

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 08/17/2016
SERFF Tr Num: MILL-130642239
SERFF Status: Assigned
State Tr Num: MILL-130642239
State Status: Received Review in Progress
Co Tr Num: LTC3+ TQ COMP

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

State Filing Description:

Proposed 53.3% increase on 445 PA policyholders of MetLife Insurance Company USA form H-LTC3JQ3.
(LTC3+ TQ COMP)

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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: 53.3% 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-LTC3JQ3, et al. is an existing tax-qualified individual comprehensive long term care policy of insurance previously approved in 1996. The form was issued in Pennsylvania from January 1997 through May 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

- 1.A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.On April 14, 2015, the company requested a rate increase of 45.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.3% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

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

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

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

Company and Contact

Filing Contact Information

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

Filing Company Information

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

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

Filing Fees

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

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company USA	\$100.00	08/17/2016	112604934

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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	%	53.300%	\$627,669	445	\$1,177,615	53.300%	53.300%

SERFF Tracking #:

MILL-130642239

State Tracking #:

MILL-130642239

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 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-LTC3JQ3, et al.	Revised	Previous State Filing Number: MILL-129889076 Percent Rate Change Request: 53.3	PA_LTC3+_Comp_Q_Prem_Current_20160817.pdf, PA_LTC3+_Comp_Q_Prem_20160817.pdf,

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	218.42	207.85	197.28	18-44	15.85	14.97	13.21
45-49	260.70	246.61	232.51	45-49	18.50	17.61	15.85
50-54	308.26	290.64	271.27	50-54	21.14	20.26	18.50
55	408.66	382.24	354.06	55	27.30	26.42	24.66
56	435.08	408.66	378.72	56	29.94	28.18	26.42
57	463.27	435.08	403.38	57	31.71	29.94	28.18
58	493.21	461.50	429.80	58	33.47	31.71	29.94
59	524.92	491.45	457.98	59	36.11	33.47	30.83
60	556.62	523.16	487.93	60	37.87	35.23	32.59
61	595.38	560.15	521.39	61	40.51	37.87	35.23
62	635.89	597.14	556.62	62	43.16	40.51	37.87
63	678.17	637.65	595.38	63	45.80	43.16	40.51
64	723.96	679.93	635.89	64	49.32	46.68	43.16
65	771.52	725.72	678.17	65	51.96	49.32	45.80
66	847.27	797.94	745.10	66	57.25	54.61	50.20
67	930.06	875.45	819.08	67	62.53	59.89	55.49
68	1,019.89	960.00	898.35	68	68.70	65.17	60.77
69	1,120.29	1,053.36	986.42	69	74.86	71.34	66.06
70	1,227.74	1,155.52	1,081.54	70	81.91	77.50	72.22
71	1,366.90	1,285.87	1,203.08	71	91.60	86.31	81.03
72	1,518.39	1,430.31	1,338.72	72	102.17	96.00	89.83
73	1,689.25	1,588.84	1,488.44	73	113.61	107.45	100.40
74	1,877.72	1,766.75	1,654.02	74	125.94	118.90	110.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,087.34	1,964.04	1,838.97	75	140.04	132.11	123.30
76	2,349.80	2,210.64	2,069.72	76	157.65	148.84	139.16
77	2,643.96	2,487.19	2,328.66	77	177.91	167.34	156.77
78	2,975.12	2,798.97	2,621.06	78	199.93	187.60	176.15
79	3,346.79	3,149.50	2,948.70	79	224.59	211.38	198.17
80		3,542.31	3,316.84	80	251.89	236.92	221.94
81		3,986.20	3,732.55	81	283.60	266.86	250.13
82		4,484.70	4,199.34	82	318.83	300.33	280.95
83		5,044.84	4,724.26	83	359.34	338.20	316.18
84		5,677.21	5,314.35	84	403.38	380.48	355.82
				85	453.58	427.16	399.85
				86	510.83	480.88	450.06
				87	574.24	540.77	506.42
				88	646.46	608.59	569.83
				89	726.61	684.33	641.17
				90	818.20	769.76	721.32
				91	920.37	866.64	811.16
				92	1,034.86	974.97	912.44
				93	1,164.33	1,096.51	1,026.06
				94	1,309.65	1,233.03	1,154.64
				95	1,473.47	1,387.16	1,299.08
				96	1,657.54	1,560.66	1,461.14
				97	1,864.51	1,756.18	1,643.45
				98	2,097.91	1,975.49	1,849.54
				99	2,359.49	2,222.09	2,080.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	260.70	248.37	234.28	18-44	18.50	17.61	15.85
45-49	310.02	295.93	278.31	45-49	22.02	21.14	19.38
50-54	368.15	348.77	329.39	50-54	25.54	23.78	22.02
55	487.93	457.98	426.28	55	32.59	30.83	29.06
56	521.39	489.69	456.22	56	35.23	33.47	31.71
57	554.86	521.39	486.17	57	37.87	35.23	33.47
58	590.09	556.62	519.63	58	39.63	37.87	35.23
59	628.84	591.85	553.10	59	42.28	40.51	37.87
60	669.36	630.61	590.09	60	44.92	42.28	39.63
61	715.16	672.88	630.61	61	48.44	45.80	42.28
62	762.72	718.68	671.12	62	51.08	48.44	45.80
63	813.80	766.24	716.92	63	54.61	51.96	48.44
64	868.40	817.32	764.48	64	58.13	54.61	51.96
65	924.77	870.17	813.80	65	61.65	58.13	54.61
66	1,018.13	956.48	894.83	66	68.70	64.29	60.77
67	1,118.53	1,051.60	984.66	67	74.86	71.34	66.94
68	1,229.50	1,155.52	1,081.54	68	82.79	78.39	73.10
69	1,351.05	1,270.02	1,188.99	69	90.72	86.31	80.15
70	1,483.16	1,395.08	1,305.25	70	99.52	94.24	88.07
71	1,657.54	1,560.66	1,460.26	71	111.85	105.69	98.64
72	1,853.06	1,743.85	1,632.88	72	124.18	118.02	110.09
73	2,069.72	1,948.18	1,824.88	73	139.16	131.23	122.42
74	2,312.81	2,177.17	2,041.54	74	155.01	146.20	137.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,584.07	2,432.59	2,281.10	75	172.62	162.94	152.37
76	2,908.18	2,737.32	2,566.46	76	194.64	184.07	171.74
77	3,272.81	3,079.05	2,887.05	77	219.30	206.97	193.76
78	3,681.47	3,464.81	3,248.15	78	245.72	232.51	217.54
79	4,141.21	3,898.13	3,653.28	79	276.55	261.58	244.84
				80	310.90	293.28	274.79
				81	350.53	330.28	309.14
				82	393.69	371.67	347.89
				83	443.01	417.47	391.93
				84	498.50	469.43	440.37
				85	560.15	527.56	494.97
				86	630.61	593.61	557.50
				87	708.99	668.48	627.08
				88	797.94	751.27	705.47
				89	897.47	845.50	793.54
				90	1,010.20	951.19	892.18
				91	1,136.15	1,070.09	1,004.04
				92	1,277.94	1,203.96	1,129.10
				93	1,437.36	1,353.69	1,270.02
				94	1,617.03	1,523.67	1,429.43
				95	1,819.60	1,713.91	1,607.34
				96	2,046.83	1,927.93	1,809.03
				97	2,302.24	2,168.37	2,034.50
				98	2,590.24	2,439.63	2,289.03
				99	2,914.35	2,744.37	2,575.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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**METLIFE INSURANCE COMPANY USA
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Current Annual Premiums**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	334.68	315.30	295.93	18-44	22.90	22.02	20.26
45-49	399.85	375.19	352.29	45-49	28.18	26.42	24.66
50-54	473.83	445.65	417.47	50-54	32.59	30.83	29.06
55	620.04	583.05	544.29	55	41.39	39.63	36.99
56	662.31	621.80	581.28	56	44.92	42.28	39.63
57	704.59	662.31	618.28	57	47.56	45.80	42.28
58	752.15	706.35	658.79	58	51.08	48.44	44.92
59	801.47	752.15	702.83	59	53.72	51.96	48.44
60	852.55	799.71	746.86	60	57.25	54.61	51.08
61	908.92	854.31	799.71	61	61.65	59.01	54.61
62	968.81	910.68	854.31	62	66.06	62.53	58.13
63	1,032.22	972.33	912.44	63	70.46	66.06	61.65
64	1,100.92	1,037.50	975.85	64	74.86	70.46	66.06
65	1,171.38	1,106.20	1,041.03	65	79.27	74.86	69.58
66	1,294.68	1,222.46	1,148.48	66	88.07	82.79	77.50
67	1,430.31	1,349.28	1,266.50	67	96.88	91.60	85.43
68	1,580.04	1,488.44	1,396.84	68	106.57	100.40	94.24
69	1,747.38	1,643.45	1,539.52	69	117.14	110.97	103.93
70	1,928.81	1,812.55	1,696.29	70	128.59	121.54	114.50
71	2,164.84	2,036.26	1,905.91	71	144.44	136.51	128.59
72	2,430.83	2,286.39	2,141.94	72	162.94	153.25	144.44
73	2,726.75	2,566.46	2,404.40	73	182.31	172.62	162.06
74	3,059.67	2,881.76	2,702.09	74	205.21	193.76	181.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,433.10	3,234.06	3,033.25	75	229.87	216.66	203.45
76	3,862.90	3,639.19	3,415.49	76	258.94	243.96	228.99
77	4,345.54	4,095.41	3,843.52	77	291.52	274.79	258.06
78	4,889.83	4,608.00	4,326.17	78	327.63	309.14	289.76
79	5,501.06	5,185.76	4,868.70	79	368.15	347.01	325.87
				80	413.94	390.17	365.50
				81	465.91	439.49	411.30
				82	524.04	494.09	463.27
				83	589.21	555.74	520.51
				84	663.19	624.44	585.69
				85	745.10	701.94	658.79
				86	838.46	790.02	741.58
				87	943.27	888.66	834.06
				88	1,061.28	999.63	938.86
				89	1,194.28	1,124.70	1,056.00
				90	1,343.12	1,265.61	1,187.23
				91	1,511.34	1,423.27	1,336.07
				92	1,699.82	1,601.17	1,502.53
				93	1,912.07	1,801.10	1,691.01
				94	2,150.75	2,026.57	1,902.39
				95	2,420.26	2,280.22	2,139.30
				96	2,722.35	2,564.70	2,407.05
				97	3,062.31	2,885.28	2,708.26
				98	3,445.43	3,246.39	3,046.46
				99	3,876.11	3,651.52	3,426.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	433.32	412.18	391.05	18-44	29.06	28.18	26.42
45-49	514.35	489.69	463.27	45-49	35.23	33.47	31.71
50-54	607.71	577.76	547.82	50-54	41.39	39.63	37.87
55	797.94	760.95	723.96	55	54.61	51.96	49.32
56	852.55	813.80	773.28	56	58.13	55.49	52.84
57	910.68	868.40	824.37	57	62.53	59.01	56.37
58	974.09	926.53	877.21	58	66.06	63.41	59.89
59	1,039.27	988.18	935.34	59	70.46	67.82	64.29
60	1,109.72	1,053.36	996.99	60	73.98	71.34	67.82
61	1,183.71	1,123.82	1,065.69	61	79.27	76.62	72.22
62	1,261.21	1,199.56	1,137.91	62	84.55	81.03	77.50
63	1,342.24	1,278.83	1,213.65	63	89.83	86.31	81.91
64	1,430.31	1,363.38	1,296.44	64	96.00	92.48	87.19
65	1,523.67	1,453.21	1,382.75	65	102.17	97.76	92.48
66	1,680.44	1,602.94	1,523.67	66	112.73	108.33	102.17
67	1,853.06	1,766.75	1,678.68	67	124.18	118.90	112.73
68	2,043.30	1,946.42	1,849.54	68	136.51	131.23	124.18
69	2,252.92	2,145.47	2,038.02	69	150.61	144.44	137.39
70	2,481.91	2,363.89	2,244.11	70	165.58	158.53	150.61
71	2,776.07	2,645.72	2,511.85	71	185.83	177.91	169.10
72	3,105.47	2,959.27	2,811.30	72	207.85	199.05	188.48
73	3,473.61	3,309.80	3,145.98	73	232.51	221.94	211.38
74	3,884.04	3,702.61	3,521.17	74	259.82	248.37	236.04

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,343.78	4,141.21	3,938.64	75	290.64	277.43	263.34
76	4,888.07	4,660.84	4,433.61	76	327.63	312.66	296.81
77	5,499.30	5,243.89	4,988.48	77	368.15	351.41	333.80
78	6,188.04	5,900.92	5,612.04	78	413.94	394.57	375.19
79	6,963.08	6,638.97	6,314.86	79	465.91	443.89	421.87
				80	523.16	498.50	473.83
				81	589.21	561.03	533.72
				82	662.31	631.49	600.66
				83	745.10	709.87	675.52
				84	838.46	798.83	760.07
				85	942.39	898.35	854.31
				86	1,060.40	1,011.08	961.76
				87	1,193.39	1,137.03	1,081.54
				88	1,342.24	1,279.71	1,217.17
				89	1,509.58	1,439.12	1,368.66
				90	1,698.94	1,619.67	1,539.52
				91	1,911.19	1,821.36	1,732.40
				92	2,149.87	2,049.47	1,949.06
				93	2,418.50	2,305.76	2,192.15
				94	2,720.59	2,593.76	2,466.06
				95	3,060.55	2,917.87	2,774.31
				96	3,442.79	3,282.50	3,121.32
				97	3,873.47	3,692.92	3,511.49
				98	4,357.87	4,154.42	3,950.09
				99	4,902.17	4,673.17	4,444.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	431.56	405.14	378.72	18-44	29.06	27.30	25.54
45-49	510.83	479.12	447.41	45-49	34.35	32.59	30.83
50-54	602.42	565.43	526.68	50-54	40.51	38.75	36.11
55	760.95	716.92	671.12	55	51.08	48.44	44.92
56	803.23	757.43	709.87	56	54.61	51.96	48.44
57	849.03	799.71	748.62	57	57.25	54.61	51.08
58	896.59	843.74	789.14	58	60.77	58.13	53.72
59	945.91	891.30	833.17	59	64.29	60.77	57.25
60	996.99	938.86	878.97	60	67.82	64.29	59.89
61	1,055.12	993.47	931.82	61	72.22	67.82	63.41
62	1,116.77	1,051.60	984.66	62	75.74	72.22	66.94
63	1,181.94	1,113.25	1,042.79	63	80.15	75.74	70.46
64	1,250.64	1,178.42	1,102.68	64	84.55	80.15	74.86
65	1,322.86	1,245.36	1,166.09	65	88.95	83.67	78.39
66	1,433.83	1,349.28	1,264.73	66	96.88	90.72	85.43
67	1,553.61	1,462.02	1,368.66	67	104.81	98.64	92.48
68	1,682.20	1,583.56	1,483.16	68	113.61	106.57	99.52
69	1,821.36	1,715.67	1,606.46	69	122.42	115.38	107.45
70	1,972.84	1,856.59	1,740.33	70	132.11	124.18	116.26
71	2,164.84	2,038.02	1,909.43	71	145.32	136.51	127.71
72	2,374.46	2,233.54	2,092.62	72	159.41	149.72	140.04
73	2,605.21	2,450.20	2,295.19	73	174.39	164.70	154.13
74	2,857.10	2,688.00	2,517.14	74	192.00	180.55	169.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,133.65	2,946.94	2,758.46	75	209.61	197.28	184.95
76	3,526.46	3,316.84	3,105.47	76	236.04	221.94	208.73
77	3,968.59	3,732.55	3,492.99	77	265.10	250.13	234.28
78	4,465.32	4,199.34	3,931.60	78	298.57	280.95	263.34
79	5,023.71	4,724.26	4,423.05	79	335.56	316.18	296.81
80		5,314.35	4,976.15	80		354.94	332.92
81		5,980.18	5,599.71	81		399.85	375.19
82		6,727.05	6,300.77	82		449.17	421.87
83		7,567.27	7,089.91	83		505.54	473.83
84		8,513.17	7,977.69	84		568.95	532.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	521.39	491.45	461.50	18-44	36.11	34.35	31.71
45-49	620.04	583.05	546.06	45-49	42.28	40.51	37.87
50-54	736.29	690.50	644.70	50-54	49.32	46.68	44.04
55	937.10	884.26	831.41	55	63.41	59.89	55.49
56	991.71	935.34	878.97	56	66.94	63.41	59.01
57	1,048.07	988.18	928.29	57	71.34	66.94	62.53
58	1,107.96	1,044.55	979.38	58	74.86	70.46	66.06
59	1,171.38	1,102.68	1,033.98	59	79.27	74.86	69.58
60	1,236.55	1,164.33	1,090.35	60	82.79	78.39	73.10
61	1,307.01	1,231.27	1,153.76	61	88.07	83.67	77.50
62	1,380.99	1,299.96	1,218.94	62	93.36	88.07	81.91
63	1,458.50	1,373.94	1,287.63	63	97.76	92.48	86.31
64	1,539.52	1,451.45	1,361.61	64	103.93	97.76	91.60
65	1,625.83	1,532.48	1,437.36	65	109.21	103.05	96.00
66	1,764.99	1,664.59	1,560.66	66	118.90	111.85	104.81
67	1,916.48	1,805.50	1,692.77	67	129.47	121.54	113.61
68	2,080.29	1,958.75	1,837.21	68	140.04	132.11	123.30
69	2,258.20	2,126.09	1,992.22	69	152.37	143.56	133.87
70	2,450.20	2,305.76	2,161.32	70	164.70	155.01	145.32
71	2,693.28	2,534.75	2,376.22	71	181.43	170.86	160.29
72	2,961.03	2,786.64	2,612.26	72	199.05	187.60	176.15
73	3,255.19	3,063.19	2,871.19	73	218.42	206.09	192.88
74	3,577.54	3,366.17	3,154.79	74	240.44	226.35	212.26
75	3,931.60	3,699.08	3,466.57	75	263.34	248.37	232.51
76	4,424.81	4,162.35	3,901.65	76	296.81	280.07	261.58
77	4,977.91	4,683.74	4,391.34	77	333.80	314.42	294.17
78	5,601.47	5,270.31	4,940.92	78	375.19	353.17	331.16
79	6,302.53	5,930.86	5,559.19	79	421.87	397.21	372.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	695.78	655.27	614.75	18-44	46.68	44.04	41.39
45-49	819.08	773.28	725.72	45-49	55.49	52.84	49.32
50-54	961.76	908.92	854.31	50-54	65.17	61.65	57.25
55	1,252.40	1,180.18	1,106.20	55	83.67	79.27	73.98
56	1,321.10	1,245.36	1,169.61	56	88.95	84.55	78.39
57	1,393.32	1,314.06	1,234.79	57	94.24	88.95	82.79
58	1,470.83	1,386.28	1,303.49	58	99.52	93.36	87.19
59	1,550.09	1,463.78	1,375.71	59	104.81	98.64	92.48
60	1,634.64	1,543.05	1,451.45	60	110.09	103.93	96.88
61	1,728.00	1,631.12	1,532.48	61	116.26	110.09	103.05
62	1,824.88	1,722.72	1,618.79	62	123.30	116.26	108.33
63	1,928.81	1,817.83	1,708.62	63	129.47	122.42	114.50
64	2,036.26	1,920.00	1,803.74	64	136.51	129.47	120.66
65	2,150.75	2,027.45	1,902.39	65	143.56	135.63	126.83
66	2,340.99	2,207.12	2,071.49	66	156.77	147.96	138.28
67	2,548.84	2,400.88	2,252.92	67	170.86	161.17	150.61
68	2,772.55	2,614.02	2,451.96	68	185.83	175.27	164.70
69	3,017.39	2,843.01	2,668.62	69	202.57	191.12	178.79
70	3,283.38	3,093.14	2,902.90	70	220.18	207.85	194.64
71	3,618.06	3,408.44	3,198.83	71	243.08	228.99	214.90
72	3,984.44	3,753.69	3,522.94	72	266.86	251.89	236.04
73	4,387.82	4,134.17	3,880.51	73	294.17	277.43	259.82
74	4,833.47	4,553.39	4,273.32	74	324.11	305.61	286.24
75	5,323.16	5,014.90	4,706.64	75	355.82	335.56	314.42
76	5,990.75	5,643.74	5,296.73	76	400.73	377.83	354.06
77	6,739.38	6,350.09	5,959.05	77	450.94	424.51	398.09
78	7,583.12	7,144.51	6,704.15	78	506.42	477.36	448.29
79	8,532.55	8,037.58	7,542.61	79	569.83	537.25	503.78

