	245.8%		73,329,254	93,935,488	128.1%				

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 83.0% 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	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0%	0.0000
	1994	107,284	0	0.0%	0.0%	264,497	0	0.0%	0.0%	4.5%	2.4654	
	1995	678,259	0	0.0%	0.0%	1,600,160	0	0.0%	0.0%	4.5%	2.3592	
	1996	1,984,460	0	0.0%	0.0%	4,480,161	0	0.0%	0.0%	4.5%	2.2576	
	1997	2,261,229	13,332	0.6%	0.3%	4,885,169	28,801	0.6%	0.3%	4.5%	2.1604	
	1998	2,212,036	57,819	2.6%	1.0%	4,573,102	119,534	2.6%	0.9%	4.5%	2.0674	
	1999	2,177,791	145,418	6.7%	2.3%	4,308,426	287,688	6.7%	2.2%	4.5%	1.9783	
	2000	2,104,405	183,682	8.7%	3.5%	3,983,965	347,738	8.7%	3.3%	4.5%	1.8932	
	2001	2,084,316	261,130	12.5%	4.9%	3,776,014	473,071	12.5%	4.5%	4.5%	1.8116	
	2002	2,039,602	341,384	16.7%	6.4%	3,535,893	591,830	16.7%	5.9%	4.5%	1.7336	
	2003	1,978,411	384,450	19.4%	7.9%	3,282,115	637,789	19.4%	7.2%	4.5%	1.6590	
	2004	1,939,764	414,334	21.4%	9.2%	3,079,427	657,767	21.4%	8.3%	4.5%	1.5875	
	2005	1,912,161	481,579	25.2%	10.6%	2,904,886	731,597	25.2%	9.5%	4.5%	1.5192	
	2006	1,882,489	488,523	26.0%	11.9%	2,736,660	710,188	26.0%	10.6%	4.5%	1.4537	
2007	1,852,556	506,146	27.3%	13.0%	2,577,173	704,123	27.3%	11.5%	4.5%	1.3911		
2008	1,816,759	1,739,301	95.7%	18.6%	2,418,539	2,315,424	95.7%	15.7%	4.5%	1.3312		
2009	1,799,878	2,259,637	125.5%	25.2%	2,292,887	2,878,580	125.5%	20.7%	4.5%	1.2739		
2010	1,757,306	2,481,834	141.2%	31.9%	2,142,252	3,025,492	141.2%	25.6%	4.5%	1.2191		
2011	1,825,401	1,845,701	101.1%	35.8%	2,129,440	2,153,121	101.1%	28.5%	4.5%	1.1666		
2012	1,815,563	1,842,691	101.5%	39.3%	2,026,759	2,057,042	101.5%	31.1%	4.5%	1.1163		
2013	1,752,754	2,471,605	141.0%	44.2%	1,872,387	2,640,302	141.0%	34.6%	4.5%	1.0683		
2014	1,764,214	3,060,185	173.5%	50.3%	1,803,472	3,128,282	173.5%	38.7%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,792,535	5,024,856	280.3%	60.7%	1,753,515	4,915,475	280.3%	45.5%	4.5%	0.9782	
	2016	2,084,693	5,651,020	271.1%	71.2%	1,951,496	5,289,961	271.1%	52.3%	4.5%	0.9361	
	2017	2,548,240	5,857,211	229.9%	80.4%	2,282,704	5,246,868	229.9%	58.4%	4.5%	0.8958	
	2018	2,386,352	5,097,931	213.6%	87.2%	2,045,632	4,370,055	213.6%	63.0%	4.5%	0.8572	
	2019	2,142,484	4,965,056	231.7%	93.6%	1,757,496	4,072,873	231.7%	67.2%	4.5%	0.8203	
	2020	1,912,627	4,821,893	252.1%	99.6%	1,501,380	3,785,106	252.1%	71.1%	4.5%	0.7850	
	2021	1,697,751	4,745,697	279.5%	105.4%	1,275,317	3,564,874	279.5%	74.7%	4.5%	0.7512	
	2022	1,498,516	4,659,883	311.0%	111.1%	1,077,182	3,349,676	311.0%	78.2%	4.5%	0.7188	
	2023	1,315,272	4,557,692	346.5%	116.8%	904,747	3,135,137	346.5%	81.4%	4.5%	0.6879	