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	896.59	857.83	817.32	18-44	60.77	58.13	54.61
45-49	1,072.73	1,023.41	974.09	45-49	72.22	69.58	65.17
50-54	1,280.59	1,220.70	1,159.05	50-54	85.43	81.91	77.50
55	1,648.73	1,569.47	1,488.44	55	110.09	105.69	100.40
56	1,740.33	1,657.54	1,572.99	56	116.26	111.85	106.57
57	1,837.21	1,749.14	1,661.06	57	123.30	118.02	111.85
58	1,939.38	1,847.78	1,752.66	58	130.35	124.18	118.02
59	2,046.83	1,949.94	1,851.30	59	137.39	131.23	125.06
60	2,159.56	2,057.39	1,953.47	60	144.44	138.28	131.23
61	2,281.10	2,171.89	2,064.44	61	153.25	146.20	139.16
62	2,406.17	2,293.43	2,178.94	62	161.17	154.13	146.20
63	2,540.04	2,420.26	2,300.48	63	169.98	162.94	155.01
64	2,680.95	2,555.89	2,429.06	64	179.67	171.74	162.94
65	2,828.92	2,696.81	2,564.70	65	189.36	180.55	171.74
66	3,073.76	2,929.32	2,786.64	66	206.09	196.40	186.72
67	3,337.98	3,181.21	3,024.44	67	223.71	213.14	202.57
68	3,623.34	3,454.24	3,285.14	68	242.20	231.63	220.18
69	3,935.12	3,751.93	3,566.97	69	263.34	251.01	238.68
70	4,273.32	4,072.51	3,871.71	70	285.36	272.15	258.94
71	4,692.55	4,472.37	4,252.18	71	313.54	299.45	284.48
72	5,150.53	4,910.97	4,669.65	72	344.37	328.51	312.66
73	5,654.31	5,391.85	5,127.63	73	377.83	360.22	342.61
74	6,207.41	5,918.53	5,631.41	74	414.83	396.33	376.07
75	6,813.36	6,498.06	6,182.75	75	455.34	434.20	412.18
76	7,665.91	7,311.85	6,956.04	76	512.59	488.81	464.15
77	8,625.91	8,224.29	7,824.44	77	576.88	549.58	522.28
78	9,703.93	9,252.99	8,802.06	78	648.22	618.28	587.45
79	10,917.58	10,410.28	9,901.21	79	729.25	695.78	661.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	192.00	181.43	169.10	18-44	14.09	13.21	12.33
45-49	223.71	213.14	199.05	45-49	16.73	15.85	14.09
50-54	258.94	246.61	232.51	50-54	18.50	17.61	15.85
55	354.06	331.16	308.26	55	23.78	22.90	21.14
56	378.72	355.82	331.16	56	25.54	24.66	22.90
57	405.14	380.48	352.29	57	27.30	26.42	24.66
58	433.32	405.14	376.95	58	29.94	28.18	26.42
59	463.27	433.32	403.38	59	31.71	29.94	28.18
60	494.97	463.27	429.80	60	33.47	31.71	29.94
61	530.20	496.73	461.50	61	36.11	34.35	32.59
62	568.95	531.96	494.97	62	38.75	36.99	34.35
63	607.71	570.72	531.96	63	41.39	38.75	36.99
64	649.98	611.23	570.72	64	44.04	41.39	39.63
65	695.78	653.50	611.23	65	46.68	44.04	41.39
66	762.72	716.92	669.36	66	51.96	48.44	45.80
67	834.94	783.85	732.77	67	56.37	53.72	50.20
68	912.44	857.83	803.23	68	61.65	58.13	54.61
69	998.75	938.86	878.97	69	67.82	64.29	59.89
70	1,092.11	1,026.94	961.76	70	73.98	69.58	65.17
71	1,218.94	1,146.72	1,074.50	71	82.79	78.39	73.10
72	1,359.85	1,278.83	1,197.80	72	92.48	87.19	81.03
73	1,518.39	1,426.79	1,336.95	73	103.05	96.88	90.72
74	1,692.77	1,592.37	1,491.96	74	114.50	107.45	100.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	1,888.29	1,775.56	1,662.83	75	126.83	119.78	111.85
76	2,126.09	1,999.27	1,872.44	76	142.68	134.75	125.94
77	2,392.07	2,249.39	2,108.48	77	161.17	151.49	141.80
78	2,689.76	2,531.23	2,372.70	78	180.55	170.86	159.41
79	3,027.96	2,850.06	2,670.39	79	203.45	192.00	178.79
80		3,205.87	3,005.06	80	228.11	214.90	200.81
81		3,607.49	3,382.02	81	257.17	242.20	226.35
82		4,058.42	3,803.01	82	288.88	272.15	254.53
83		4,565.72	4,278.61	83	324.99	306.50	286.24
84		5,136.44	4,812.33	84	365.50	344.37	322.35
				85	410.42	386.64	361.98
				86	462.39	435.08	407.78
				87	519.63	489.69	458.86
				88	584.81	551.34	516.11
				89	657.91	620.04	580.40
				90	739.82	697.54	652.62
				91	832.29	783.85	734.53
				92	936.22	882.50	826.13
				93	1,053.36	992.59	929.17
				94	1,185.47	1,116.77	1,045.43
				95	1,333.43	1,255.93	1,175.78
				96	1,499.89	1,412.70	1,322.86
				97	1,687.49	1,589.72	1,488.44
				98	1,897.98	1,787.89	1,674.28
				99	2,134.90	2,011.60	1,883.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	221.94	207.85	193.76	18-44	15.85	14.97	14.09
45-49	262.46	246.61	230.75	45-49	18.50	17.61	16.73
50-54	306.50	288.88	271.27	50-54	21.14	20.26	18.50
55	422.75	394.57	366.39	55	28.18	27.30	25.54
56	452.70	422.75	392.81	56	30.83	29.94	27.30
57	482.64	452.70	420.99	57	32.59	31.71	29.06
58	516.11	484.40	450.94	58	35.23	33.47	31.71
59	551.34	517.87	482.64	59	37.87	36.11	33.47
60	588.33	553.10	516.11	60	39.63	37.87	35.23
61	630.61	591.85	553.10	61	43.16	40.51	37.87
62	674.64	634.13	591.85	62	45.80	44.04	40.51
63	720.44	678.17	632.37	63	49.32	46.68	43.16
64	771.52	725.72	678.17	64	51.96	50.20	46.68
65	824.37	775.05	723.96	65	55.49	52.84	49.32
66	907.16	854.31	797.94	66	61.65	58.13	54.61
67	998.75	938.86	878.97	67	67.82	64.29	59.89
68	1,099.16	1,033.98	967.05	68	73.98	70.46	65.17
69	1,208.37	1,137.91	1,063.93	69	81.03	76.62	72.22
70	1,328.15	1,250.64	1,171.38	70	88.95	83.67	78.39
71	1,484.92	1,398.61	1,310.53	71	99.52	94.24	88.07
72	1,661.06	1,564.18	1,465.54	72	111.85	105.69	98.64
73	1,856.59	1,749.14	1,638.17	73	125.06	118.02	110.09
74	2,075.01	1,955.23	1,831.93	74	140.04	132.11	123.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,319.85	2,184.22	2,048.59	75	155.89	147.08	137.39
76	2,612.26	2,459.01	2,305.76	76	176.15	165.58	155.01
77	2,938.13	2,767.27	2,594.64	77	197.28	186.72	174.39
78	3,306.28	3,112.51	2,918.75	78	221.94	209.61	196.40
79	3,721.98	3,503.56	3,283.38	79	249.25	235.16	220.18
				80	280.07	264.22	247.49
				81	315.30	297.69	278.31
				82	354.94	334.68	313.54
				83	398.97	376.07	352.29
				84	448.29	422.75	396.33
				85	503.78	474.72	444.77
				86	567.19	534.61	501.14
				87	637.65	601.54	563.67
				88	717.80	676.40	634.13
				89	807.63	760.95	712.51
				90	908.04	856.07	802.35
				91	1,021.65	962.64	901.87
				92	1,149.36	1,083.30	1,014.61
				93	1,292.92	1,218.06	1,141.43
				94	1,454.97	1,370.42	1,284.11
				95	1,636.40	1,542.17	1,444.40
				96	1,840.73	1,735.05	1,624.95
				97	2,070.61	1,951.71	1,828.40
				98	2,329.54	2,195.67	2,056.51
				99	2,621.06	2,469.58	2,313.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	274.79	257.17	237.80	18-44	18.50	17.61	16.73
45-49	322.35	302.97	283.60	45-49	22.90	21.14	20.26
50-54	375.19	355.82	336.44	50-54	26.42	24.66	22.90
55	530.20	502.02	472.07	55	36.11	34.35	31.71
56	568.95	537.25	505.54	56	38.75	36.99	34.35
57	607.71	574.24	539.01	57	41.39	39.63	36.99
58	649.98	612.99	574.24	58	44.04	42.28	39.63
59	695.78	655.27	612.99	59	47.56	44.92	42.28
60	743.34	699.30	653.50	60	50.20	47.56	44.92
61	796.18	748.62	701.06	61	53.72	51.08	48.44
62	850.79	801.47	752.15	62	58.13	54.61	51.08
63	908.92	857.83	804.99	63	61.65	58.13	54.61
64	972.33	919.49	863.12	64	66.06	62.53	58.13
65	1,039.27	982.90	924.77	65	70.46	66.06	61.65
66	1,150.24	1,086.83	1,023.41	66	78.39	73.10	68.70
67	1,273.54	1,201.32	1,129.10	67	86.31	81.03	75.74
68	1,407.41	1,328.15	1,247.12	68	95.12	89.83	83.67
69	1,557.14	1,469.06	1,379.23	69	104.81	99.52	92.48
70	1,722.72	1,622.31	1,521.91	70	115.38	109.21	102.17
71	1,934.09	1,821.36	1,708.62	71	129.47	123.30	115.38
72	2,170.13	2,045.06	1,918.24	72	145.32	137.39	128.59
73	2,436.11	2,293.43	2,152.51	73	163.82	154.13	144.44
74	2,733.80	2,575.27	2,416.73	74	183.19	173.50	162.06

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,066.72	2,888.81	2,710.90	75	205.21	193.76	181.43
76	3,452.48	3,251.67	3,050.86	76	231.63	218.42	204.33
77	3,884.04	3,658.57	3,433.10	77	259.82	245.72	229.87
78	4,371.96	4,116.55	3,862.90	78	292.40	275.67	258.94
79	4,919.78	4,632.66	4,345.54	79	328.51	310.02	290.64
				80	369.03	347.89	326.75
				81	415.71	391.93	368.15
				82	467.67	440.37	413.94
				83	525.80	495.85	465.03
				84	591.85	557.50	523.16
				85	664.95	627.08	588.33
				86	748.62	705.47	662.31
				87	841.98	794.42	745.10
				88	946.79	893.06	838.46
				89	1,065.69	1,004.92	943.27
				90	1,198.68	1,130.86	1,060.40
				91	1,348.40	1,271.78	1,193.39
				92	1,516.62	1,430.31	1,342.24
				93	1,706.86	1,609.10	1,509.58
				94	1,920.00	1,810.79	1,698.94
				95	2,159.56	2,037.14	1,911.19
				96	2,429.94	2,291.67	2,149.87
				97	2,732.92	2,577.91	2,418.50
				98	3,074.64	2,900.26	2,720.59
				99	3,459.52	3,262.24	3,060.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	350.53	331.16	311.78	18-44	23.78	22.90	22.02
45-49	420.99	398.09	375.19	45-49	29.06	28.18	26.42
50-54	502.02	475.60	449.17	50-54	33.47	32.59	30.83
55	686.97	655.27	623.56	55	46.68	44.92	42.28
56	734.53	701.06	667.60	56	50.20	48.44	45.80
57	785.61	748.62	713.39	57	53.72	51.96	48.44
58	838.46	799.71	760.95	58	57.25	55.49	51.96
59	896.59	854.31	813.80	59	61.65	59.01	55.49
60	956.48	912.44	868.40	60	65.17	62.53	59.01
61	1,025.17	977.61	930.06	61	69.58	66.94	63.41
62	1,097.39	1,046.31	995.23	62	74.86	71.34	67.82
63	1,174.90	1,120.29	1,063.93	63	79.27	76.62	72.22
64	1,259.45	1,199.56	1,137.91	64	84.55	81.03	77.50
65	1,347.52	1,282.35	1,217.17	65	89.83	86.31	81.91
66	1,484.92	1,414.46	1,342.24	66	99.52	95.12	90.72
67	1,636.40	1,558.90	1,479.63	67	109.21	104.81	99.52
68	1,803.74	1,717.43	1,631.12	68	120.66	116.26	110.09
69	1,988.70	1,893.58	1,796.70	69	132.99	127.71	121.54
70	2,189.50	2,085.58	1,979.89	70	146.20	140.04	132.99
71	2,451.96	2,337.47	2,219.45	71	163.82	156.77	148.84
72	2,744.37	2,617.54	2,487.19	72	184.07	176.15	167.34
73	3,073.76	2,931.08	2,786.64	73	206.09	196.40	186.72
74	3,440.15	3,281.61	3,121.32	74	230.75	220.18	208.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,850.57	3,674.42	3,496.51	75	258.06	245.72	233.39
76	4,333.21	4,134.17	3,933.36	76	290.64	276.55	263.34
77	4,875.74	4,652.04	4,424.81	77	326.75	311.78	295.93
78	5,486.97	5,233.32	4,977.91	78	367.27	350.53	332.92
79	6,173.95	5,888.59	5,599.71	79	413.06	394.57	374.31
				80	464.15	443.01	420.99
				81	522.28	498.50	473.83
				82	587.45	561.03	532.84
				83	661.43	630.61	598.90
				84	743.34	708.99	673.76
				85	835.82	797.06	757.43
				86	940.62	897.47	852.55
				87	1,058.64	1,009.32	959.12
				88	1,190.75	1,135.27	1,078.90
				89	1,339.60	1,277.06	1,213.65
				90	1,506.94	1,436.48	1,365.14
				91	1,694.53	1,616.15	1,536.00
				92	1,906.79	1,818.72	1,728.00
				93	2,144.59	2,045.94	1,943.78
				94	2,413.21	2,301.36	2,186.86
				95	2,714.42	2,588.48	2,459.89
				96	3,053.50	2,912.59	2,767.27
				97	3,435.74	3,276.33	3,113.39
				98	3,864.66	3,685.87	3,502.68
				99	4,348.18	4,146.50	3,940.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	364.62	345.25	325.87	18-44	25.54	23.78	22.02
45-49	431.56	406.90	384.00	45-49	30.83	29.06	26.42
50-54	507.30	479.12	449.17	50-54	35.23	33.47	30.83
55	671.12	630.61	590.09	55	44.92	42.28	39.63
56	709.87	667.60	625.32	56	48.44	44.92	42.28
57	752.15	706.35	660.55	57	51.08	47.56	44.92
58	794.42	746.86	699.30	58	53.72	51.08	47.56
59	840.22	790.90	738.06	59	57.25	53.72	50.20
60	887.78	834.94	780.33	60	59.89	56.37	52.84
61	940.62	884.26	826.13	61	63.41	59.89	56.37
62	996.99	937.10	875.45	62	67.82	63.41	59.89
63	1,055.12	991.71	926.53	63	71.34	66.94	63.41
64	1,116.77	1,049.83	979.38	64	75.74	71.34	66.94
65	1,181.94	1,109.72	1,035.74	65	79.27	74.86	70.46
66	1,282.35	1,204.84	1,125.58	66	86.31	81.91	76.62
67	1,389.80	1,307.01	1,220.70	67	93.36	88.07	82.79
68	1,507.82	1,417.98	1,324.62	68	101.28	96.00	89.83
69	1,634.64	1,537.76	1,437.36	69	110.09	103.93	96.88
70	1,772.04	1,666.35	1,558.90	70	118.90	111.85	104.81
71	1,946.42	1,830.17	1,712.15	71	131.23	123.30	115.38
72	2,136.66	2,008.07	1,879.49	72	143.56	134.75	126.83
73	2,344.51	2,203.60	2,062.68	73	156.77	147.96	139.16
74	2,573.50	2,418.50	2,263.49	74	172.62	162.94	152.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	2,823.63	2,654.53	2,483.67	75	188.48	177.91	166.46
76	3,177.69	2,987.45	2,795.45	76	212.26	200.81	187.60
77	3,574.02	3,360.88	3,145.98	77	238.68	225.47	211.38
78	4,019.67	3,780.11	3,540.55	78	268.62	253.65	236.92
79	4,519.93	4,252.18	3,982.68	79	302.97	284.48	266.86
80		4,782.39	4,481.17	80		319.71	299.45
81		5,381.28	5,043.08	81		360.22	337.32
82		6,055.93	5,673.69	82		405.14	379.60
83		6,813.36	6,383.56	83		455.34	426.28
84		7,665.91	7,183.27	84		512.59	480.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	445.65	419.23	392.81	18-44	29.94	28.18	26.42
45-49	526.68	496.73	465.03	45-49	36.11	33.47	31.71
50-54	620.04	584.81	549.58	50-54	42.28	39.63	36.99
55	817.32	771.52	725.72	55	55.49	51.96	48.44
56	866.64	817.32	769.76	56	59.01	55.49	51.96
57	917.72	866.64	813.80	57	62.53	58.13	54.61
58	972.33	915.96	861.36	58	66.06	61.65	58.13
59	1,030.46	970.57	910.68	59	69.58	65.17	60.77
60	1,090.35	1,026.94	963.52	60	73.10	68.70	64.29
61	1,155.52	1,088.59	1,021.65	61	77.50	73.10	68.70
62	1,222.46	1,152.00	1,079.78	62	81.91	77.50	72.22
63	1,294.68	1,218.94	1,143.19	63	87.19	81.91	76.62
64	1,370.42	1,291.16	1,210.13	64	91.60	87.19	81.03
65	1,449.69	1,365.14	1,280.59	65	96.88	91.60	85.43
66	1,574.75	1,483.16	1,391.56	66	105.69	99.52	93.36
67	1,710.39	1,609.98	1,511.34	67	114.50	108.33	101.28
68	1,856.59	1,749.14	1,641.69	68	125.06	118.02	110.09
69	2,015.12	1,898.86	1,782.61	69	135.63	127.71	119.78
70	2,187.74	2,060.92	1,934.09	70	147.08	138.28	129.47
71	2,407.93	2,267.01	2,127.85	71	162.06	152.37	142.68
72	2,647.49	2,494.24	2,337.47	72	177.91	167.34	156.77
73	2,911.71	2,742.61	2,569.98	73	195.52	184.07	172.62
74	3,204.11	3,015.63	2,825.39	74	214.90	202.57	189.36
75	3,522.94	3,315.08	3,105.47	75	235.16	221.94	207.85
76	3,963.30	3,730.79	3,494.75	76	265.10	250.13	234.28
77	4,460.04	4,197.58	3,931.60	77	297.69	280.95	263.34
78	5,016.66	4,720.73	4,424.81	78	335.56	316.18	295.93
79	5,643.74	5,312.59	4,977.91	79	376.95	354.94	332.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	568.95	537.25	503.78	18-44	38.75	36.99	34.35
45-49	679.93	641.17	600.66	45-49	46.68	44.04	41.39
50-54	810.28	762.72	715.16	50-54	54.61	51.96	48.44
55	1,083.30	1,016.37	949.43	55	72.22	68.70	64.29
56	1,146.72	1,076.26	1,005.80	56	76.62	73.10	68.70
57	1,211.89	1,137.91	1,063.93	57	81.03	77.50	72.22
58	1,282.35	1,204.84	1,127.34	58	86.31	81.91	76.62
59	1,356.33	1,275.30	1,192.51	59	90.72	86.31	81.03
60	1,433.83	1,347.52	1,261.21	60	96.00	90.72	85.43
61	1,518.39	1,428.55	1,338.72	61	102.17	96.88	90.72
62	1,608.22	1,513.10	1,417.98	62	108.33	102.17	96.00
63	1,703.34	1,602.94	1,504.29	63	114.50	108.33	101.28
64	1,801.98	1,698.06	1,594.13	64	120.66	114.50	107.45
65	1,907.67	1,798.46	1,689.25	65	127.71	120.66	112.73
66	2,076.77	1,956.99	1,838.97	66	139.16	132.11	123.30
67	2,259.96	2,129.61	1,999.27	67	151.49	143.56	133.87
68	2,460.77	2,318.09	2,175.41	68	164.70	155.89	146.20
69	2,677.43	2,520.66	2,365.65	69	179.67	169.98	158.53
70	2,913.47	2,742.61	2,571.74	70	194.64	184.07	172.62
71	3,211.16	3,024.44	2,835.96	71	214.90	203.45	190.24
72	3,538.79	3,332.70	3,124.84	72	236.92	223.71	209.61
73	3,899.89	3,672.66	3,443.67	73	260.70	246.61	231.63
74	4,297.98	4,047.85	3,795.96	74	287.12	271.27	254.53
75	4,736.59	4,460.04	4,181.72	75	316.18	298.57	280.07
76	5,328.44	5,018.42	4,706.64	76	355.82	336.44	315.30
77	5,994.28	5,645.50	5,294.97	77	400.73	377.83	354.94
78	6,742.90	6,351.85	5,959.05	78	450.94	425.39	398.97
79	7,586.64	7,144.51	6,704.15	79	507.30	478.24	448.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	755.67	718.68	679.93	18-44	51.08	49.32	46.68
45-49	910.68	866.64	819.08	45-49	61.65	59.01	56.37
50-54	1,095.63	1,041.03	984.66	50-54	73.10	70.46	66.94
55	1,440.88	1,375.71	1,310.53	55	96.88	92.48	88.07
56	1,525.43	1,456.73	1,388.04	56	103.05	98.64	93.36
57	1,613.50	1,541.28	1,469.06	57	108.33	103.93	99.52
58	1,706.86	1,629.36	1,553.61	58	114.50	110.09	104.81
59	1,803.74	1,724.48	1,643.45	59	121.54	116.26	110.97
60	1,907.67	1,823.12	1,738.57	60	127.71	122.42	117.14
61	2,016.88	1,927.05	1,837.21	61	135.63	129.47	124.18
62	2,133.14	2,036.26	1,939.38	62	143.56	137.39	131.23
63	2,254.68	2,150.75	2,046.83	63	151.49	144.44	138.28
64	2,381.50	2,272.29	2,161.32	64	160.29	153.25	145.32
65	2,517.14	2,399.12	2,281.10	65	169.10	161.17	153.25
66	2,735.56	2,608.73	2,480.15	66	184.07	175.27	166.46
67	2,973.36	2,834.20	2,695.05	67	199.93	190.24	180.55
68	3,232.29	3,080.81	2,929.32	68	216.66	206.97	196.40
69	3,512.37	3,348.55	3,184.73	69	235.16	224.59	213.14
70	3,815.34	3,637.43	3,459.52	70	254.53	243.08	230.75
71	4,194.06	3,998.53	3,803.01	71	280.07	267.74	253.65
72	4,608.00	4,394.86	4,179.96	72	308.26	294.17	279.19
73	5,064.22	4,829.94	4,593.91	73	338.20	323.23	306.50
74	5,564.48	5,307.30	5,050.13	74	372.55	354.94	337.32
75	6,114.06	5,832.22	5,548.62	75	408.66	389.28	369.91
76	6,880.29	6,563.23	6,242.64	76	459.74	438.61	416.59
77	7,741.65	7,382.31	7,022.97	77	516.99	493.21	468.55
78	8,710.46	8,305.32	7,900.18	78	582.17	554.86	527.56
79	9,800.81	9,344.59	8,888.37	79	654.39	623.56	592.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS
FORM: H-LTC3JQ3, et al.
RIDER: H-COLI
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	230.75	220.18	207.85	18-44	16.73	15.85	14.09
45-49	276.55	260.70	244.84	45-49	20.26	19.38	17.61
50-54	329.39	308.26	287.12	50-54	22.90	22.02	20.26
55	428.04	403.38	376.95	55	29.94	28.18	26.42
56	457.98	429.80	401.61	56	31.71	29.94	28.18
57	487.93	457.98	426.28	57	34.35	31.71	29.94
58	521.39	487.93	454.46	58	36.11	33.47	31.71
59	554.86	519.63	482.64	59	37.87	35.23	33.47
60	591.85	553.10	512.59	60	39.63	36.99	34.35
61	630.61	590.09	547.82	61	42.28	39.63	36.99
62	671.12	628.84	584.81	62	45.80	43.16	39.63
63	715.16	669.36	623.56	63	48.44	45.80	42.28
64	760.95	713.39	664.07	64	51.96	49.32	45.80
65	808.51	759.19	708.11	65	54.61	51.96	48.44
66	889.54	834.94	778.57	66	59.89	57.25	53.72
67	975.85	915.96	856.07	67	66.06	62.53	59.01
68	1,070.97	1,005.80	938.86	68	72.22	68.70	64.29
69	1,176.66	1,104.44	1,032.22	69	79.27	74.86	70.46
70	1,291.16	1,211.89	1,132.62	70	86.31	81.91	76.62
71	1,435.60	1,347.52	1,259.45	71	96.00	91.60	85.43
72	1,597.65	1,499.01	1,400.37	72	106.57	101.28	95.12
73	1,775.56	1,666.35	1,557.14	73	118.90	112.73	105.69
74	1,972.84	1,853.06	1,731.52	74	132.11	125.06	117.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,193.03	2,059.16	1,923.52	75	146.20	138.28	129.47
76	2,466.06	2,316.33	2,166.61	76	164.70	155.89	146.20
77	2,774.31	2,606.97	2,437.87	77	185.83	175.27	163.82
78	3,119.56	2,931.08	2,742.61	78	208.73	197.28	184.07
79	3,507.08	3,297.47	3,087.85	79	235.16	221.06	206.97
80		3,707.89	3,473.61	80	264.22	248.37	232.51
81		4,172.92	3,908.70	81	297.69	280.07	261.58
82		4,696.07	4,398.39	82	334.68	314.42	294.17
83		5,284.40	4,949.72	83	376.07	353.17	331.16
84		5,946.72	5,569.76	84	422.75	397.21	372.55
				85	474.72	446.53	418.35
				86	534.61	502.90	471.19
				87	601.54	565.43	530.20
				88	676.40	635.89	596.26
				89	760.95	716.04	670.24
				90	856.07	804.99	753.91
				91	962.64	905.39	848.15
				92	1,083.30	1,019.01	954.72
				93	1,218.06	1,145.83	1,073.61
				94	1,370.42	1,289.39	1,208.37
				95	1,542.17	1,450.57	1,358.97
				96	1,735.05	1,632.00	1,528.95
				97	1,951.71	1,835.45	1,720.07
				98	2,195.67	2,065.32	1,934.97
				99	2,469.58	2,323.38	2,176.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	285.36	265.98	246.61	18-44	19.38	18.50	17.61
45-49	341.72	318.83	294.17	45-49	23.78	22.90	21.14
50-54	405.14	378.72	350.53	50-54	27.30	26.42	24.66
55	514.35	486.17	456.22	55	35.23	33.47	30.83
56	549.58	519.63	486.17	56	37.87	36.11	33.47
57	586.57	553.10	517.87	57	40.51	37.87	35.23
58	625.32	588.33	551.34	58	42.28	40.51	37.87
59	665.83	627.08	586.57	59	44.92	43.16	40.51
60	709.87	667.60	623.56	60	47.56	44.92	42.28
61	757.43	711.63	664.07	61	51.08	48.44	45.80
62	804.99	757.43	706.35	62	54.61	51.08	48.44
63	857.83	804.99	752.15	63	58.13	54.61	51.96
64	912.44	856.07	799.71	64	61.65	58.13	54.61
65	970.57	910.68	850.79	65	65.17	61.65	58.13
66	1,067.45	1,002.28	937.10	66	72.22	67.82	64.29
67	1,174.90	1,102.68	1,032.22	67	79.27	74.86	70.46
68	1,291.16	1,213.65	1,136.15	68	87.19	81.91	77.50
69	1,419.74	1,335.19	1,252.40	69	96.00	89.83	84.55
70	1,560.66	1,469.06	1,377.47	70	104.81	98.64	92.48
71	1,743.85	1,641.69	1,539.52	71	117.14	110.97	103.93
72	1,948.18	1,833.69	1,719.19	72	131.23	123.30	115.38
73	2,175.41	2,048.59	1,920.00	73	146.20	137.39	129.47
74	2,429.06	2,288.15	2,143.71	74	162.94	153.25	144.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,712.66	2,554.13	2,393.83	75	181.43	170.86	160.29
76	3,052.62	2,874.72	2,693.28	76	204.33	192.88	180.55
77	3,434.86	3,234.06	3,029.72	77	229.87	216.66	203.45
78	3,864.66	3,637.43	3,408.44	78	258.94	243.96	228.99
79	4,349.06	4,091.89	3,834.72	79	290.64	274.79	257.17
				80	326.75	308.26	288.88
				81	368.15	347.01	324.99
				82	413.94	390.17	365.50
				83	465.03	438.61	411.30
				84	523.16	493.21	462.39
				85	588.33	553.98	519.63
				86	662.31	623.56	584.81
				87	745.10	701.94	657.91
				88	838.46	789.14	740.70
				89	943.27	887.78	833.17
				90	1,060.40	998.75	937.10
				91	1,193.39	1,123.82	1,054.24
				92	1,342.24	1,263.85	1,185.47
				93	1,509.58	1,421.50	1,333.43
				94	1,698.94	1,599.41	1,500.77
				95	1,911.19	1,799.34	1,687.49
				96	2,149.87	2,023.93	1,898.86
				97	2,418.50	2,277.58	2,135.78
				98	2,720.59	2,562.06	2,402.64
				99	3,060.55	2,881.76	2,702.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	369.91	348.77	325.87	18-44	24.66	23.78	22.02
45-49	442.13	415.71	389.28	45-49	29.94	29.06	26.42
50-54	528.44	494.97	461.50	50-54	35.23	33.47	31.71
55	657.03	620.04	581.28	55	44.92	42.28	39.63
56	701.06	662.31	620.04	56	48.44	45.80	42.28
57	748.62	706.35	660.55	57	51.08	48.44	44.92
58	797.94	752.15	704.59	58	54.61	51.08	48.44
59	850.79	801.47	750.39	59	57.25	54.61	51.08
60	907.16	854.31	799.71	60	60.77	57.25	53.72
61	967.05	910.68	852.55	61	65.17	61.65	58.13
62	1,028.70	968.81	907.16	62	69.58	66.06	61.65
63	1,093.87	1,030.46	965.28	63	73.98	70.46	65.17
64	1,164.33	1,097.39	1,028.70	64	79.27	74.86	69.58
65	1,238.31	1,166.09	1,093.87	65	83.67	79.27	73.98
66	1,366.90	1,287.63	1,208.37	66	92.48	88.07	81.91
67	1,509.58	1,421.50	1,333.43	67	102.17	96.00	89.83
68	1,664.59	1,569.47	1,472.59	68	111.85	105.69	99.52
69	1,837.21	1,731.52	1,625.83	69	123.30	116.26	109.21
70	2,027.45	1,911.19	1,793.17	70	135.63	127.71	119.78
71	2,277.58	2,147.23	2,013.36	71	152.37	143.56	134.75
72	2,555.89	2,409.69	2,261.72	72	171.74	161.17	151.49
73	2,869.43	2,705.61	2,538.28	73	192.88	181.43	169.98
74	3,221.72	3,036.77	2,850.06	74	215.78	203.45	191.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,616.29	3,408.44	3,198.83	75	242.20	228.11	214.02
76	4,068.99	3,836.48	3,600.44	76	273.03	257.17	241.32
77	4,578.06	4,315.60	4,051.38	77	306.50	288.88	271.27
78	5,150.53	4,856.37	4,558.68	78	345.25	324.99	304.73
79	5,795.23	5,462.31	5,131.16	79	388.40	365.50	342.61
				80	435.96	410.42	384.88
				81	490.57	462.39	433.32
				82	552.22	519.63	487.93
				83	620.92	584.81	548.70
				84	698.42	657.91	617.39
				85	784.73	739.82	694.02
				86	883.38	832.29	781.21
				87	993.47	937.10	878.97
				88	1,117.65	1,054.24	988.18
				89	1,257.69	1,185.47	1,112.37
				90	1,414.46	1,333.43	1,251.52
				91	1,591.49	1,499.89	1,407.41
				92	1,790.53	1,687.49	1,583.56
				93	2,014.24	1,898.86	1,780.84
				94	2,265.25	2,135.78	2,003.67
				95	2,548.84	2,402.64	2,253.80
				96	2,867.67	2,702.97	2,535.63
				97	3,225.25	3,041.17	2,852.70
				98	3,628.62	3,420.77	3,209.39
				99	4,082.20	3,848.81	3,610.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	473.83	450.94	426.28	18-44	31.71	30.83	29.06
45-49	561.91	535.49	509.06	45-49	37.87	36.99	34.35
50-54	664.07	635.89	605.94	50-54	44.92	43.16	40.51
55	859.60	817.32	775.05	55	58.13	55.49	52.84
56	915.96	871.93	826.13	56	62.53	59.89	56.37
57	975.85	928.29	880.73	57	66.06	63.41	59.89
58	1,039.27	988.18	937.10	58	70.46	66.94	64.29
59	1,106.20	1,053.36	998.75	59	74.86	71.34	68.70
60	1,176.66	1,120.29	1,062.17	60	79.27	75.74	72.22
61	1,254.17	1,194.28	1,134.39	61	84.55	81.03	77.50
62	1,335.19	1,271.78	1,208.37	62	89.83	86.31	81.91
63	1,421.50	1,356.33	1,289.39	63	96.00	91.60	87.19
64	1,513.10	1,444.40	1,375.71	64	102.17	97.76	92.48
65	1,609.98	1,537.76	1,465.54	65	108.33	103.05	97.76
66	1,775.56	1,696.29	1,615.27	66	119.78	113.61	108.33
67	1,958.75	1,868.92	1,779.08	67	132.11	125.94	118.90
68	2,159.56	2,059.16	1,958.75	68	145.32	138.28	131.23
69	2,381.50	2,270.53	2,157.80	69	159.41	152.37	145.32
70	2,626.35	2,501.28	2,376.22	70	175.27	167.34	159.41
71	2,938.13	2,798.97	2,658.06	71	196.40	187.60	178.79
72	3,285.14	3,130.13	2,973.36	72	219.30	209.61	199.93
73	3,674.42	3,501.80	3,325.65	73	245.72	234.28	222.83
74	4,109.50	3,915.74	3,720.22	74	274.79	261.58	249.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,595.67	4,379.01	4,160.59	75	306.50	292.40	278.31
76	5,171.67	4,926.83	4,681.98	76	345.25	329.39	313.54
77	5,816.37	5,543.34	5,266.79	77	388.40	370.79	352.29
78	6,543.85	6,235.60	5,925.58	78	436.84	416.59	396.33
79	7,361.17	7,015.93	6,667.16	79	491.45	468.55	445.65
				80	552.22	526.68	501.14
				81	621.80	592.73	563.67
				82	699.30	666.72	634.13
				83	786.50	750.39	713.39
				84	885.14	843.74	802.35
				85	995.23	948.55	901.87
				86	1,120.29	1,067.45	1,014.61
				87	1,260.33	1,201.32	1,141.43
				88	1,417.10	1,351.05	1,284.11
				89	1,595.01	1,520.15	1,445.28
				90	1,794.06	1,709.50	1,625.83
				91	2,017.76	1,923.52	1,828.40
				92	2,270.53	2,163.96	2,057.39
				93	2,554.13	2,434.35	2,314.57
				94	2,872.95	2,738.20	2,603.45
				95	3,232.29	3,080.81	2,929.32
				96	3,636.55	3,465.69	3,294.83
				97	4,091.01	3,899.01	3,707.01
				98	4,601.83	4,386.06	4,170.28
				99	5,176.95	4,934.75	4,691.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	454.46	429.80	405.14	18-44	31.71	29.94	27.30
45-49	540.77	510.83	479.12	45-49	37.87	35.23	32.59
50-54	641.17	604.18	565.43	50-54	44.04	41.39	38.75
55	799.71	755.67	711.63	55	54.61	51.08	47.56
56	847.27	799.71	752.15	56	58.13	54.61	51.08
57	894.83	845.50	796.18	57	60.77	57.25	53.72
58	945.91	893.06	840.22	58	64.29	60.77	56.37
59	1,000.51	944.15	887.78	59	67.82	64.29	59.89
60	1,056.88	996.99	937.10	60	71.34	66.94	62.53
61	1,118.53	1,053.36	989.94	61	75.74	71.34	66.94
62	1,181.94	1,113.25	1,044.55	62	80.15	74.86	70.46
63	1,250.64	1,176.66	1,102.68	63	84.55	79.27	74.86
64	1,321.10	1,243.60	1,164.33	64	88.95	83.67	78.39
65	1,396.84	1,312.29	1,227.74	65	93.36	88.07	82.79
66	1,511.34	1,421.50	1,329.91	66	101.28	96.00	89.83
67	1,636.40	1,537.76	1,440.88	67	110.09	103.93	96.88
68	1,768.51	1,664.59	1,558.90	68	118.90	112.73	104.81
69	1,914.72	1,800.22	1,687.49	69	128.59	121.54	113.61
70	2,069.72	1,948.18	1,826.64	70	139.16	131.23	122.42
71	2,272.29	2,138.42	2,004.55	71	153.25	144.44	134.75
72	2,492.48	2,344.51	2,198.31	72	167.34	157.65	147.96
73	2,733.80	2,573.50	2,411.45	73	184.07	172.62	162.06
74	2,998.02	2,821.87	2,645.72	74	201.69	189.36	177.03

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	3,288.66	3,094.90	2,901.14	75	220.18	206.97	193.76
76	3,700.84	3,482.42	3,265.76	76	248.37	233.39	218.42
77	4,164.11	3,919.27	3,674.42	77	279.19	262.46	245.72
78	4,685.50	4,408.95	4,134.17	78	313.54	295.05	276.55
79	5,270.31	4,960.29	4,650.28	79	353.17	332.04	310.90
80		5,580.33	5,231.56	80	0.00	372.55	348.77
81		6,279.63	5,885.06	81	0.00	419.23	392.81
82		7,063.49	6,621.36	82	0.00	472.07	442.13
83		7,945.98	7,447.49	83	0.00	531.08	497.61
84		8,939.45	8,377.54	84	0.00	597.14	559.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	565.43	531.96	496.73	18-44	38.75	36.99	34.35
45-49	667.60	628.84	586.57	45-49	45.80	44.04	40.51
50-54	785.61	739.82	692.26	50-54	53.72	51.08	47.56
55	1,002.28	944.15	884.26	55	66.94	63.41	59.01
56	1,058.64	996.99	933.58	56	71.34	66.94	62.53
57	1,115.01	1,051.60	984.66	57	74.86	71.34	66.06
58	1,176.66	1,107.96	1,037.50	58	79.27	74.86	69.58
59	1,240.07	1,167.85	1,095.63	59	83.67	79.27	73.98
60	1,307.01	1,231.27	1,153.76	60	88.07	82.79	77.50
61	1,380.99	1,299.96	1,218.94	61	93.36	88.07	81.91
62	1,456.73	1,373.94	1,287.63	62	98.64	92.48	86.31
63	1,537.76	1,449.69	1,359.85	63	103.93	97.76	91.60
64	1,622.31	1,530.72	1,437.36	64	110.09	103.05	96.88
65	1,712.15	1,615.27	1,516.62	65	115.38	108.33	101.28
66	1,860.11	1,754.42	1,646.97	66	125.94	118.02	110.09
67	2,018.64	1,904.15	1,787.89	67	136.51	127.71	119.78
68	2,191.27	2,066.20	1,939.38	68	147.96	139.16	129.47
69	2,379.74	2,244.11	2,104.95	69	160.29	150.61	140.92
70	2,582.31	2,434.35	2,284.62	70	173.50	162.94	152.37
71	2,839.49	2,675.67	2,510.09	71	191.12	179.67	168.22
72	3,121.32	2,939.89	2,758.46	72	209.61	197.28	184.07
73	3,429.58	3,230.53	3,029.72	73	229.87	216.66	202.57
74	3,769.54	3,549.36	3,329.17	74	252.77	237.80	222.83
75	4,142.97	3,899.89	3,656.81	75	276.55	260.70	243.96
76	4,660.84	4,387.82	4,114.79	76	311.78	293.28	274.79
77	5,243.89	4,937.39	4,629.14	77	350.53	330.28	309.14
78	5,899.16	5,553.91	5,206.90	78	394.57	371.67	347.89
79	6,637.21	6,247.93	5,858.64	79	443.89	417.47	391.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	753.91	711.63	669.36	18-44	51.08	48.44	44.92
45-49	886.02	836.70	787.38	45-49	60.77	57.25	52.84
50-54	1,037.50	981.14	923.01	50-54	70.46	66.06	61.65
55	1,333.43	1,257.69	1,180.18	55	89.83	84.55	79.27
56	1,407.41	1,328.15	1,245.36	56	95.12	89.83	83.67
57	1,484.92	1,400.37	1,314.06	57	100.40	94.24	88.07
58	1,567.71	1,477.87	1,386.28	58	105.69	99.52	93.36
59	1,654.02	1,558.90	1,462.02	59	110.97	104.81	98.64
60	1,743.85	1,643.45	1,541.28	60	116.26	110.09	103.05
61	1,838.97	1,733.28	1,625.83	61	123.30	116.26	109.21
62	1,939.38	1,826.64	1,713.91	62	129.47	122.42	114.50
63	2,045.06	1,927.05	1,807.27	63	136.51	129.47	120.66
64	2,156.04	2,030.97	1,905.91	64	144.44	135.63	127.71
65	2,272.29	2,140.18	2,008.07	65	151.49	142.68	133.87
66	2,474.86	2,330.42	2,187.74	66	165.58	155.89	146.20
67	2,693.28	2,538.28	2,381.50	67	180.55	169.98	159.41
68	2,932.84	2,763.74	2,592.88	68	196.40	184.95	173.50
69	3,191.78	3,008.59	2,823.63	69	214.02	201.69	188.48
70	3,473.61	3,274.57	3,073.76	70	232.51	219.30	205.21
71	3,825.91	3,605.72	3,383.78	71	256.29	242.20	226.35
72	4,211.67	3,968.59	3,725.50	72	281.83	265.98	249.25
73	4,637.94	4,368.44	4,098.94	73	310.02	292.40	273.91
74	5,106.50	4,808.81	4,512.88	74	341.72	322.35	302.09
75	5,620.84	5,293.21	4,965.58	75	375.19	354.06	332.04
76	6,323.67	5,955.52	5,587.38	76	422.75	398.97	374.31
77	7,114.57	6,700.62	6,286.68	77	475.60	448.29	420.99
78	8,002.35	7,537.32	7,072.29	78	534.61	504.66	472.95
79	9,002.86	8,479.71	7,956.55	79	601.54	567.19	531.96