	2024	1,148,081	4,434,253	386.2%	122.3%	755,732	2,918,877	386.2%	84.4%	4.5%	0.6583	
	2025	996,701	4,288,673	430.3%	127.6%	627,833	2,701,481	430.3%	87.2%	4.5%	0.6299	
	2026	860,668	4,125,649	479.4%	132.8%	518,798	2,486,881	479.4%	89.9%	4.5%	0.6028	
	2027	739,322	3,948,199	534.0%	137.9%	426,462	2,277,432	534.0%	92.3%	4.5%	0.5768	
	2028	631,841	3,758,678	594.9%	142.7%	348,769	2,074,747	594.9%	94.6%	4.5%	0.5520	
	2029	537,289	3,560,906	662.8%	147.4%	283,806	1,880,937	662.8%	96.6%	4.5%	0.5282	
	2030	454,657	3,361,013	739.2%	151.8%	229,816	1,698,900	739.2%	98.5%	4.5%	0.5055	
	2031	382,892	3,163,981	826.3%	156.1%	185,207	1,530,436	826.3%	100.2%	4.5%	0.4837	
	2032	320,943	2,971,032	925.7%	160.1%	148,557	1,375,220	925.7%	101.8%	4.5%	0.4629	
	2033	267,777	2,780,199	1038.2%	163.9%	118,610	1,231,472	1038.2%	103.2%	4.5%	0.4429	
	2034	222,398	2,590,307	1164.7%	167.5%	94,268	1,097,952	1164.7%	104.5%	4.5%	0.4239	
	2035	183,869	2,402,186	1306.5%	170.9%	74,581	974,367	1306.5%	105.6%	4.5%	0.4056	
	2036	151,329	2,216,162	1464.5%	174.1%	58,739	860,204	1464.5%	106.6%	4.5%	0.3882	
	2037	123,990	2,032,614	1639.3%	177.0%	46,054	754,985	1639.3%	107.5%	4.5%	0.3714	
	2038	101,138	1,855,936	1835.1%	179.7%	35,949	659,675	1835.1%	108.3%	4.5%	0.3554	
	2039	82,138	1,691,477	2059.3%	182.2%	27,938	575,330	2059.3%	109.0%	4.5%	0.3401	
	2040	66,423	1,538,865	2316.8%	184.4%	21,620	500,882	2316.8%	109.6%	4.5%	0.3255	
	2041	53,492	1,394,853	2607.6%	186.5%	16,661	434,457	2607.6%	110.1%	4.5%	0.3115	
	2042	42,903	1,258,830	2934.1%	188.4%	12,788	375,206	2934.1%	110.6%	4.5%	0.2981	
	2043	34,272	1,132,768	3305.3%	190.1%	9,775	323,093	3305.3%	111.0%	4.5%	0.2852	
	2044	27,265	1,017,711	3732.7%	191.6%	7,442	277,775	3732.7%	111.3%	4.5%	0.2729	
	2045	21,599	912,696	4225.7%	193.0%	5,641	238,385	4225.7%	111.6%	4.5%	0.2612	
2046	17,033	816,520	4793.8%	194.3%	4,257	204,081	4793.8%	111.8%	4.5%	0.2499		
2047	13,366	727,780	5445.1%	195.4%	3,197	174,069	5445.1%	112.1%	4.5%	0.2392		
2048	10,430	644,888	6182.9%	196.4%	2,387	147,601	6182.9%	112.2%	4.5%	0.2289		
2049	8,089	567,145	7011.2%	197.3%	1,772	124,217	7011.2%	112.4%	4.5%	0.2190		
2050	6,231	494,725	7939.8%	198.1%	1,306	103,690	7939.8%	112.5%	4.5%	0.2096		
2051	4,764	427,491	8973.4%	198.7%	955	85,740	8973.4%	112.6%	4.5%	0.2006		
2052	3,613	365,481	10115.5%	199.3%	693	70,146	10115.5%	112.7%	4.5%	0.1919		
2053	2,717	309,218	11382.1%	199.8%	499	56,792	11382.1%	112.8%	4.5%	0.1837		
2054	2,024	259,033	12797.9%	200.2%	356	45,526	12797.9%	112.8%	4.5%	0.1758		
Past		37,746,636	18,978,751	50.3%		60,673,383	23,488,368	38.7%				
Future		24,897,724	106,430,508	427.5%		18,619,937	65,990,579	354.4%				
Lifetime		62,644,361	125,409,259	200.2%		79,293,320	89,478,947	112.8%				