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	972.33	928.29	882.50	18-44	65.17	62.53	59.01
45-49	1,157.28	1,102.68	1,046.31	45-49	77.50	74.86	70.46
50-54	1,373.94	1,307.01	1,238.31	50-54	91.60	88.07	83.67
55	1,747.38	1,662.83	1,578.28	55	117.14	111.85	106.57
56	1,844.26	1,754.42	1,666.35	56	124.18	118.02	112.73
57	1,944.66	1,851.30	1,756.18	57	131.23	125.06	118.90
58	2,050.35	1,951.71	1,853.06	58	138.28	132.11	125.06
59	2,163.08	2,059.16	1,955.23	59	145.32	139.16	132.11
60	2,279.34	2,170.13	2,060.92	60	153.25	146.20	138.28
61	2,406.17	2,291.67	2,177.17	61	162.06	155.01	146.20
62	2,538.28	2,418.50	2,296.95	62	170.86	162.94	155.01
63	2,677.43	2,552.37	2,425.54	63	180.55	171.74	162.94
64	2,825.39	2,693.28	2,561.17	64	190.24	181.43	172.62
65	2,980.40	2,841.25	2,702.09	65	199.93	191.12	181.43
66	3,237.58	3,086.09	2,934.61	66	217.54	207.85	197.28
67	3,514.13	3,350.31	3,186.50	67	236.04	225.47	214.02
68	3,815.34	3,637.43	3,459.52	68	256.29	244.84	232.51
69	4,142.97	3,949.21	3,757.21	69	278.31	265.10	251.89
70	4,497.03	4,287.41	4,077.80	70	301.21	287.12	273.03
71	4,937.39	4,706.64	4,477.65	71	331.16	315.30	300.33
72	5,420.04	5,168.15	4,914.50	72	362.86	346.13	328.51
73	5,948.48	5,671.93	5,395.38	73	398.09	379.60	361.10
74	6,529.76	6,226.79	5,922.06	74	436.84	416.59	395.45
75	7,167.41	6,834.50	6,499.82	75	478.24	456.22	433.32
76	8,064.00	7,690.57	7,313.61	76	538.13	513.47	487.93
77	9,073.32	8,650.57	8,226.06	77	605.94	577.76	548.70
78	10,207.71	9,732.11	9,254.75	78	680.81	649.98	617.39
79	11,484.77	10,949.28	10,410.28	79	766.24	731.01	694.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	334.84	318.64	302.44	18-44	24.30	22.95	20.25
45-49	399.65	378.05	356.44	45-49	28.35	27.00	24.30
50-54	472.56	445.55	415.85	50-54	32.40	31.05	28.35
55	626.48	585.97	542.77	55	41.86	40.50	37.80
56	666.98	626.48	580.57	56	45.91	43.21	40.50
57	710.19	666.98	618.38	57	48.61	45.91	43.21
58	756.09	707.49	658.88	58	51.31	48.61	45.91
59	804.70	753.39	702.09	59	55.36	51.31	47.26
60	853.30	802.00	747.99	60	58.06	54.01	49.96
61	912.71	858.71	799.30	61	62.11	58.06	54.01
62	974.82	915.41	853.30	62	66.16	62.11	58.06
63	1,039.63	977.52	912.71	63	70.21	66.16	62.11
64	1,109.84	1,042.33	974.82	64	75.61	71.56	66.16
65	1,182.74	1,112.54	1,039.63	65	79.66	75.61	70.21
66	1,298.86	1,223.25	1,142.24	66	87.76	83.71	76.96
67	1,425.77	1,342.06	1,255.65	67	95.86	91.81	85.06
68	1,563.49	1,471.68	1,377.17	68	105.31	99.91	93.16
69	1,717.41	1,614.80	1,512.18	69	114.76	109.36	101.26
70	1,882.13	1,771.42	1,658.00	70	125.57	118.81	110.71
71	2,095.46	1,971.24	1,844.33	71	140.42	132.32	124.22
72	2,327.68	2,192.67	2,052.25	72	156.62	147.17	137.72
73	2,589.62	2,435.70	2,281.78	73	174.17	164.72	153.92
74	2,878.55	2,708.43	2,535.61	74	193.07	182.27	170.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,199.89	3,010.87	2,819.14	75	214.68	202.52	189.02
76	3,602.24	3,388.91	3,172.89	76	241.68	228.18	213.33
77	4,053.20	3,812.87	3,569.84	77	272.73	256.53	240.33
78	4,560.86	4,290.82	4,018.09	78	306.49	287.59	270.03
79	5,130.63	4,828.19	4,520.35	79	344.29	324.04	303.79
80		5,430.36	5,084.72	80	386.15	363.19	340.24
81		6,110.85	5,722.00	81	434.75	409.10	383.45
82		6,875.04	6,437.59	82	488.76	460.41	430.70
83		7,733.75	7,242.29	83	550.87	518.46	484.71
84		8,703.16	8,146.90	84	618.38	583.27	545.47
				85	695.34	654.83	612.97
				86	783.10	737.19	689.93
				87	880.31	829.00	776.34
				88	991.02	932.96	873.56
				89	1,113.89	1,049.08	982.92
				90	1,254.30	1,180.04	1,105.79
				91	1,410.92	1,328.56	1,243.50
				92	1,586.44	1,494.63	1,398.77
				93	1,784.92	1,680.96	1,572.94
				94	2,007.70	1,890.23	1,770.07
				95	2,258.83	2,126.51	1,991.49
				96	2,541.01	2,392.49	2,239.92
				97	2,858.30	2,692.23	2,519.41
				98	3,216.09	3,028.42	2,835.35
				99	3,617.09	3,406.47	3,189.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	399.65	380.75	359.14	18-44	28.35	27.00	24.30
45-49	475.26	453.66	426.65	45-49	33.75	32.40	29.70
50-54	564.37	534.67	504.96	50-54	39.15	36.45	33.75
55	747.99	702.09	653.48	55	49.96	47.26	44.56
56	799.30	750.69	699.39	56	54.01	51.31	48.61
57	850.60	799.30	745.29	57	58.06	54.01	51.31
58	904.61	853.30	796.60	58	60.76	58.06	54.01
59	964.02	907.31	847.90	59	64.81	62.11	58.06
60	1,026.13	966.72	904.61	60	68.86	64.81	60.76
61	1,096.33	1,031.53	966.72	61	74.26	70.21	64.81
62	1,169.24	1,101.73	1,028.83	62	78.31	74.26	70.21
63	1,247.55	1,174.64	1,099.03	63	83.71	79.66	74.26
64	1,331.26	1,252.95	1,171.94	64	89.11	83.71	79.66
65	1,417.67	1,333.96	1,247.55	65	94.51	89.11	83.71
66	1,560.79	1,466.28	1,371.77	66	105.31	98.56	93.16
67	1,714.71	1,612.10	1,509.48	67	114.76	109.36	102.61
68	1,884.83	1,771.42	1,658.00	68	126.92	120.16	112.06
69	2,071.15	1,946.94	1,822.72	69	139.07	132.32	122.87
70	2,273.68	2,138.66	2,000.94	70	152.57	144.47	135.02
71	2,541.01	2,392.49	2,238.57	71	171.47	162.02	151.22
72	2,840.75	2,673.33	2,503.21	72	190.37	180.92	168.77
73	3,172.89	2,986.57	2,797.54	73	213.33	201.17	187.67
74	3,545.53	3,337.61	3,129.68	74	237.63	224.13	210.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,961.38	3,729.16	3,496.93	75	264.63	249.78	233.58
76	4,458.25	4,196.31	3,934.38	76	298.39	282.18	263.28
77	5,017.21	4,720.18	4,425.84	77	336.19	317.29	297.04
78	5,643.69	5,311.55	4,979.41	78	376.70	356.44	333.49
79	6,348.48	5,975.83	5,600.49	79	423.95	401.00	375.35
				80	476.61	449.60	421.25
				81	537.37	506.31	473.91
				82	603.52	569.77	533.32
				83	679.13	639.98	600.82
				84	764.19	719.64	675.08
				85	858.71	808.75	758.79
				86	966.72	910.01	854.65
				87	1,086.88	1,024.78	961.32
				88	1,223.25	1,151.69	1,081.48
				89	1,375.82	1,296.16	1,216.50
				90	1,548.64	1,458.18	1,367.72
				91	1,741.71	1,640.45	1,539.19
				92	1,959.09	1,845.68	1,730.91
				93	2,203.47	2,075.20	1,946.94
				94	2,478.90	2,335.79	2,191.32
				95	2,789.44	2,627.42	2,464.05
				96	3,137.78	2,955.51	2,773.24
				97	3,529.33	3,324.11	3,118.88
				98	3,970.84	3,739.96	3,509.08
				99	4,467.70	4,207.11	3,947.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	513.06	483.36	453.66	18-44	35.10	33.75	31.05
45-49	612.97	575.17	540.07	45-49	43.21	40.50	37.80
50-54	726.39	683.18	639.98	50-54	49.96	47.26	44.56
55	950.52	893.81	834.40	55	63.46	60.76	56.71
56	1,015.32	953.22	891.11	56	68.86	64.81	60.76
57	1,080.13	1,015.32	947.82	57	72.91	70.21	64.81
58	1,153.04	1,082.83	1,009.92	58	78.31	74.26	68.86
59	1,228.65	1,153.04	1,077.43	59	82.36	79.66	74.26
60	1,306.96	1,225.95	1,144.94	60	87.76	83.71	78.31
61	1,393.37	1,309.66	1,225.95	61	94.51	90.46	83.71
62	1,485.18	1,396.07	1,309.66	62	101.26	95.86	89.11
63	1,582.39	1,490.58	1,398.77	63	108.01	101.26	94.51
64	1,687.71	1,590.49	1,495.98	64	114.76	108.01	101.26
65	1,795.72	1,695.81	1,595.90	65	121.51	114.76	106.66
66	1,984.74	1,874.03	1,760.62	66	135.02	126.92	118.81
67	2,192.67	2,068.45	1,941.54	67	148.52	140.42	130.97
68	2,422.20	2,281.78	2,141.36	68	163.37	153.92	144.47
69	2,678.73	2,519.41	2,360.09	69	179.57	170.12	159.32
70	2,956.86	2,778.64	2,600.42	70	197.12	186.32	175.52
71	3,318.71	3,121.58	2,921.76	71	221.43	209.28	197.12
72	3,726.46	3,505.03	3,283.60	72	249.78	234.93	221.43
73	4,180.11	3,934.38	3,685.95	73	279.48	264.63	248.43
74	4,690.47	4,417.74	4,142.31	74	314.59	297.04	278.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	5,262.94	4,957.81	4,649.97	75	352.39	332.14	311.89
76	5,921.82	5,578.88	5,235.94	76	396.95	374.00	351.04
77	6,661.71	6,278.27	5,892.12	77	446.90	421.25	395.60
78	7,496.12	7,064.06	6,632.01	78	502.26	473.91	444.20
79	8,433.13	7,949.77	7,463.71	79	564.37	531.97	499.56
				80	634.58	598.12	560.32
				81	714.24	673.73	630.53
				82	803.35	757.44	710.19
				83	903.26	851.95	797.95
				84	1,016.67	957.27	897.86
				85	1,142.24	1,076.08	1,009.92
				86	1,285.36	1,211.10	1,136.84
				87	1,446.03	1,362.32	1,278.61
				88	1,626.95	1,532.44	1,439.28
				89	1,830.82	1,724.16	1,618.85
				90	2,059.00	1,940.19	1,820.02
				91	2,316.88	2,181.87	2,048.20
				92	2,605.82	2,454.60	2,303.38
				93	2,931.21	2,761.09	2,592.32
				94	3,297.10	3,106.73	2,916.36
				95	3,710.25	3,495.58	3,279.55
				96	4,173.36	3,931.68	3,690.00
				97	4,694.52	4,423.14	4,151.76
				98	5,281.85	4,976.71	4,670.22
				99	5,942.08	5,597.78	5,253.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	664.28	631.88	599.47	18-44	44.56	43.21	40.50
45-49	788.50	750.69	710.19	45-49	54.01	51.31	48.61
50-54	931.61	885.71	839.80	50-54	63.46	60.76	58.06
55	1,223.25	1,166.54	1,109.84	55	83.71	79.66	75.61
56	1,306.96	1,247.55	1,185.44	56	89.11	85.06	81.01
57	1,396.07	1,331.26	1,263.75	57	95.86	90.46	86.41
58	1,493.28	1,420.37	1,344.76	58	101.26	97.21	91.81
59	1,593.19	1,514.89	1,433.88	59	108.01	103.96	98.56
60	1,701.21	1,614.80	1,528.39	60	113.41	109.36	103.96
61	1,814.62	1,722.81	1,633.70	61	121.51	117.46	110.71
62	1,933.44	1,838.92	1,744.41	62	129.62	124.22	118.81
63	2,057.65	1,960.44	1,860.53	63	137.72	132.32	125.57
64	2,192.67	2,090.06	1,987.44	64	147.17	141.77	133.67
65	2,335.79	2,227.77	2,119.76	65	156.62	149.87	141.77
66	2,576.12	2,457.30	2,335.79	66	172.82	166.07	156.62
67	2,840.75	2,708.43	2,573.41	67	190.37	182.27	172.82
68	3,132.38	2,983.86	2,835.35	68	209.28	201.17	190.37
69	3,453.72	3,289.00	3,124.28	69	230.88	221.43	210.63
70	3,804.77	3,623.84	3,440.22	70	253.83	243.03	230.88
71	4,255.72	4,055.90	3,850.67	71	284.88	272.73	259.23
72	4,760.68	4,536.55	4,309.73	72	318.64	305.14	288.94
73	5,325.05	5,073.92	4,822.79	73	356.44	340.24	324.04
74	5,954.23	5,676.09	5,397.96	74	398.30	380.75	361.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	6,659.01	6,348.48	6,037.94	75	445.55	425.30	403.70
76	7,493.42	7,145.07	6,796.73	76	502.26	479.31	455.01
77	8,430.43	8,038.88	7,647.34	77	564.37	538.72	511.71
78	9,486.26	9,046.11	8,603.25	78	634.58	604.87	575.17
79	10,674.41	10,177.54	9,680.68	79	714.24	680.48	646.73
				80	802.00	764.19	726.39
				81	903.26	860.06	818.20
				82	1,015.32	968.07	920.81
				83	1,142.24	1,088.23	1,035.58
				84	1,285.36	1,224.60	1,165.19
				85	1,444.68	1,377.17	1,309.66
				86	1,625.60	1,549.99	1,474.38
				87	1,829.47	1,743.06	1,658.00
				88	2,057.65	1,961.79	1,865.93
				89	2,314.18	2,206.17	2,098.16
				90	2,604.47	2,482.95	2,360.09
				91	2,929.86	2,792.14	2,655.77
				92	3,295.75	3,141.83	2,987.92
				93	3,707.55	3,534.73	3,360.56
				94	4,170.66	3,976.24	3,780.46
				95	4,691.82	4,473.10	4,253.02
				96	5,277.80	5,032.07	4,784.99
				97	5,938.03	5,661.24	5,383.11
				98	6,680.62	6,368.73	6,055.49
				99	7,515.02	7,163.98	6,812.93

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	661.58	621.08	580.57	18-44	44.56	41.86	39.15
45-49	783.10	734.49	685.88	45-49	52.66	49.96	47.26
50-54	923.51	866.81	807.40	50-54	62.11	59.41	55.36
55	1,166.54	1,099.03	1,028.83	55	78.31	74.26	68.86
56	1,231.35	1,161.14	1,088.23	56	83.71	79.66	74.26
57	1,301.56	1,225.95	1,147.64	57	87.76	83.71	78.31
58	1,374.47	1,293.46	1,209.75	58	93.16	89.11	82.36
59	1,450.08	1,366.37	1,277.26	59	98.56	93.16	87.76
60	1,528.39	1,439.28	1,347.46	60	103.96	98.56	91.81
61	1,617.50	1,522.99	1,428.47	61	110.71	103.96	97.21
62	1,712.01	1,612.10	1,509.48	62	116.11	110.71	102.61
63	1,811.92	1,706.61	1,598.60	63	122.87	116.11	108.01
64	1,917.23	1,806.52	1,690.41	64	129.62	122.87	114.76
65	2,027.95	1,909.13	1,787.62	65	136.37	128.27	120.16
66	2,198.07	2,068.45	1,938.84	66	148.52	139.07	130.97
67	2,381.69	2,241.27	2,098.16	67	160.67	151.22	141.77
68	2,578.82	2,427.60	2,273.68	68	174.17	163.37	152.57
69	2,792.14	2,630.12	2,462.70	69	187.67	176.87	164.72
70	3,024.37	2,846.15	2,667.93	70	202.52	190.37	178.22
71	3,318.71	3,124.28	2,927.16	71	222.78	209.28	195.77
72	3,640.05	3,424.02	3,207.99	72	244.38	229.53	214.68
73	3,993.79	3,756.16	3,518.53	73	267.33	252.48	236.28
74	4,379.94	4,120.70	3,858.77	74	294.34	276.78	259.23

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	4,803.89	4,517.65	4,228.72	75	321.34	302.44	283.53
76	5,406.06	5,084.72	4,760.68	76	361.84	340.24	319.99
77	6,083.84	5,722.00	5,354.75	77	406.40	383.45	359.14
78	6,845.34	6,437.59	6,027.14	78	457.71	430.70	403.70
79	7,701.34	7,242.29	6,780.53	79	514.41	484.71	455.01
80		8,146.90	7,628.43	80		544.12	510.36
81		9,167.62	8,584.35	81		612.97	575.17
82		10,312.56	9,659.08	82		688.58	646.73
83		11,600.62	10,868.83	83		774.99	726.39
84		13,050.70	12,229.80	84		872.21	816.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	799.30	753.39	707.49	18-44	55.36	52.66	48.61
45-49	950.52	893.81	837.10	45-49	64.81	62.11	58.06
50-54	1,128.74	1,058.53	988.32	50-54	75.61	71.56	67.51
55	1,436.58	1,355.57	1,274.56	55	97.21	91.81	85.06
56	1,520.29	1,433.88	1,347.46	56	102.61	97.21	90.46
57	1,606.70	1,514.89	1,423.07	57	109.36	102.61	95.86
58	1,698.51	1,601.30	1,501.38	58	114.76	108.01	101.26
59	1,795.72	1,690.41	1,585.09	59	121.51	114.76	106.66
60	1,895.63	1,784.92	1,671.50	60	126.92	120.16	112.06
61	2,003.65	1,887.53	1,768.72	61	135.02	128.27	118.81
62	2,117.06	1,992.84	1,868.63	62	143.12	135.02	125.57
63	2,235.87	2,106.26	1,973.94	63	149.87	141.77	132.32
64	2,360.09	2,225.07	2,087.36	64	159.32	149.87	140.42
65	2,492.40	2,349.29	2,203.47	65	167.42	157.97	147.17
66	2,705.73	2,551.81	2,392.49	66	182.27	171.47	160.67
67	2,937.96	2,767.84	2,595.02	67	198.47	186.32	174.17
68	3,189.09	3,002.77	2,816.44	68	214.68	202.52	189.02
69	3,461.82	3,259.30	3,054.07	69	233.58	220.08	205.23
70	3,756.16	3,534.73	3,313.31	70	252.48	237.63	222.78
71	4,128.81	3,885.78	3,642.75	71	278.13	261.93	245.73
72	4,539.26	4,271.92	4,004.59	72	305.14	287.59	270.03
73	4,990.21	4,695.87	4,401.54	73	334.84	315.94	295.69
74	5,484.37	5,160.33	4,836.29	74	368.60	346.99	325.39
75	6,027.14	5,670.69	5,314.25	75	403.70	380.75	356.44
76	6,783.23	6,380.88	5,981.23	76	455.01	429.35	401.00
77	7,631.13	7,180.18	6,731.92	77	511.71	482.01	450.96
78	8,587.05	8,079.39	7,574.43	78	575.17	541.42	507.66
79	9,661.78	9,092.01	8,522.24	79	646.73	608.92	571.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,066.63	1,004.52	942.42	18-44	71.56	67.51	63.46
45-49	1,255.65	1,185.44	1,112.54	45-49	85.06	81.01	75.61
50-54	1,474.38	1,393.37	1,309.66	50-54	99.91	94.51	87.76
55	1,919.93	1,809.22	1,695.81	55	128.27	121.51	113.41
56	2,025.25	1,909.13	1,793.02	56	136.37	129.62	120.16
57	2,135.96	2,014.45	1,892.93	57	144.47	136.37	126.92
58	2,254.78	2,125.16	1,998.24	58	152.57	143.12	133.67
59	2,376.29	2,243.97	2,108.96	59	160.67	151.22	141.77
60	2,505.91	2,365.49	2,225.07	60	168.77	159.32	148.52
61	2,649.02	2,500.51	2,349.29	61	178.22	168.77	157.97
62	2,797.54	2,640.92	2,481.60	62	189.02	178.22	166.07
63	2,956.86	2,786.74	2,619.32	63	198.47	187.67	175.52
64	3,121.58	2,943.36	2,765.14	64	209.28	198.47	184.97
65	3,297.10	3,108.08	2,916.36	65	220.08	207.93	194.42
66	3,588.74	3,383.51	3,175.59	66	240.33	226.83	211.98
67	3,907.38	3,680.55	3,453.72	67	261.93	247.08	230.88
68	4,250.32	4,007.29	3,758.86	68	284.88	268.68	252.48
69	4,625.67	4,358.33	4,091.00	69	310.54	292.99	274.08
70	5,033.42	4,741.78	4,450.14	70	337.54	318.64	298.39
71	5,546.48	5,225.14	4,903.80	71	372.65	351.04	329.44
72	6,108.15	5,754.40	5,400.66	72	409.10	386.15	361.84
73	6,726.52	6,337.68	5,948.83	73	450.96	425.30	398.30
74	7,409.71	6,980.35	6,551.00	74	496.86	468.51	438.80
75	8,160.40	7,687.84	7,215.28	75	545.47	514.41	482.01
76	9,183.82	8,651.86	8,119.89	76	614.33	579.22	542.77
77	10,331.46	9,734.69	9,135.22	77	691.28	650.78	610.27
78	11,624.92	10,952.54	10,277.46	78	776.34	731.79	687.23
79	13,080.40	12,321.61	11,562.81	79	873.56	823.60	772.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,374.47	1,315.06	1,252.95	18-44	93.16	89.11	83.71
45-49	1,644.50	1,568.89	1,493.28	45-49	110.71	106.66	99.91
50-54	1,963.14	1,871.33	1,776.82	50-54	130.97	125.57	118.81
55	2,527.51	2,405.99	2,281.78	55	168.77	162.02	153.92
56	2,667.93	2,541.01	2,411.39	56	178.22	171.47	163.37
57	2,816.44	2,681.43	2,546.41	57	189.02	180.92	171.47
58	2,973.06	2,832.65	2,686.83	58	199.82	190.37	180.92
59	3,137.78	2,989.27	2,838.05	59	210.63	201.17	191.72
60	3,310.60	3,153.99	2,994.67	60	221.43	211.98	201.17
61	3,496.93	3,329.51	3,164.79	61	234.93	224.13	213.33
62	3,688.65	3,515.83	3,340.31	62	247.08	236.28	224.13
63	3,893.88	3,710.25	3,526.63	63	260.58	249.78	237.63
64	4,109.90	3,918.18	3,723.76	64	275.43	263.28	249.78
65	4,336.73	4,134.21	3,931.68	65	290.29	276.78	263.28
66	4,712.08	4,490.65	4,271.92	66	315.94	301.09	286.24
67	5,117.13	4,876.80	4,636.47	67	342.94	326.74	310.54
68	5,554.58	5,295.35	5,036.12	68	371.30	355.09	337.54
69	6,032.54	5,751.70	5,468.17	69	403.70	384.80	365.89
70	6,551.00	6,243.16	5,935.33	70	437.45	417.20	396.95
71	7,193.68	6,856.14	6,518.60	71	480.66	459.06	436.10
72	7,895.77	7,528.52	7,158.58	72	527.91	503.61	479.31
73	8,668.06	8,265.71	7,860.66	73	579.22	552.22	525.21
74	9,515.96	9,073.11	8,632.96	74	635.93	607.57	576.52
75	10,444.88	9,961.52	9,478.16	75	698.04	665.63	631.88
76	11,751.84	11,209.07	10,663.60	76	785.80	749.34	711.54
77	13,223.52	12,607.84	11,994.87	77	884.36	842.50	800.65
78	14,876.12	14,184.84	13,493.55	78	993.72	947.82	900.56
79	16,736.65	15,958.95	15,178.56	79	1,117.94	1,066.63	1,013.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	294.34	278.13	259.23	18-44	21.60	20.25	18.90
45-49	342.94	326.74	305.14	45-49	25.65	24.30	21.60
50-54	396.95	378.05	356.44	50-54	28.35	27.00	24.30
55	542.77	507.66	472.56	55	36.45	35.10	32.40
56	580.57	545.47	507.66	56	39.15	37.80	35.10
57	621.08	583.27	540.07	57	41.86	40.50	37.80
58	664.28	621.08	577.87	58	45.91	43.21	40.50
59	710.19	664.28	618.38	59	48.61	45.91	43.21
60	758.79	710.19	658.88	60	51.31	48.61	45.91
61	812.80	761.49	707.49	61	55.36	52.66	49.96
62	872.21	815.50	758.79	62	59.41	56.71	52.66
63	931.61	874.91	815.50	63	63.46	59.41	56.71
64	996.42	937.01	874.91	64	67.51	63.46	60.76
65	1,066.63	1,001.82	937.01	65	71.56	67.51	63.46
66	1,169.24	1,099.03	1,026.13	66	79.66	74.26	70.21
67	1,279.96	1,201.65	1,123.34	67	86.41	82.36	76.96
68	1,398.77	1,315.06	1,231.35	68	94.51	89.11	83.71
69	1,531.09	1,439.28	1,347.46	69	103.96	98.56	91.81
70	1,674.20	1,574.29	1,474.38	70	113.41	106.66	99.91
71	1,868.63	1,757.92	1,647.20	71	126.92	120.16	112.06
72	2,084.65	1,960.44	1,836.22	72	141.77	133.67	124.22
73	2,327.68	2,187.27	2,049.55	73	157.97	148.52	139.07
74	2,595.02	2,441.10	2,287.18	74	175.52	164.72	153.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,894.75	2,721.93	2,549.11	75	194.42	183.62	171.47
76	3,259.30	3,064.87	2,870.45	76	218.73	206.58	193.07
77	3,667.05	3,448.32	3,232.30	77	247.08	232.23	217.38
78	4,123.40	3,880.37	3,637.34	78	276.78	261.93	244.38
79	4,641.87	4,369.13	4,093.70	79	311.89	294.34	274.08
80		4,914.60	4,606.76	80	349.69	329.44	307.84
81		5,530.28	5,184.63	81	394.25	371.30	346.99
82		6,221.56	5,830.01	82	442.85	417.20	390.20
83		6,999.26	6,559.10	83	498.21	469.86	438.80
84		7,874.16	7,377.30	84	560.32	527.91	494.16
				85	629.18	592.72	554.92
				86	708.84	666.98	625.13
				87	796.60	750.69	703.44
				88	896.51	845.20	791.20
				89	1,008.57	950.52	889.76
				90	1,134.14	1,069.33	1,000.47
				91	1,275.91	1,201.65	1,126.04
				92	1,435.23	1,352.87	1,266.45
				93	1,614.80	1,521.64	1,424.42
				94	1,817.32	1,712.01	1,602.65
				95	2,044.15	1,925.34	1,802.47
				96	2,299.33	2,165.66	2,027.95
				97	2,586.92	2,437.05	2,281.78
				98	2,909.61	2,740.84	2,566.66
				99	3,272.80	3,083.78	2,886.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	340.24	318.64	297.04	18-44	24.30	22.95	21.60
45-49	402.35	378.05	353.74	45-49	28.35	27.00	25.65
50-54	469.86	442.85	415.85	50-54	32.40	31.05	28.35
55	648.08	604.87	561.67	55	43.21	41.86	39.15
56	693.98	648.08	602.17	56	47.26	45.91	41.86
57	739.89	693.98	645.38	57	49.96	48.61	44.56
58	791.20	742.59	691.28	58	54.01	51.31	48.61
59	845.20	793.90	739.89	59	58.06	55.36	51.31
60	901.91	847.90	791.20	60	60.76	58.06	54.01
61	966.72	907.31	847.90	61	66.16	62.11	58.06
62	1,034.23	972.12	907.31	62	70.21	67.51	62.11
63	1,104.44	1,039.63	969.42	63	75.61	71.56	66.16
64	1,182.74	1,112.54	1,039.63	64	79.66	76.96	71.56
65	1,263.75	1,188.15	1,109.84	65	85.06	81.01	75.61
66	1,390.67	1,309.66	1,223.25	66	94.51	89.11	83.71
67	1,531.09	1,439.28	1,347.46	67	103.96	98.56	91.81
68	1,685.01	1,585.09	1,482.48	68	113.41	108.01	99.91
69	1,852.43	1,744.41	1,631.00	69	124.22	117.46	110.71
70	2,036.05	1,917.23	1,795.72	70	136.37	128.27	120.16
71	2,276.38	2,144.06	2,009.05	71	152.57	144.47	135.02
72	2,546.41	2,397.89	2,246.67	72	171.47	162.02	151.22
73	2,846.15	2,681.43	2,511.31	73	191.72	180.92	168.77
74	3,180.99	2,997.37	2,808.34	74	214.68	202.52	189.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,556.33	3,348.41	3,140.48	75	238.98	225.48	210.63
76	4,004.59	3,769.66	3,534.73	76	270.03	253.83	237.63
77	4,504.15	4,242.22	3,977.59	77	302.44	286.24	267.33
78	5,068.52	4,771.48	4,474.45	78	340.24	321.34	301.09
79	5,705.80	5,370.96	5,033.42	79	382.10	360.49	337.54
				80	429.35	405.05	379.40
				81	483.36	456.36	426.65
				82	544.12	513.06	480.66
				83	611.62	576.52	540.07
				84	687.23	648.08	607.57
				85	772.29	727.74	681.83
				86	869.51	819.55	768.24
				87	977.52	922.16	864.11
				88	1,100.38	1,036.93	972.12
				89	1,238.10	1,166.54	1,092.28
				90	1,392.02	1,312.36	1,230.00
				91	1,566.19	1,475.73	1,382.57
				92	1,761.97	1,660.70	1,555.39
				93	1,982.04	1,867.28	1,749.81
				94	2,230.47	2,100.86	1,968.54
				95	2,508.61	2,364.14	2,214.27
				96	2,821.85	2,659.83	2,491.05
				97	3,174.24	2,991.97	2,802.94
				98	3,571.19	3,365.96	3,152.64
				99	4,018.09	3,785.86	3,546.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	421.25	394.25	364.54	18-44	28.35	27.00	25.65
45-49	494.16	464.46	434.75	45-49	35.10	32.40	31.05
50-54	575.17	545.47	515.76	50-54	40.50	37.80	35.10
55	812.80	769.59	723.69	55	55.36	52.66	48.61
56	872.21	823.60	774.99	56	59.41	56.71	52.66
57	931.61	880.31	826.30	57	63.46	60.76	56.71
58	996.42	939.71	880.31	58	67.51	64.81	60.76
59	1,066.63	1,004.52	939.71	59	72.91	68.86	64.81
60	1,139.54	1,072.03	1,001.82	60	76.96	72.91	68.86
61	1,220.55	1,147.64	1,074.73	61	82.36	78.31	74.26
62	1,304.26	1,228.65	1,153.04	62	89.11	83.71	78.31
63	1,393.37	1,315.06	1,234.05	63	94.51	89.11	83.71
64	1,490.58	1,409.57	1,323.16	64	101.26	95.86	89.11
65	1,593.19	1,506.78	1,417.67	65	108.01	101.26	94.51
66	1,763.32	1,666.10	1,568.89	66	120.16	112.06	105.31
67	1,952.34	1,841.63	1,730.91	67	132.32	124.22	116.11
68	2,157.56	2,036.05	1,911.83	68	145.82	137.72	128.27
69	2,387.09	2,252.08	2,114.36	69	160.67	152.57	141.77
70	2,640.92	2,487.00	2,333.09	70	176.87	167.42	156.62
71	2,964.96	2,792.14	2,619.32	71	198.47	189.02	176.87
72	3,326.81	3,135.08	2,940.66	72	222.78	210.63	197.12
73	3,734.56	3,515.83	3,299.80	73	251.13	236.28	221.43
74	4,190.91	3,947.88	3,704.85	74	280.83	265.98	248.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,701.28	4,428.54	4,155.81	75	314.59	297.04	278.13
76	5,292.65	4,984.81	4,676.97	76	355.09	334.84	313.24
77	5,954.23	5,608.59	5,262.94	77	398.30	376.70	352.39
78	6,702.22	6,310.67	5,921.82	78	448.25	422.60	396.95
79	7,542.02	7,101.87	6,661.71	79	503.61	475.26	445.55
				80	565.72	533.32	500.91
				81	637.28	600.82	564.37
				82	716.94	675.08	634.58
				83	806.05	760.14	712.89
				84	907.31	854.65	802.00
				85	1,019.37	961.32	901.91
				86	1,147.64	1,081.48	1,015.32
				87	1,290.76	1,217.85	1,142.24
				88	1,451.43	1,369.07	1,285.36
				89	1,633.70	1,540.54	1,446.03
				90	1,837.57	1,733.61	1,625.60
				91	2,067.10	1,949.64	1,829.47
				92	2,324.98	2,192.67	2,057.65
				93	2,616.62	2,466.75	2,314.18
				94	2,943.36	2,775.94	2,604.47
				95	3,310.60	3,122.93	2,929.86
				96	3,725.11	3,513.13	3,295.75
				97	4,189.56	3,951.93	3,707.55
				98	4,713.43	4,446.09	4,170.66
				99	5,303.45	5,001.01	4,691.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	537.37	507.66	477.96	18-44	36.45	35.10	33.75
45-49	645.38	610.27	575.17	45-49	44.56	43.21	40.50
50-54	769.59	729.09	688.58	50-54	51.31	49.96	47.26
55	1,053.13	1,004.52	955.92	55	71.56	68.86	64.81
56	1,126.04	1,074.73	1,023.43	56	76.96	74.26	70.21
57	1,204.35	1,147.64	1,093.63	57	82.36	79.66	74.26
58	1,285.36	1,225.95	1,166.54	58	87.76	85.06	79.66
59	1,374.47	1,309.66	1,247.55	59	94.51	90.46	85.06
60	1,466.28	1,398.77	1,331.26	60	99.91	95.86	90.46
61	1,571.59	1,498.68	1,425.77	61	106.66	102.61	97.21
62	1,682.31	1,604.00	1,525.69	62	114.76	109.36	103.96
63	1,801.12	1,717.41	1,631.00	63	121.51	117.46	110.71
64	1,930.74	1,838.92	1,744.41	64	129.62	124.22	118.81
65	2,065.75	1,965.84	1,865.93	65	137.72	132.32	125.57
66	2,276.38	2,168.37	2,057.65	66	152.57	145.82	139.07
67	2,508.61	2,389.79	2,268.28	67	167.42	160.67	152.57
68	2,765.14	2,632.82	2,500.51	68	184.97	178.22	168.77
69	3,048.67	2,902.86	2,754.34	69	203.87	195.77	186.32
70	3,356.51	3,197.19	3,035.17	70	224.13	214.68	203.87
71	3,758.86	3,583.34	3,402.42	71	251.13	240.33	228.18
72	4,207.11	4,012.69	3,812.87	72	282.18	270.03	256.53
73	4,712.08	4,493.35	4,271.92	73	315.94	301.09	286.24
74	5,273.75	5,030.72	4,784.99	74	353.74	337.54	319.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,902.92	5,632.89	5,360.16	75	395.60	376.70	357.79
76	6,642.81	6,337.68	6,029.84	76	445.55	423.95	403.70
77	7,474.51	7,131.57	6,783.23	77	500.91	477.96	453.66
78	8,411.53	8,022.68	7,631.13	78	563.02	537.37	510.36
79	9,464.66	9,027.20	8,584.35	79	633.23	604.87	573.82
				80	711.54	679.13	645.38
				81	800.65	764.19	726.39
				82	900.56	860.06	816.85
				83	1,013.97	966.72	918.11
				84	1,139.54	1,086.88	1,032.88
				85	1,281.31	1,221.90	1,161.14
				86	1,441.98	1,375.82	1,306.96
				87	1,622.90	1,547.29	1,470.33
				88	1,825.42	1,740.36	1,653.95
				89	2,053.60	1,957.74	1,860.53
				90	2,310.13	2,202.12	2,092.76
				91	2,597.72	2,477.55	2,354.69
				92	2,923.11	2,788.09	2,649.02
				93	3,287.65	3,136.43	2,979.81
				94	3,699.45	3,527.98	3,352.46
				95	4,161.21	3,968.14	3,771.01
				96	4,681.02	4,465.00	4,242.22
				97	5,266.99	5,022.61	4,772.83
				98	5,924.52	5,650.44	5,369.61
				99	6,665.77	6,356.58	6,040.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	558.97	529.26	499.56	18-44	39.15	36.45	33.75
45-49	661.58	623.78	588.67	45-49	47.26	44.56	40.50
50-54	777.70	734.49	688.58	50-54	54.01	51.31	47.26
55	1,028.83	966.72	904.61	55	68.86	64.81	60.76
56	1,088.23	1,023.43	958.62	56	74.26	68.86	64.81
57	1,153.04	1,082.83	1,012.62	57	78.31	72.91	68.86
58	1,217.85	1,144.94	1,072.03	58	82.36	78.31	72.91
59	1,288.06	1,212.45	1,131.44	59	87.76	82.36	76.96
60	1,360.97	1,279.96	1,196.25	60	91.81	86.41	81.01
61	1,441.98	1,355.57	1,266.45	61	97.21	91.81	86.41
62	1,528.39	1,436.58	1,342.06	62	103.96	97.21	91.81
63	1,617.50	1,520.29	1,420.37	63	109.36	102.61	97.21
64	1,712.01	1,609.40	1,501.38	64	116.11	109.36	102.61
65	1,811.92	1,701.21	1,587.79	65	121.51	114.76	108.01
66	1,965.84	1,847.03	1,725.51	66	132.32	125.57	117.46
67	2,130.56	2,003.65	1,871.33	67	143.12	135.02	126.92
68	2,311.48	2,173.77	2,030.65	68	155.27	147.17	137.72
69	2,505.91	2,357.39	2,203.47	69	168.77	159.32	148.52
70	2,716.53	2,554.51	2,389.79	70	182.27	171.47	160.67
71	2,983.86	2,805.64	2,624.72	71	201.17	189.02	176.87
72	3,275.50	3,078.38	2,881.25	72	220.08	206.58	194.42
73	3,594.14	3,378.11	3,162.09	73	240.33	226.83	213.33
74	3,945.18	3,707.55	3,469.92	74	264.63	249.78	233.58