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	1,020		0	
1997	34,196		0	
1998	13,873		0	
1999	59,585		0	
2000	54,260		0	
2001	70,764		0	
2002	220,365		0	
2003	165,508		0	
2004	466,254		0	
2005	1,252,836		0	
2006	1,375,880		216,440	
2007	2,386,382		111,346	
2008	5,070,547		99,270	
2009	8,078,486		140,095	
2010	14,755,294		93,850	
2011	25,625,364		812,350	
2012	43,641,182		1,434,697	
2013	71,396,325		2,108,163	
2014	106,289,311	741,065,378	4,165,645	31,942,857

(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	64,799,237	4,588,851	7.1%
2	61,929,397	8,389,498	13.5%
3	60,216,864	12,669,502	21.0%
4	58,901,676	11,948,934	20.3%
5	58,064,309	17,215,708	29.6%
6	57,445,203	28,888,080	50.3%
7	56,709,134	26,835,961	47.3%
8	55,642,433	32,844,584	59.0%
9	54,354,780	39,350,884	72.4%
10	52,832,454	47,338,233	89.6%
11	51,601,582	51,513,555	99.8%
12	50,638,375	55,247,108	109.1%
13	49,562,355	67,486,941	136.2%
14	48,715,780	77,310,707	158.7%
15	47,535,846	90,022,182	189.4%
16	47,130,839	94,544,702	200.6%
17	47,408,448	100,962,058	213.0%
18	46,478,765	114,125,002	245.5%
19	46,499,259	116,129,413	249.7%
20	46,668,375	118,758,940	254.5%
21	45,520,899	124,287,425	273.0%
22	42,573,280	124,618,138	292.7%
23	38,626,435	122,944,953	318.3%
24	34,570,516	120,726,132	349.2%
25	30,717,879	118,084,309	384.4%
26	27,132,590	114,815,451	423.2%
27	23,823,612	110,929,259	465.6%
28	20,794,708	106,498,601	512.1%
29	18,044,775	101,594,492	563.0%
30	15,568,183	96,389,910	619.1%
31	13,355,302	90,914,605	680.7%
32	11,393,253	85,291,052	748.6%
33	9,666,656	79,653,154	824.0%
34	8,158,285	74,135,426	908.7%
35	6,849,717	68,765,547	1003.9%
36	5,722,000	63,496,413	1109.7%
37	4,756,286	58,275,821	1225.2%
38	3,934,286	53,194,096	1352.1%
39	3,238,663	48,191,604	1488.0%
40	2,653,256	43,307,900	1632.3%
41	2,163,209	38,608,654	1784.8%
42	1,755,111	34,223,162	1949.9%
43	1,417,014	30,617,446	2160.7%
44	1,138,349	27,255,339	2394.3%
45	909,837	24,068,854	2645.4%
46	723,398	21,100,536	2916.9%
47	572,058	18,390,306	3214.8%
48	449,831	15,960,811	3548.2%
49	351,626	13,726,606	3903.7%
50	273,145	11,691,666	4280.4%
51	210,773	9,861,849	4678.9%
52	161,497	8,224,500	5092.7%
53	122,819	6,791,028	5529.3%
54	92,675	5,538,931	5976.7%
55	69,366	4,465,612	6437.8%
56	51,490	3,559,451	6912.8%
57	37,904	2,812,151	7419.2%
58	27,670	2,212,055	7994.4%
59	20,032	1,729,700	8634.6%
60	14,383	1,337,908	9301.9%
Total	1,440,797,881	3,204,461,698	222.4%

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	2,358,260	38,488	1.6%
2	2,279,778	19,054	0.8%
3	2,242,115	160,230	7.1%
4	2,181,375	53,019	2.4%
5	2,126,633	334,855	15.7%
6	2,094,109	591,657	28.3%
7	2,043,711	328,909	16.1%
8	1,992,951	1,709,692	85.8%
9	1,948,513	956,112	49.1%
10	1,920,495	1,829,243	95.2%
11	1,904,243	1,243,583	65.3%
12	1,859,411	1,482,998	79.8%
13	1,818,543	1,571,481	86.4%
14	1,786,671	976,251	54.6%
15	1,746,561	1,532,584	87.7%
16	1,793,132	2,766,682	154.3%
17	1,822,712	3,699,761	203.0%
18	1,766,263	4,996,063	282.9%
19	1,789,342	3,702,675	206.9%
20	1,788,594	4,326,766	241.9%
21	1,747,602	4,970,502	284.4%
22	1,639,522	5,050,666	308.1%
23	1,493,428	5,039,538	337.4%
24	1,344,294	5,002,857	372.2%
25	1,202,238	4,944,773	411.3%
26	1,069,130	4,857,921	454.4%
27	945,399	4,741,376	501.5%
28	831,294	4,588,392	552.0%
29	726,890	4,413,134	607.1%
30	632,094	4,221,196	667.8%
31	546,666	4,007,131	733.0%
32	470,246	3,780,643	804.0%
33	402,383	3,546,453	881.4%
34	342,541	3,317,864	968.6%
35	290,132	3,097,708	1067.7%
36	244,532	2,883,273	1179.1%
37	205,108	2,669,429	1301.5%
38	171,229	2,460,640	1437.0%
39	142,282	2,257,849	1586.9%
40	117,686	2,058,980	1749.6%
41	96,897	1,864,418	1924.1%
42	79,419	1,681,544	2117.3%
43	64,801	1,528,584	2358.9%
44	52,640	1,381,347	2624.1%
45	42,575	1,238,465	2908.9%
46	34,288	1,102,008	3214.0%
47	27,498	981,167	3568.1%
48	21,961	874,512	3982.1%
49	17,466	777,196	4449.7%
50	13,832	687,048	4966.9%
51	10,906	602,808	5527.2%
52	8,558	523,397	6115.7%
53	6,680	448,190	6709.1%
54	5,184	378,887	7309.0%
55	3,996	316,837	7928.1%
56	3,059	260,363	8512.1%
57	2,323	211,666	9113.1%
58	1,749	169,744	9706.8%
59	1,305	135,474	10384.5%
60	964	106,235	11023.7%
Total	54,324,211	125,500,320	231.0%

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-130642135

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