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	4,328.63	4,069.40	3,807.47	75	288.94	272.73	255.18
76	4,871.40	4,579.76	4,285.42	76	325.39	307.84	287.59
77	5,478.97	5,152.23	4,822.79	77	365.89	345.64	324.04
78	6,162.15	5,794.91	5,427.66	78	411.80	388.85	363.19
79	6,929.05	6,518.60	6,105.45	79	464.46	436.10	409.10
80		7,331.40	6,869.64	80		490.11	459.06
81		8,249.51	7,731.05	81		552.22	517.11
82		9,283.74	8,697.76	82		621.08	581.92
83		10,444.88	9,786.00	83		698.04	653.48
84		11,751.84	11,011.95	84		785.80	735.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	683.18	642.68	602.17	18-44	45.91	43.21	40.50
45-49	807.40	761.49	712.89	45-49	55.36	51.31	48.61
50-54	950.52	896.51	842.50	50-54	64.81	60.76	56.71
55	1,252.95	1,182.74	1,112.54	55	85.06	79.66	74.26
56	1,328.56	1,252.95	1,180.04	56	90.46	85.06	79.66
57	1,406.87	1,328.56	1,247.55	57	95.86	89.11	83.71
58	1,490.58	1,404.17	1,320.46	58	101.26	94.51	89.11
59	1,579.69	1,487.88	1,396.07	59	106.66	99.91	93.16
60	1,671.50	1,574.29	1,477.08	60	112.06	105.31	98.56
61	1,771.42	1,668.80	1,566.19	61	118.81	112.06	105.31
62	1,874.03	1,766.02	1,655.30	62	125.57	118.81	110.71
63	1,984.74	1,868.63	1,752.51	63	133.67	125.57	117.46
64	2,100.86	1,979.34	1,855.13	64	140.42	133.67	124.22
65	2,222.37	2,092.76	1,963.14	65	148.52	140.42	130.97
66	2,414.10	2,273.68	2,133.26	66	162.02	152.57	143.12
67	2,622.02	2,468.10	2,316.88	67	175.52	166.07	155.27
68	2,846.15	2,681.43	2,516.71	68	191.72	180.92	168.77
69	3,089.18	2,910.96	2,732.73	69	207.93	195.77	183.62
70	3,353.81	3,159.39	2,964.96	70	225.48	211.98	198.47
71	3,691.35	3,475.33	3,262.00	71	248.43	233.58	218.73
72	4,058.60	3,823.67	3,583.34	72	272.73	256.53	240.33
73	4,463.65	4,204.41	3,939.78	73	299.74	282.18	264.63
74	4,911.90	4,622.97	4,331.33	74	329.44	310.54	290.29
75	5,400.66	5,082.02	4,760.68	75	360.49	340.24	318.64
76	6,075.74	5,719.30	5,357.46	76	406.40	383.45	359.14
77	6,837.24	6,434.89	6,027.14	77	456.36	430.70	403.70
78	7,690.54	7,236.89	6,783.23	78	514.41	484.71	453.66
79	8,651.86	8,144.20	7,631.13	79	577.87	544.12	510.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	872.21	823.60	772.29	18-44	59.41	56.71	52.66
45-49	1,042.33	982.92	920.81	45-49	71.56	67.51	63.46
50-54	1,242.15	1,169.24	1,096.33	50-54	83.71	79.66	74.26
55	1,660.70	1,558.09	1,455.48	55	110.71	105.31	98.56
56	1,757.92	1,649.90	1,541.89	56	117.46	112.06	105.31
57	1,857.83	1,744.41	1,631.00	57	124.22	118.81	110.71
58	1,965.84	1,847.03	1,728.21	58	132.32	125.57	117.46
59	2,079.25	1,955.04	1,828.12	59	139.07	132.32	124.22
60	2,198.07	2,065.75	1,933.44	60	147.17	139.07	130.97
61	2,327.68	2,189.97	2,052.25	61	156.62	148.52	139.07
62	2,465.40	2,319.58	2,173.77	62	166.07	156.62	147.17
63	2,611.22	2,457.30	2,306.08	63	175.52	166.07	155.27
64	2,762.44	2,603.12	2,443.80	64	184.97	175.52	164.72
65	2,924.46	2,757.04	2,589.62	65	195.77	184.97	172.82
66	3,183.69	3,000.07	2,819.14	66	213.33	202.52	189.02
67	3,464.52	3,264.70	3,064.87	67	232.23	220.08	205.23
68	3,772.36	3,553.63	3,334.91	68	252.48	238.98	224.13
69	4,104.50	3,864.17	3,626.54	69	275.43	260.58	243.03
70	4,466.35	4,204.41	3,942.48	70	298.39	282.18	264.63
71	4,922.70	4,636.47	4,347.53	71	329.44	311.89	291.64
72	5,424.96	5,109.02	4,790.39	72	363.19	342.94	321.34
73	5,978.53	5,630.19	5,279.15	73	399.65	378.05	355.09
74	6,588.81	6,205.36	5,819.21	74	440.15	415.85	390.20
75	7,261.19	6,837.24	6,410.58	75	484.71	457.71	429.35
76	8,168.50	7,693.24	7,215.28	76	545.47	515.76	483.36
77	9,189.22	8,654.56	8,117.19	77	614.33	579.22	544.12
78	10,336.86	9,737.39	9,135.22	78	691.28	652.13	611.62
79	11,630.32	10,952.54	10,277.46	79	777.70	733.14	687.23

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,158.44	1,101.73	1,042.33	18-44	78.31	75.61	71.56
45-49	1,396.07	1,328.56	1,255.65	45-49	94.51	90.46	86.41
50-54	1,679.61	1,595.90	1,509.48	50-54	112.06	108.01	102.61
55	2,208.87	2,108.96	2,009.05	55	148.52	141.77	135.02
56	2,338.49	2,233.17	2,127.86	56	157.97	151.22	143.12
57	2,473.50	2,362.79	2,252.08	57	166.07	159.32	152.57
58	2,616.62	2,497.81	2,381.69	58	175.52	168.77	160.67
59	2,765.14	2,643.62	2,519.41	59	186.32	178.22	170.12
60	2,924.46	2,794.84	2,665.23	60	195.77	187.67	179.57
61	3,091.88	2,954.16	2,816.44	61	207.93	198.47	190.37
62	3,270.10	3,121.58	2,973.06	62	220.08	210.63	201.17
63	3,456.42	3,297.10	3,137.78	63	232.23	221.43	211.98
64	3,650.85	3,483.43	3,313.31	64	245.73	234.93	222.78
65	3,858.77	3,677.85	3,496.93	65	259.23	247.08	234.93
66	4,193.61	3,999.19	3,802.07	66	282.18	268.68	255.18
67	4,558.16	4,344.83	4,131.51	67	306.49	291.64	276.78
68	4,955.11	4,722.88	4,490.65	68	332.14	317.29	301.09
69	5,384.46	5,133.33	4,882.20	69	360.49	344.29	326.74
70	5,848.92	5,576.18	5,303.45	70	390.20	372.65	353.74
71	6,429.49	6,129.75	5,830.01	71	429.35	410.45	388.85
72	7,064.06	6,737.32	6,407.88	72	472.56	450.96	428.00
73	7,763.45	7,404.31	7,042.46	73	518.46	495.51	469.86
74	8,530.34	8,136.10	7,741.85	74	571.12	544.12	517.11
75	9,372.85	8,940.79	8,506.04	75	626.48	596.77	567.07
76	10,547.49	10,061.43	9,569.97	76	704.79	672.38	638.63
77	11,867.95	11,317.08	10,766.22	77	792.55	756.09	718.29
78	13,353.13	12,732.06	12,110.98	78	892.46	850.60	808.75
79	15,024.64	14,325.25	13,625.87	79	1,003.17	955.92	908.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	353.74	337.54	318.64	18-44	25.65	24.30	21.60
45-49	423.95	399.65	375.35	45-49	31.05	29.70	27.00
50-54	504.96	472.56	440.15	50-54	35.10	33.75	31.05
55	656.18	618.38	577.87	55	45.91	43.21	40.50
56	702.09	658.88	615.68	56	48.61	45.91	43.21
57	747.99	702.09	653.48	57	52.66	48.61	45.91
58	799.30	747.99	696.69	58	55.36	51.31	48.61
59	850.60	796.60	739.89	59	58.06	54.01	51.31
60	907.31	847.90	785.80	60	60.76	56.71	52.66
61	966.72	904.61	839.80	61	64.81	60.76	56.71
62	1,028.83	964.02	896.51	62	70.21	66.16	60.76
63	1,096.33	1,026.13	955.92	63	74.26	70.21	64.81
64	1,166.54	1,093.63	1,018.02	64	79.66	75.61	70.21
65	1,239.45	1,163.84	1,085.53	65	83.71	79.66	74.26
66	1,363.67	1,279.96	1,193.55	66	91.81	87.76	82.36
67	1,495.98	1,404.17	1,312.36	67	101.26	95.86	90.46
68	1,641.80	1,541.89	1,439.28	68	110.71	105.31	98.56
69	1,803.82	1,693.11	1,582.39	69	121.51	114.76	108.01
70	1,979.34	1,857.83	1,736.31	70	132.32	125.57	117.46
71	2,200.77	2,065.75	1,930.74	71	147.17	140.42	130.97
72	2,449.20	2,297.98	2,146.76	72	163.37	155.27	145.82
73	2,721.93	2,554.51	2,387.09	73	182.27	172.82	162.02
74	3,024.37	2,840.75	2,654.42	74	202.52	191.72	179.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,361.91	3,156.69	2,948.76	75	224.13	211.98	198.47
76	3,780.46	3,550.93	3,321.41	76	252.48	238.98	224.13
77	4,253.02	3,996.49	3,737.26	77	284.88	268.68	251.13
78	4,782.28	4,493.35	4,204.41	78	319.99	302.44	282.18
79	5,376.36	5,055.02	4,733.68	79	360.49	338.89	317.29
80		5,684.20	5,325.05	80	405.05	380.75	356.44
81		6,397.08	5,992.03	81	456.36	429.35	401.00
82		7,199.08	6,742.72	82	513.06	482.01	450.96
83		8,100.99	7,587.93	83	576.52	541.42	507.66
84		9,116.32	8,538.44	84	648.08	608.92	571.12
				85	727.74	684.53	641.33
				86	819.55	770.94	722.34
				87	922.16	866.81	812.80
				88	1,036.93	974.82	914.06
				89	1,166.54	1,097.68	1,027.48
				90	1,312.36	1,234.05	1,155.74
				91	1,475.73	1,387.97	1,300.21
				92	1,660.70	1,562.14	1,463.58
				93	1,867.28	1,756.56	1,645.85
				94	2,100.86	1,976.64	1,852.43
				95	2,364.14	2,223.72	2,083.30
				96	2,659.83	2,501.86	2,343.89
				97	2,991.97	2,813.74	2,636.87
				98	3,365.96	3,166.14	2,966.31
				99	3,785.86	3,561.74	3,336.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	437.45	407.75	378.05	18-44	29.70	28.35	27.00
45-49	523.86	488.76	450.96	45-49	36.45	35.10	32.40
50-54	621.08	580.57	537.37	50-54	41.86	40.50	37.80
55	788.50	745.29	699.39	55	54.01	51.31	47.26
56	842.50	796.60	745.29	56	58.06	55.36	51.31
57	899.21	847.90	793.90	57	62.11	58.06	54.01
58	958.62	901.91	845.20	58	64.81	62.11	58.06
59	1,020.72	961.32	899.21	59	68.86	66.16	62.11
60	1,088.23	1,023.43	955.92	60	72.91	68.86	64.81
61	1,161.14	1,090.93	1,018.02	61	78.31	74.26	70.21
62	1,234.05	1,161.14	1,082.83	62	83.71	78.31	74.26
63	1,315.06	1,234.05	1,153.04	63	89.11	83.71	79.66
64	1,398.77	1,312.36	1,225.95	64	94.51	89.11	83.71
65	1,487.88	1,396.07	1,304.26	65	99.91	94.51	89.11
66	1,636.40	1,536.49	1,436.58	66	110.71	103.96	98.56
67	1,801.12	1,690.41	1,582.39	67	121.51	114.76	108.01
68	1,979.34	1,860.53	1,741.71	68	133.67	125.57	118.81
69	2,176.47	2,046.85	1,919.93	69	147.17	137.72	129.62
70	2,392.49	2,252.08	2,111.66	70	160.67	151.22	141.77
71	2,673.33	2,516.71	2,360.09	71	179.57	170.12	159.32
72	2,986.57	2,811.04	2,635.52	72	201.17	189.02	176.87
73	3,334.91	3,140.48	2,943.36	73	224.13	210.63	198.47
74	3,723.76	3,507.73	3,286.30	74	249.78	234.93	221.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,158.51	3,915.48	3,669.75	75	278.13	261.93	245.73
76	4,679.67	4,406.94	4,128.81	76	313.24	295.69	276.78
77	5,265.64	4,957.81	4,644.57	77	352.39	332.14	311.89
78	5,924.52	5,576.18	5,225.14	78	396.95	374.00	351.04
79	6,667.12	6,272.87	5,878.62	79	445.55	421.25	394.25
				80	500.91	472.56	442.85
				81	564.37	531.97	498.21
				82	634.58	598.12	560.32
				83	712.89	672.38	630.53
				84	802.00	756.09	708.84
				85	901.91	849.25	796.60
				86	1,015.32	955.92	896.51
				87	1,142.24	1,076.08	1,008.57
				88	1,285.36	1,209.75	1,135.49
				89	1,446.03	1,360.97	1,277.26
				90	1,625.60	1,531.09	1,436.58
				91	1,829.47	1,722.81	1,616.15
				92	2,057.65	1,937.49	1,817.32
				93	2,314.18	2,179.17	2,044.15
				94	2,604.47	2,451.90	2,300.68
				95	2,929.86	2,758.39	2,586.92
				96	3,295.75	3,102.68	2,910.96
				97	3,707.55	3,491.53	3,274.15
				98	4,170.66	3,927.63	3,683.25
				99	4,691.82	4,417.74	4,143.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	567.07	534.67	499.56	18-44	37.80	36.45	33.75
45-49	677.78	637.28	596.77	45-49	45.91	44.56	40.50
50-54	810.10	758.79	707.49	50-54	54.01	51.31	48.61
55	1,007.22	950.52	891.11	55	68.86	64.81	60.76
56	1,074.73	1,015.32	950.52	56	74.26	70.21	64.81
57	1,147.64	1,082.83	1,012.62	57	78.31	74.26	68.86
58	1,223.25	1,153.04	1,080.13	58	83.71	78.31	74.26
59	1,304.26	1,228.65	1,150.34	59	87.76	83.71	78.31
60	1,390.67	1,309.66	1,225.95	60	93.16	87.76	82.36
61	1,482.48	1,396.07	1,306.96	61	99.91	94.51	89.11
62	1,576.99	1,485.18	1,390.67	62	106.66	101.26	94.51
63	1,676.91	1,579.69	1,479.78	63	113.41	108.01	99.91
64	1,784.92	1,682.31	1,576.99	64	121.51	114.76	106.66
65	1,898.33	1,787.62	1,676.91	65	128.27	121.51	113.41
66	2,095.46	1,973.94	1,852.43	66	141.77	135.02	125.57
67	2,314.18	2,179.17	2,044.15	67	156.62	147.17	137.72
68	2,551.81	2,405.99	2,257.48	68	171.47	162.02	152.57
69	2,816.44	2,654.42	2,492.40	69	189.02	178.22	167.42
70	3,108.08	2,929.86	2,748.94	70	207.93	195.77	183.62
71	3,491.53	3,291.70	3,086.48	71	233.58	220.08	206.58
72	3,918.18	3,694.05	3,467.22	72	263.28	247.08	232.23
73	4,398.84	4,147.71	3,891.18	73	295.69	278.13	260.58
74	4,938.90	4,655.37	4,369.13	74	330.79	311.89	292.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	5,543.78	5,225.14	4,903.80	75	371.30	349.69	328.09
76	6,237.76	5,881.32	5,519.48	76	418.55	394.25	369.95
77	7,018.16	6,615.81	6,210.76	77	469.86	442.85	415.85
78	7,895.77	7,444.81	6,988.45	78	529.26	498.21	467.16
79	8,884.09	8,373.72	7,866.06	79	595.42	560.32	525.21
				80	668.33	629.18	590.02
				81	752.04	708.84	664.28
				82	846.55	796.60	747.99
				83	951.87	896.51	841.15
				84	1,070.68	1,008.57	946.47
				85	1,203.00	1,134.14	1,063.93
				86	1,354.22	1,275.91	1,197.60
				87	1,522.99	1,436.58	1,347.46
				88	1,713.36	1,616.15	1,514.89
				89	1,928.04	1,817.32	1,705.26
				90	2,168.37	2,044.15	1,918.58
				91	2,439.75	2,299.33	2,157.56
				92	2,744.89	2,586.92	2,427.60
				93	3,087.83	2,910.96	2,730.03
				94	3,472.62	3,274.15	3,071.63
				95	3,907.38	3,683.25	3,455.07
				96	4,396.14	4,143.66	3,887.13
				97	4,944.30	4,662.12	4,373.18
				98	5,562.68	5,244.04	4,920.00
				99	6,258.02	5,900.22	5,534.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	726.39	691.28	653.48	18-44	48.61	47.26	44.56
45-49	861.41	820.90	780.40	45-49	58.06	56.71	52.66
50-54	1,018.02	974.82	928.91	50-54	68.86	66.16	62.11
55	1,317.76	1,252.95	1,188.15	55	89.11	85.06	81.01
56	1,404.17	1,336.66	1,266.45	56	95.86	91.81	86.41
57	1,495.98	1,423.07	1,350.17	57	101.26	97.21	91.81
58	1,593.19	1,514.89	1,436.58	58	108.01	102.61	98.56
59	1,695.81	1,614.80	1,531.09	59	114.76	109.36	105.31
60	1,803.82	1,717.41	1,628.30	60	121.51	116.11	110.71
61	1,922.64	1,830.82	1,739.01	61	129.62	124.22	118.81
62	2,046.85	1,949.64	1,852.43	62	137.72	132.32	125.57
63	2,179.17	2,079.25	1,976.64	63	147.17	140.42	133.67
64	2,319.58	2,214.27	2,108.96	64	156.62	149.87	141.77
65	2,468.10	2,357.39	2,246.67	65	166.07	157.97	149.87
66	2,721.93	2,600.42	2,476.20	66	183.62	174.17	166.07
67	3,002.77	2,865.05	2,727.33	67	202.52	193.07	182.27
68	3,310.60	3,156.69	3,002.77	68	222.78	211.98	201.17
69	3,650.85	3,480.73	3,307.90	69	244.38	233.58	222.78
70	4,026.19	3,834.47	3,642.75	70	268.68	256.53	244.38
71	4,504.15	4,290.82	4,074.80	71	301.09	287.59	274.08
72	5,036.12	4,798.49	4,558.16	72	336.19	321.34	306.49
73	5,632.89	5,368.26	5,098.22	73	376.70	359.14	341.59
74	6,299.87	6,002.83	5,703.10	74	421.25	401.00	382.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	7,045.16	6,713.02	6,378.18	75	469.86	448.25	426.65
76	7,928.17	7,552.82	7,177.48	76	529.26	504.96	480.66
77	8,916.49	8,497.94	8,073.99	77	595.42	568.42	540.07
78	10,031.73	9,559.17	9,083.91	78	669.68	638.63	607.57
79	11,284.68	10,755.42	10,220.75	79	753.39	718.29	683.18
				80	846.55	807.40	768.24
				81	953.22	908.66	864.11
				82	1,072.03	1,022.08	972.12
				83	1,205.70	1,150.34	1,093.63
				84	1,356.92	1,293.46	1,230.00
				85	1,525.69	1,454.13	1,382.57
				86	1,717.41	1,636.40	1,555.39
				87	1,932.09	1,841.63	1,749.81
				88	2,172.42	2,071.15	1,968.54
				89	2,445.15	2,330.39	2,215.62
				90	2,750.29	2,620.67	2,492.40
				91	3,093.23	2,948.76	2,802.94
				92	3,480.73	3,317.36	3,153.99
				93	3,915.48	3,731.86	3,548.23
				94	4,404.24	4,197.66	3,991.09
				95	4,955.11	4,722.88	4,490.65
				96	5,574.83	5,312.90	5,050.97
				97	6,271.52	5,977.18	5,682.85
				98	7,054.61	6,723.82	6,393.03
				99	7,936.27	7,564.98	7,192.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	696.69	658.88	621.08	18-44	48.61	45.91	41.86
45-49	829.00	783.10	734.49	45-49	58.06	54.01	49.96
50-54	982.92	926.21	866.81	50-54	67.51	63.46	59.41
55	1,225.95	1,158.44	1,090.93	55	83.71	78.31	72.91
56	1,298.86	1,225.95	1,153.04	56	89.11	83.71	78.31
57	1,371.77	1,296.16	1,220.55	57	93.16	87.76	82.36
58	1,450.08	1,369.07	1,288.06	58	98.56	93.16	86.41
59	1,533.79	1,447.38	1,360.97	59	103.96	98.56	91.81
60	1,620.20	1,528.39	1,436.58	60	109.36	102.61	95.86
61	1,714.71	1,614.80	1,517.59	61	116.11	109.36	102.61
62	1,811.92	1,706.61	1,601.30	62	122.87	114.76	108.01
63	1,917.23	1,803.82	1,690.41	63	129.62	121.51	114.76
64	2,025.25	1,906.43	1,784.92	64	136.37	128.27	120.16
65	2,141.36	2,011.75	1,882.13	65	143.12	135.02	126.92
66	2,316.88	2,179.17	2,038.75	66	155.27	147.17	137.72
67	2,508.61	2,357.39	2,208.87	67	168.77	159.32	148.52
68	2,711.13	2,551.81	2,389.79	68	182.27	172.82	160.67
69	2,935.26	2,759.74	2,586.92	69	197.12	186.32	174.17
70	3,172.89	2,986.57	2,800.24	70	213.33	201.17	187.67
71	3,483.43	3,278.20	3,072.98	71	234.93	221.43	206.58
72	3,820.97	3,594.14	3,370.01	72	256.53	241.68	226.83
73	4,190.91	3,945.18	3,696.75	73	282.18	264.63	248.43
74	4,595.96	4,325.93	4,055.90	74	309.19	290.29	271.38

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	5,041.52	4,744.48	4,447.44	75	337.54	317.29	297.04
76	5,673.39	5,338.55	5,006.41	76	380.75	357.79	334.84
77	6,383.58	6,008.23	5,632.89	77	428.00	402.35	376.70
78	7,182.88	6,758.93	6,337.68	78	480.66	452.31	423.95
79	8,079.39	7,604.13	7,128.87	79	541.42	509.01	476.61
80		8,554.65	8,019.98	80	0.00	571.12	534.67
81		9,626.68	9,021.80	81	0.00	642.68	602.17
82		10,828.32	10,150.54	82	0.00	723.69	677.78
83		12,181.19	11,417.00	83	0.00	814.15	762.84
84		13,704.18	12,842.77	84	0.00	915.41	857.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	866.81	815.50	761.49	18-44	59.41	56.71	52.66
45-49	1,023.43	964.02	899.21	45-49	70.21	67.51	62.11
50-54	1,204.35	1,134.14	1,061.23	50-54	82.36	78.31	72.91
55	1,536.49	1,447.38	1,355.57	55	102.61	97.21	90.46
56	1,622.90	1,528.39	1,431.18	56	109.36	102.61	95.86
57	1,709.31	1,612.10	1,509.48	57	114.76	109.36	101.26
58	1,803.82	1,698.51	1,590.49	58	121.51	114.76	106.66
59	1,901.03	1,790.32	1,679.61	59	128.27	121.51	113.41
60	2,003.65	1,887.53	1,768.72	60	135.02	126.92	118.81
61	2,117.06	1,992.84	1,868.63	61	143.12	135.02	125.57
62	2,233.17	2,106.26	1,973.94	62	151.22	141.77	132.32
63	2,357.39	2,222.37	2,084.65	63	159.32	149.87	140.42
64	2,487.00	2,346.59	2,203.47	64	168.77	157.97	148.52
65	2,624.72	2,476.20	2,324.98	65	176.87	166.07	155.27
66	2,851.55	2,689.53	2,524.81	66	193.07	180.92	168.77
67	3,094.58	2,919.06	2,740.84	67	209.28	195.77	183.62
68	3,359.21	3,167.49	2,973.06	68	226.83	213.33	198.47
69	3,648.15	3,440.22	3,226.89	69	245.73	230.88	216.03
70	3,958.68	3,731.86	3,502.33	70	265.98	249.78	233.58
71	4,352.93	4,101.80	3,847.97	71	292.99	275.43	257.88
72	4,784.99	4,506.85	4,228.72	72	321.34	302.44	282.18
73	5,257.54	4,952.41	4,644.57	73	352.39	332.14	310.54
74	5,778.71	5,441.17	5,103.62	74	387.50	364.54	341.59
75	6,351.18	5,978.53	5,605.89	75	423.95	399.65	374.00
76	7,145.07	6,726.52	6,307.97	76	477.96	449.60	421.25
77	8,038.88	7,569.03	7,096.47	77	537.37	506.31	473.91
78	9,043.41	8,514.14	7,982.18	78	604.87	569.77	533.32
79	10,174.84	9,578.07	8,981.30	79	680.48	639.98	599.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,155.74	1,090.93	1,026.13	18-44	78.31	74.26	68.86
45-49	1,358.27	1,282.66	1,207.05	45-49	93.16	87.76	81.01
50-54	1,590.49	1,504.08	1,414.97	50-54	108.01	101.26	94.51
55	2,044.15	1,928.04	1,809.22	55	137.72	129.62	121.51
56	2,157.56	2,036.05	1,909.13	56	145.82	137.72	128.27
57	2,276.38	2,146.76	2,014.45	57	153.92	144.47	135.02
58	2,403.29	2,265.58	2,125.16	58	162.02	152.57	143.12
59	2,535.61	2,389.79	2,241.27	59	170.12	160.67	151.22
60	2,673.33	2,519.41	2,362.79	60	178.22	168.77	157.97
61	2,819.14	2,657.13	2,492.40	61	189.02	178.22	167.42
62	2,973.06	2,800.24	2,627.42	62	198.47	187.67	175.52
63	3,135.08	2,954.16	2,770.54	63	209.28	198.47	184.97
64	3,305.20	3,113.48	2,921.76	64	221.43	207.93	195.77
65	3,483.43	3,280.90	3,078.38	65	232.23	218.73	205.23
66	3,793.96	3,572.54	3,353.81	66	253.83	238.98	224.13
67	4,128.81	3,891.18	3,650.85	67	276.78	260.58	244.38
68	4,496.05	4,236.82	3,974.89	68	301.09	283.53	265.98
69	4,893.00	4,612.16	4,328.63	69	328.09	309.19	288.94
70	5,325.05	5,019.91	4,712.08	70	356.44	336.19	314.59
71	5,865.12	5,527.58	5,187.33	71	392.90	371.30	346.99
72	6,456.49	6,083.84	5,711.20	72	432.05	407.75	382.10
73	7,109.97	6,696.82	6,283.67	73	475.26	448.25	419.90
74	7,828.26	7,371.90	6,918.25	74	523.86	494.16	463.11
75	8,616.75	8,114.49	7,612.23	75	575.17	542.77	509.01
76	9,694.19	9,129.82	8,565.45	76	648.08	611.62	573.82
77	10,906.63	10,272.06	9,637.48	77	729.09	687.23	645.38
78	12,267.60	11,554.71	10,841.83	78	819.55	773.64	725.04
79	13,801.39	12,999.39	12,197.39	79	922.16	869.51	815.50

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,490.58	1,423.07	1,352.87	18-44	99.91	95.86	90.46
45-49	1,774.12	1,690.41	1,604.00	45-49	118.81	114.76	108.01
50-54	2,106.26	2,003.65	1,898.33	50-54	140.42	135.02	128.27
55	2,678.73	2,549.11	2,419.50	55	179.57	171.47	163.37
56	2,827.25	2,689.53	2,554.51	56	190.37	180.92	172.82
57	2,981.16	2,838.05	2,692.23	57	201.17	191.72	182.27
58	3,143.18	2,991.97	2,840.75	58	211.98	202.52	191.72
59	3,316.01	3,156.69	2,997.37	59	222.78	213.33	202.52
60	3,494.23	3,326.81	3,159.39	60	234.93	224.13	211.98
61	3,688.65	3,513.13	3,337.61	61	248.43	237.63	224.13
62	3,891.18	3,707.55	3,521.23	62	261.93	249.78	237.63
63	4,104.50	3,912.78	3,718.35	63	276.78	263.28	249.78
64	4,331.33	4,128.81	3,926.28	64	291.64	278.13	264.63
65	4,568.96	4,355.63	4,142.31	65	306.49	292.99	278.13
66	4,963.21	4,730.98	4,498.75	66	333.49	318.64	302.44
67	5,387.16	5,136.03	4,884.90	67	361.84	345.64	328.09
68	5,848.92	5,576.18	5,303.45	68	392.90	375.35	356.44
69	6,351.18	6,054.14	5,759.80	69	426.65	406.40	386.15
70	6,893.94	6,572.60	6,251.26	70	461.76	440.15	418.55
71	7,569.03	7,215.28	6,864.24	71	507.66	483.36	460.41
72	8,308.92	7,922.77	7,533.92	72	556.27	530.61	503.61
73	9,119.02	8,695.06	8,271.11	73	610.27	581.92	553.57
74	10,010.12	9,545.67	9,078.51	74	669.68	638.63	606.22
75	10,987.64	10,477.28	9,964.22	75	733.14	699.39	664.28
76	12,362.11	11,789.64	11,211.77	76	824.95	787.15	747.99
77	13,909.40	13,261.32	12,610.54	77	928.91	885.71	841.15
78	15,648.41	14,919.32	14,187.54	78	1,043.68	996.42	946.47
79	17,606.15	16,785.25	15,958.95	79	1,174.64	1,120.64	1,065.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

SERFF Tracking #:

MILL-130642239

State Tracking #:

MILL-130642239

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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+ TQ 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+ TQ Comp_PA_20160817.pdf Supplement to AM_LTC3+ TQ 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+ TQ 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-130642239

State Tracking #:

MILL-130642239

Company Tracking #:

LTC3+ TQ COMP

State: Pennsylvania**Filing Company:**

MetLife Insurance Company USA

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 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+ TQ Comp_20160817.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-130642239

State Tracking #:

MILL-130642239

Company Tracking #:

LTC3+ TQ COMP

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 3.2 Filing/145GEC01-50

Attachment PA_Supplement Exhibits_LTC3+ TQ 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-130642239

Policy Forms:	Long Term Care	H-LTC3JQ3, et al.
	Annual 5% Compound Benefit Inflation Rider	H-5AI
	Cost of Living (CPI) Benefit Inflation Rider	H-COLI
	Nonforfeiture Benefit Rider	H-NF3-10
	Increased Benefits Option Rider	H-IBOR

Dear Commissioner Miller:

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

H-LTC3JQ3, et al. is an existing tax-qualified individual comprehensive long term care policy of insurance previously approved in 1996. The form was issued in Pennsylvania from January 1997 through May 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

1. A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.

Offices in Principal Cities Worldwide

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



Honorable Teresa D. Miller
August 17, 2016

3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. On April 14, 2015, the company requested a rate increase of 45.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.3% 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+ Tax-Qualified Comprehensive Product

August 2016

<u>Product or Rider</u>	<u>Form Number</u>
Long Term Care	H-LTC3JQ3, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-10
Increased Benefits Option Rider	H-IBOR

This policy form is a tax-qualified individual policy form providing comprehensive long term care coverage. The form was issued in Pennsylvania from January 1997 through May 1999.

1. Purpose of Filing

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

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for Nursing Facility Care, 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+ Tax-Qualified Comprehensive Product

August 2016

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

3. Renewability

This policy form is guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

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

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

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

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

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	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 1.9% increase in morbidity is assumed due to adverse selection from the rate increase.

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

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

Voluntary Lapse Rates

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

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

Assumed Benefit Exhaustion Rates

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

In the year of rate increase implementation, an additional 2.1% of in-force policyholders are assumed to lapse, and a 5.3% 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+ Tax-Qualified Comprehensive Product

August 2016

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

Mortality Selection Factors

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

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

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

6. Marketing Method

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

7. Underwriting Description

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified 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. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

Issue Age	Price As a Percent of Premium
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	54.3%
Semi-Annual	0.51*AP	19.4%
Quarterly	0.26*AP	6.9%
Monthly	0.09*AP	19.4%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2014 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2014 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

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

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

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

LR_j = loss ratio for year j

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

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

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

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

j = year of incurral

$v = 1 / 1.045 = 0.956938$

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

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.

16. History of Previous Rate Revisions

Four prior rate increases have been approved and implemented on this policy form and associated riders. A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

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

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

On April 14, 2015, the company requested a rate increase of 45.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.3% 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.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

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 53.3% increase are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

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

Before increase*: \$3,043
After increase: \$4,665

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

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	5.7%
48 - 52	9.4%
53 - 57	16.9%
58 - 62	21.7%
63 - 67	25.9%
68 - 72	15.4%
73 +	5.0%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

By Elimination Period:

Elimination Period	Percent Distribution
20-day	35.6%
60-day	15.1%
90-day	2.4%
100-day	46.9%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	4.4%
3-Year	33.4%
5-Year	30.8%
Unlimited	31.4%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	7.2%
Compound	53.9%
CPI	38.9%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	10.5%
Standard	25.9%
Increased	63.6%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

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	445	\$1,177,615
Nationwide	10,370	\$30,869,679

*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.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Tax-Qualified Comprehensive Product

August 2016

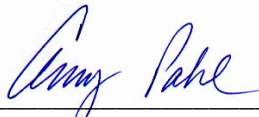
22. Actuarial Certification

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+ Tax-Qualified 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	1997	9,367,477	279,494	3.0%	12,262	20,237,539	603,821	3.0%			0.0095		0.991		4.5%	2.1604	
	1998	25,658,893	2,086,066	8.1%	16,086	53,046,498	4,312,676	8.1%			0.0434		0.957		4.5%	2.0674	
	1999	27,602,152	2,865,670	10.4%	16,426	54,606,639	5,669,289	10.4%			0.0314		0.969		4.5%	1.9783	
	2000	27,456,833	4,568,311	16.6%	16,015	51,980,046	8,648,521	16.6%			0.0253		0.975		4.5%	1.8932	
	2001	27,076,916	7,390,857	27.3%	15,608	49,053,400	13,389,511	27.3%			0.0256		0.974		4.5%	1.8116	
	2002	26,756,112	9,330,502	34.9%	15,281	46,384,901	16,175,535	34.9%			0.0210		0.979		4.5%	1.7336	
	2003	26,371,945	9,867,866	37.4%	14,978	43,750,145	16,370,117	37.4%			0.0198		0.980		4.5%	1.6590	
	2004	25,970,114	9,145,079	35.2%	14,616	41,228,250	14,518,057	35.2%			0.0242		0.976		4.5%	1.5875	
	2005	27,964,337	14,120,252	50.5%	14,259	42,482,424	21,450,993	50.5%			0.0244		0.976		4.5%	1.5192	
	2006	28,871,947	19,057,462	66.0%	13,925	41,972,471	27,704,706	66.0%			0.0234		0.977		4.5%	1.4537	
	2007	28,577,253	16,944,391	59.3%	13,586	39,755,082	23,572,078	59.3%			0.0243		0.976		4.5%	1.3911	
	2008	28,162,483	23,398,673	83.1%	13,224	37,490,983	31,149,216	83.1%			0.0266		0.973		4.5%	1.3312	
	2009	27,705,764	29,089,032	105.0%	12,834	35,294,719	37,056,881	105.0%			0.0295		0.971		4.5%	1.2739	
	2010	28,949,833	29,966,514	111.2%	12,379	32,853,330	36,530,830	111.2%			0.0355		0.965		4.5%	1.2191	
	2011	28,623,751	38,530,816	144.7%	11,862	31,058,198	44,949,502	144.7%			0.0418		0.958		4.5%	1.1666	
	2012	27,342,535	38,685,292	141.5%	11,349	30,523,161	43,185,366	141.5%			0.0432		0.957		4.5%	1.1163	
	2013	26,889,815	41,068,691	152.7%	10,855	28,725,147	43,871,784	152.7%			0.0435		0.956		4.5%	1.0683	
	2014	25,978,582	38,359,321	147.7%	10,370	26,556,668	39,212,909	147.7%			0.0447		0.955		4.5%	1.0223	
Projected Future Experience	2015	27,079,758	50,661,065	187.1%	9,780	26,490,285	49,558,274	187.1%	1.0028	1.4004	1.0000	0.0569	0.0000	0.943	0.937	4.5%	0.9782
	2016	27,790,138	52,422,036	188.6%	9,164	26,014,547	49,072,643	188.6%	1.1019	1.1042	1.0000	0.0629	0.0000	0.937	0.931	4.5%	0.9361
	2017	26,450,986	53,680,547	202.9%	8,538	23,694,696	48,086,836	202.9%	1.0407	1.0991	1.0000	0.0683	0.0000	0.932	0.915	4.5%	0.8958
	2018	24,105,374	54,740,173	227.1%	7,920	20,663,641	46,924,445	227.1%	1.0000	1.0993	1.0000	0.0724	0.0000	0.928	0.911	4.5%	0.8572
	2019	21,856,093	54,727,852	250.4%	7,316	17,928,717	44,993,669	250.4%	1.0000	1.0823	1.0000	0.0763	0.0000	0.924	0.907	4.5%	0.8203
	2020	19,719,781	54,287,321	275.3%	6,729	15,479,698	42,614,639	275.3%	1.0000	1.0784	1.0000	0.0802	0.0000	0.920	0.902	4.5%	0.7850
	2021	17,706,193	53,642,874	303.0%	6,164	13,300,541	40,295,463	303.0%	1.0000	1.0788	1.0000	0.0841	0.0000	0.916	0.898	4.5%	0.7512
	2022	15,822,019	52,885,905	334.3%	5,622	11,373,384	38,016,117	334.3%	1.0000	1.0809	1.0000	0.0879	0.0000	0.912	0.894	4.5%	0.7188
	2023	14,071,352	51,926,120	369.0%	5,106	9,679,376	35,718,845	369.0%	1.0000	1.0811	1.0000	0.0918	0.0000	0.908	0.889	4.5%	0.6879
	2024	12,455,975	50,786,484	407.7%	4,617	8,199,228	33,430,540	407.7%	1.0000	1.0815	1.0000	0.0956	0.0000	0.904	0.885	4.5%	0.6583
	2025	10,975,522	49,443,196	450.5%	4,158	6,913,598	31,144,796	450.5%	1.0000	1.0810	1.0000	0.0994	0.0000	0.901	0.881	4.5%	0.6299
	2026	9,627,636	47,934,784	497.9%	3,729	5,803,397	28,894,383	497.9%	1.0000	1.0810	1.0000	0.1031	0.0000	0.897	0.877	4.5%	0.6028
	2027	8,408,218	46,266,133	550.2%	3,331	4,850,996	26,687,603	550.2%	1.0000	1.0806	1.0000	0.1068	0.0000	0.893	0.873	4.5%	0.5768
	2028	7,311,719	44,433,619	607.7%	2,963	4,035,985	24,526,849	607.7%	1.0000	1.0796	1.0000	0.1104	0.0000	0.890	0.870	4.5%	0.5520
	2029	6,331,401	42,490,470	671.1%	2,625	3,344,364	22,444,262	671.1%	1.0000	1.0794	1.0000	0.1141	0.0000	0.886	0.866	4.5%	0.5282
	2030	5,459,738	40,555,282	742.8%	2,316	2,759,747	20,499,578	742.8%	1.0000	1.0817	1.0000	0.1177	0.0000	0.882	0.862	4.5%	0.5055
	2031	4,688,701	38,648,437	824.3%	2,035	2,267,951	18,694,469	824.3%	1.0000	1.0845	1.0000	0.1213	0.0000	0.879	0.859	4.5%	0.4837
	2032	4,010,016	36,729,915	916.0%	1,781	1,856,141	17,001,406	916.0%	1.0000	1.0861	1.0000	0.1250	0.0000	0.875	0.855	4.5%	0.4629
	2033	3,415,361	34,717,662	1016.5%	1,552	1,512,813	15,377,973	1016.5%	1.0000	1.0849	1.0000	0.1287	0.0000	0.871	0.852	4.5%	0.4429
	2034	2,896,638	32,611,055	1125.8%	1,346	1,227,797	13,822,837	1125.8%	1.0000	1.0829	1.0000	0.1326	0.0000	0.867	0.848	4.5%	0.4239
	2035	2,446,116	30,402,066	1242.9%	1,162	992,186	12,331,592	1242.9%	1.0000	1.0797	1.0000	0.1365	0.0000	0.863	0.844	4.5%	0.4056
	2036	2,056,524	28,064,356	1364.7%	999	798,240	10,893,184	1364.7%	1.0000	1.0741	1.0000	0.1406	0.0000	0.859	0.841	4.5%	0.3882
	2037	1,721,078	25,632,193	1489.3%	854	639,270	9,520,708	1489.3%	1.0000	1.0679	1.0000	0.1448	0.0000	0.855	0.837	4.5%	0.3714
	2038	1,433,526	23,177,959	1616.8%	727	509,534	8,238,390	1616.8%	1.0000	1.0626	1.0000	0.1490	0.0000	0.851	0.833	4.5%	0.3554
	2039	1,188,150	20,876,013	1757.0%	615	404,131	7,100,655	1757.0%	1.0000	1.0640	1.0000	0.1535	0.0000	0.847	0.829	4.5%	0.3401
	2040	979,759	18,906,011	1929.7%	518	318,900	6,153,674	1929.7%	1.0000	1.0755	1.0000	0.1580	0.0000	0.842	0.825	4.5%	0.3255
	2041	803,649	17,032,132	2119.3%	434	250,314	5,305,024	2119.3%	1.0000	1.0758	1.0000	0.1626	0.0000	0.837	0.820	4.5%	0.3115
	2042	655,579	15,244,930	2325.4%	361	195,401	4,543,886	2325.4%	1.0000	1.0749	1.0000	0.1673	0.0000	0.833	0.816	4.5%	0.2981
	2043	531,741	13,541,246	2546.6%	299	151,665	3,862,285	2546.6%	1.0000	1.0730	1.0000	0.1722	0.0000	0.828	0.811	4.5%	0.2852
	2044	428,738	11,941,239	2785.2%	246	117,020	3,259,259	2785.2%	1.0000	1.0718	1.0000	0.1772	0.0000	0.823	0.806	4.5%	0.2729
	2045	343,560	10,454,782	3043.1%	201	89,734	2,730,663	3043.1%	1.0000	1.0707	1.0000	0.1823	0.0000	0.818	0.801	4.5%	0.2612
	2046	273,556	9,054,151	3309.8%	164	68,373	2,265,000	3309.8%	1.0000	1.0659	1.0000	0.1875	0.0000	0.813	0.795	4.5%	0.2499
	2047	216,394	7,762,478	3587.2%	132	51,757	1,856,611	3587.2%	1.0000	1.0620	1.0000	0.1927	0.0000	0.807	0.791	4.5%	0.2392
	2048	170,036	6,580,581	3870.1%	106	38,918	1,506,151	3870.1%	1.0000	1.0570	1.0000	0.1980	0.0000	0.802	0.786	4.5%	0.2289
	2049	132,710	5,531,020	4167.7%	84	29,066	1,211,416	4167.7%	1.0000	1.0549	1.0000	0.2032	0.0000	0.797	0.780	4.5%	0.2190
	2050	102,888	4,603,437	4474.2%	67	21,564	964,837	4474.2%	1.0000	1.0513	1.0000	0.2083	0.0000	0.792	0.775	4.5%	0.2096
	2051	79,255	3,792,174	4784.8%	53	15,896	760,578	4784.8%	1.0000	1.0470	1.0000	0.2132	0.0000	0.787	0.770	4.5%	0.2006
	2052	60,680	3,096,887	5103.7%	41	11,646	594,380	5103.7%	1.0000	1.0441	1.0000	0.2178	0.0000	0.782	0.766	4.5%	0.1919
	2053	46,199	2,513,278	5440.1%	32	8,485	461,597	5440.1%	1.0000	1.0433	1.0000	0.2221	0.0000	0.778	0.761	4.5%	0.1837
	2054	35,000	2,029,723	5799.2%	25	6,151	356,733	5799.2%	1.0000	1.0435	1.0000	0.2260	0.0000	0.774	0.758	4.5%	0.1758
Past		471,326,742	334,754,079	71.0%	245,915	706,999,600	428,370,782	60.6%									
Future		283,887,758	1,203,827,585	424.1%	103,914	212,114,256	731,620,251	344.9%									
Lifetime		755,214,499	1,538,581,664	203.7%	349,829	919,113,856	1,159,991,033	126.2%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 53.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence
Historical Experience	1997	9,367,477	279,494	3.0%	12,262	20,237,539	603,821	3.0%				0.0095		0.991		4.5%	2.1604
	1998	25,658,893	2,086,066	8.1%	16,086	53,046,498	4,312,676	8.1%				0.0434		0.957		4.5%	2.0674
	1999	27,602,152	2,865,670	10.4%	16,426	54,606,639	5,669,289	10.4%				0.0314		0.969		4.5%	1.9783
	2000	27,456,833	4,568,311	16.6%	16,015	51,980,046	8,648,521	16.6%				0.0253		0.975		4.5%	1.8932
	2001	27,076,916	7,390,857	27.3%	15,608	49,053,400	13,389,511	27.3%				0.0256		0.974		4.5%	1.8116
	2002	26,756,112	9,330,502	34.9%	15,281	46,384,901	16,175,535	34.9%				0.0210		0.979		4.5%	1.7336
	2003	26,371,945	9,867,666	37.4%	14,978	43,750,145	16,370,117	37.4%				0.0198		0.980		4.5%	1.6590
	2004	25,970,114	9,145,079	35.2%	14,616	41,228,250	14,518,057	35.2%				0.0242		0.976		4.5%	1.5875
	2005	27,964,337	14,120,252	50.5%	14,259	42,482,424	21,450,983	50.5%				0.0244		0.976		4.5%	1.5192
	2006	28,871,947	19,057,462	66.0%	13,925	41,972,471	27,704,706	66.0%				0.0234		0.977		4.5%	1.4537
	2007	28,577,253	16,944,381	59.3%	13,586	39,755,082	23,572,078	59.3%				0.0243		0.976		4.5%	1.3911
	2008	28,162,483	23,398,673	83.1%	13,224	37,490,983	31,149,216	83.1%				0.0266		0.973		4.5%	1.3312
	2009	27,705,764	29,089,032	105.0%	12,834	35,294,719	37,056,881	105.0%				0.0295		0.971		4.5%	1.2739
	2010	28,949,833	29,966,514	111.2%	12,379	32,853,330	36,530,830	111.2%				0.0355		0.965		4.5%	1.2191
2011	28,623,751	38,530,816	144.7%	11,862	31,058,198	44,948,502	144.7%				0.0418		0.958		4.5%	1.1666	
2012	27,342,535	38,685,292	141.5%	11,349	30,523,161	43,185,366	141.5%				0.0432		0.957		4.5%	1.1163	
2013	26,889,815	41,068,691	152.7%	10,855	28,725,147	43,871,784	152.7%				0.0435		0.956		4.5%	1.0683	
2014	25,978,582	38,359,321	147.7%	10,370	26,556,668	39,212,909	147.7%				0.0447		0.955		4.5%	1.0223	
Projected Future Experience	2015	27,079,758	50,661,065	187.1%	9,780	26,490,285	49,558,274	187.1%	1.0000	1.4004	1.0000	0.0569	0.0000	0.943	0.937	4.5%	0.9782
	2016	28,002,299	52,369,157	187.0%	9,130	26,213,152	49,023,143	187.0%	1.0099	1.1069	1.0003	0.0627	0.0040	0.934	0.929	4.5%	0.9361
	2017	34,096,069	51,569,369	151.2%	8,356	30,543,133	46,195,651	151.2%	1.3597	1.0621	1.0134	0.0680	0.0180	0.915	0.860	4.5%	0.8958
	2018	34,238,058	51,681,789	150.9%	7,751	29,349,594	44,302,733	150.9%	1.1164	1.0744	1.0190	0.0724	0.0000	0.928	0.899	4.5%	0.8572
	2019	31,043,292	51,670,157	166.4%	7,160	25,465,046	42,385,418	166.4%	1.0000	1.0823	1.0190	0.0763	0.0000	0.924	0.907	4.5%	0.8203
	2020	28,008,983	51,254,239	183.0%	6,586	21,986,583	40,233,720	183.0%	1.0000	1.0784	1.0190	0.0802	0.0000	0.920	0.902	4.5%	0.7850
	2021	25,148,984	50,645,797	201.4%	6,032	18,891,418	38,044,119	201.4%	1.0000	1.0788	1.0190	0.0841	0.0000	0.916	0.898	4.5%	0.7512
	2022	22,472,797	49,931,121	222.2%	5,502	16,154,181	35,892,122	222.2%	1.0000	1.0809	1.0190	0.0879	0.0000	0.912	0.894	4.5%	0.7188
	2023	19,986,238	49,024,960	245.3%	4,997	13,748,097	33,723,200	245.3%	1.0000	1.0811	1.0190	0.0918	0.0000	0.908	0.889	4.5%	0.6879
	2024	17,691,839	47,948,997	271.0%	4,519	11,645,770	31,562,745	271.0%	1.0000	1.0815	1.0190	0.0956	0.0000	0.904	0.885	4.5%	0.6583
	2025	15,589,078	46,680,760	299.4%	4,070	9,819,727	29,404,708	299.4%	1.0000	1.0810	1.0190	0.0994	0.0000	0.901	0.881	4.5%	0.6299
	2026	13,674,608	45,256,623	331.0%	3,650	8,242,853	27,280,028	331.0%	1.0000	1.0810	1.0190	0.1031	0.0000	0.897	0.877	4.5%	0.6028
	2027	11,942,609	43,681,201	365.8%	3,260	6,888,832	25,196,542	365.8%	1.0000	1.0806	1.0190	0.1068	0.0000	0.893	0.873	4.5%	0.5768
	2028	10,385,196	41,951,072	404.0%	2,900	5,732,510	23,156,512	404.0%	1.0000	1.0796	1.0190	0.1104	0.0000	0.890	0.870	4.5%	0.5520
	2029	8,992,802	40,116,489	446.1%	2,569	4,750,166	21,190,280	446.1%	1.0000	1.0794	1.0190	0.1141	0.0000	0.886	0.866	4.5%	0.5282
	2030	7,754,736	38,289,421	493.8%	2,267	3,919,806	19,354,248	493.8%	1.0000	1.0817	1.0190	0.1177	0.0000	0.882	0.862	4.5%	0.5055
	2031	6,659,595	36,489,113	547.9%	1,992	3,221,284	17,649,992	547.9%	1.0000	1.0845	1.0190	0.1213	0.0000	0.879	0.859	4.5%	0.4837
	2032	5,695,625	34,677,781	608.8%	1,743	2,636,370	16,051,522	608.8%	1.0000	1.0861	1.0190	0.1250	0.0000	0.875	0.855	4.5%	0.4629
	2033	4,851,006	32,777,955	675.7%	1,519	2,148,723	14,518,792	675.7%	1.0000	1.0849	1.0190	0.1287	0.0000	0.871	0.852	4.5%	0.4429
	2034	4,114,239	30,789,045	748.4%	1,317	1,743,901	13,050,542	748.4%	1.0000	1.0829	1.0190	0.1326	0.0000	0.867	0.848	4.5%	0.4239
	2035	3,474,340	28,703,474	826.2%	1,137	1,409,251	11,642,614	826.2%	1.0000	1.0797	1.0190	0.1365	0.0000	0.863	0.844	4.5%	0.4056
	2036	2,920,982	26,496,375	907.1%	978	1,133,780	10,284,572	907.1%	1.0000	1.0741	1.0190	0.1406	0.0000	0.859	0.841	4.5%	0.3882
	2037	2,444,532	24,200,099	990.0%	836	907,986	8,988,777	990.0%	1.0000	1.0679	1.0190	0.1448	0.0000	0.855	0.837	4.5%	0.3714
	2038	2,036,108	21,882,985	1074.7%	711	723,716	7,778,104	1074.7%	1.0000	1.0626	1.0190	0.1490	0.0000	0.851	0.833	4.5%	0.3554
	2039	1,687,589	19,709,651	1167.9%	602	574,007	6,703,935	1167.9%	1.0000	1.0640	1.0190	0.1535	0.0000	0.847	0.829	4.5%	0.3401
	2040	1,391,600	17,849,715	1282.7%	507	452,949	5,809,863	1282.7%	1.0000	1.0755	1.0190	0.1580	0.0000	0.842	0.825	4.5%	0.3255
	2041	1,141,463	16,080,531	1408.8%	425	355,533	5,008,627	1408.8%	1.0000	1.0758	1.0190	0.1626	0.0000	0.837	0.820	4.5%	0.3115
	2042	931,152	14,393,182	1545.7%	354	277,538	4,290,015	1545.7%	1.0000	1.0749	1.0190	0.1673	0.0000	0.833	0.816	4.5%	0.2981
	2043	755,258	12,784,684	1692.8%	293	215,417	3,646,496	1692.8%	1.0000	1.0730	1.0190	0.1722	0.0000	0.828	0.811	4.5%	0.2852
	2044	608,958	11,274,071	1851.4%	241	166,210	3,077,161	1851.4%	1.0000	1.0718	1.0190	0.1772	0.0000	0.823	0.806	4.5%	0.2729
	2045	487,976	9,870,664	2022.8%	197	127,453	2,578,098	2022.8%	1.0000	1.0707	1.0190	0.1823	0.0000	0.818	0.801	4.5%	0.2612
	2046	388,545	8,548,287	2200.1%	160	97,113	2,136,564	2200.1%	1.0000	1.0659	1.0190	0.1875	0.0000	0.813	0.796	4.5%	0.2499
	2047	307,356	7,328,781	2384.5%	129	73,513	1,752,881	2384.5%	1.0000	1.0620	1.0190	0.1927	0.0000	0.807	0.791	4.5%	0.2392
	2048	241,511	6,212,918	2572.5%	104	55,277	1,422,001	2572.5%	1.0000	1.0570	1.0190	0.1980	0.0000	0.802	0.786	4.5%	0.2289
	2049	188,495	5,221,997	2770.4%	83	41,285	1,143,733	2770.4%	1.0000	1.0549	1.0190	0.2032	0.0000	0.797	0.780	4.5%	0.2190
	2050	146,137	4,346,239	2974.1%	65	30,629	910,931	2974.1%	1.0000	1.0513	1.0190	0.2083	0.0000	0.792	0.775	4.5%	0.2096
	2051	112,570	3,580,301	3180.5%	51	22,578	718,084	3180.5%	1.0000	1.0470	1.0190	0.2132	0.0000	0.787	0.770	4.5%	0.2006
	2052	86,186	2,923,861	3392.5%	40	16,542	561,172	3392.5%	1.0000	1.0441	1.0190	0.2178	0.0000	0.782	0.766	4.5%	0.1919
	2053	65,619	2,372,859	3616.1%	31	12,052	435,808	3616.1%	1.0000	1.0433	1.0190	0.2221	0.0000	0.778	0.761	4.5%	0.1837
	2054	49,712	1,916,321	3854.8%	24	8,737	336,802	3854.8%	1.0000	1.0435	1.0190	0.2260	0.0000	0.774	0.758	4.5%	0.1758
	Past		471,326,742	334,754,079	71.0%	245,915	706,999,600	428,370,782	60.6%								
Future		376,893,901	1,143,163,107	303.3%	102,068	276,292,997	697,000,527	252.3%									
Lifetime		848,220,642	1,477,917,185	174.2%	347,983	983,292,597	1,125,371,309	114.4%									

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	218.42	207.85	197.28	18-44	15.85	14.97	13.21
45-49	260.70	246.61	232.51	45-49	18.50	17.61	15.85
50-54	308.26	290.64	271.27	50-54	21.14	20.26	18.50
55	408.66	382.24	354.06	55	27.30	26.42	24.66
56	435.08	408.66	378.72	56	29.94	28.18	26.42
57	463.27	435.08	403.38	57	31.71	29.94	28.18
58	493.21	461.50	429.80	58	33.47	31.71	29.94
59	524.92	491.45	457.98	59	36.11	33.47	30.83
60	556.62	523.16	487.93	60	37.87	35.23	32.59
61	595.38	560.15	521.39	61	40.51	37.87	35.23
62	635.89	597.14	556.62	62	43.16	40.51	37.87
63	678.17	637.65	595.38	63	45.80	43.16	40.51
64	723.96	679.93	635.89	64	49.32	46.68	43.16
65	771.52	725.72	678.17	65	51.96	49.32	45.80
66	847.27	797.94	745.10	66	57.25	54.61	50.20
67	930.06	875.45	819.08	67	62.53	59.89	55.49
68	1,019.89	960.00	898.35	68	68.70	65.17	60.77
69	1,120.29	1,053.36	986.42	69	74.86	71.34	66.06
70	1,227.74	1,155.52	1,081.54	70	81.91	77.50	72.22
71	1,366.90	1,285.87	1,203.08	71	91.60	86.31	81.03
72	1,518.39	1,430.31	1,338.72	72	102.17	96.00	89.83
73	1,689.25	1,588.84	1,488.44	73	113.61	107.45	100.40
74	1,877.72	1,766.75	1,654.02	74	125.94	118.90	110.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,087.34	1,964.04	1,838.97	75	140.04	132.11	123.30
76	2,349.80	2,210.64	2,069.72	76	157.65	148.84	139.16
77	2,643.96	2,487.19	2,328.66	77	177.91	167.34	156.77
78	2,975.12	2,798.97	2,621.06	78	199.93	187.60	176.15
79	3,346.79	3,149.50	2,948.70	79	224.59	211.38	198.17
80		3,542.31	3,316.84	80	251.89	236.92	221.94
81		3,986.20	3,732.55	81	283.60	266.86	250.13
82		4,484.70	4,199.34	82	318.83	300.33	280.95
83		5,044.84	4,724.26	83	359.34	338.20	316.18
84		5,677.21	5,314.35	84	403.38	380.48	355.82
				85	453.58	427.16	399.85
				86	510.83	480.88	450.06
				87	574.24	540.77	506.42
				88	646.46	608.59	569.83
				89	726.61	684.33	641.17
				90	818.20	769.76	721.32
				91	920.37	866.64	811.16
				92	1,034.86	974.97	912.44
				93	1,164.33	1,096.51	1,026.06
				94	1,309.65	1,233.03	1,154.64
				95	1,473.47	1,387.16	1,299.08
				96	1,657.54	1,560.66	1,461.14
				97	1,864.51	1,756.18	1,643.45
				98	2,097.91	1,975.49	1,849.54
				99	2,359.49	2,222.09	2,080.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	260.70	248.37	234.28	18-44	18.50	17.61	15.85
45-49	310.02	295.93	278.31	45-49	22.02	21.14	19.38
50-54	368.15	348.77	329.39	50-54	25.54	23.78	22.02
55	487.93	457.98	426.28	55	32.59	30.83	29.06
56	521.39	489.69	456.22	56	35.23	33.47	31.71
57	554.86	521.39	486.17	57	37.87	35.23	33.47
58	590.09	556.62	519.63	58	39.63	37.87	35.23
59	628.84	591.85	553.10	59	42.28	40.51	37.87
60	669.36	630.61	590.09	60	44.92	42.28	39.63
61	715.16	672.88	630.61	61	48.44	45.80	42.28
62	762.72	718.68	671.12	62	51.08	48.44	45.80
63	813.80	766.24	716.92	63	54.61	51.96	48.44
64	868.40	817.32	764.48	64	58.13	54.61	51.96
65	924.77	870.17	813.80	65	61.65	58.13	54.61
66	1,018.13	956.48	894.83	66	68.70	64.29	60.77
67	1,118.53	1,051.60	984.66	67	74.86	71.34	66.94
68	1,229.50	1,155.52	1,081.54	68	82.79	78.39	73.10
69	1,351.05	1,270.02	1,188.99	69	90.72	86.31	80.15
70	1,483.16	1,395.08	1,305.25	70	99.52	94.24	88.07
71	1,657.54	1,560.66	1,460.26	71	111.85	105.69	98.64
72	1,853.06	1,743.85	1,632.88	72	124.18	118.02	110.09
73	2,069.72	1,948.18	1,824.88	73	139.16	131.23	122.42
74	2,312.81	2,177.17	2,041.54	74	155.01	146.20	137.39

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,584.07	2,432.59	2,281.10	75	172.62	162.94	152.37
76	2,908.18	2,737.32	2,566.46	76	194.64	184.07	171.74
77	3,272.81	3,079.05	2,887.05	77	219.30	206.97	193.76
78	3,681.47	3,464.81	3,248.15	78	245.72	232.51	217.54
79	4,141.21	3,898.13	3,653.28	79	276.55	261.58	244.84
				80	310.90	293.28	274.79
				81	350.53	330.28	309.14
				82	393.69	371.67	347.89
				83	443.01	417.47	391.93
				84	498.50	469.43	440.37
				85	560.15	527.56	494.97
				86	630.61	593.61	557.50
				87	708.99	668.48	627.08
				88	797.94	751.27	705.47
				89	897.47	845.50	793.54
				90	1,010.20	951.19	892.18
				91	1,136.15	1,070.09	1,004.04
				92	1,277.94	1,203.96	1,129.10
				93	1,437.36	1,353.69	1,270.02
				94	1,617.03	1,523.67	1,429.43
				95	1,819.60	1,713.91	1,607.34
				96	2,046.83	1,927.93	1,809.03
				97	2,302.24	2,168.37	2,034.50
				98	2,590.24	2,439.63	2,289.03
				99	2,914.35	2,744.37	2,575.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	334.68	315.30	295.93	18-44	22.90	22.02	20.26
45-49	399.85	375.19	352.29	45-49	28.18	26.42	24.66
50-54	473.83	445.65	417.47	50-54	32.59	30.83	29.06
55	620.04	583.05	544.29	55	41.39	39.63	36.99
56	662.31	621.80	581.28	56	44.92	42.28	39.63
57	704.59	662.31	618.28	57	47.56	45.80	42.28
58	752.15	706.35	658.79	58	51.08	48.44	44.92
59	801.47	752.15	702.83	59	53.72	51.96	48.44
60	852.55	799.71	746.86	60	57.25	54.61	51.08
61	908.92	854.31	799.71	61	61.65	59.01	54.61
62	968.81	910.68	854.31	62	66.06	62.53	58.13
63	1,032.22	972.33	912.44	63	70.46	66.06	61.65
64	1,100.92	1,037.50	975.85	64	74.86	70.46	66.06
65	1,171.38	1,106.20	1,041.03	65	79.27	74.86	69.58
66	1,294.68	1,222.46	1,148.48	66	88.07	82.79	77.50
67	1,430.31	1,349.28	1,266.50	67	96.88	91.60	85.43
68	1,580.04	1,488.44	1,396.84	68	106.57	100.40	94.24
69	1,747.38	1,643.45	1,539.52	69	117.14	110.97	103.93
70	1,928.81	1,812.55	1,696.29	70	128.59	121.54	114.50
71	2,164.84	2,036.26	1,905.91	71	144.44	136.51	128.59
72	2,430.83	2,286.39	2,141.94	72	162.94	153.25	144.44
73	2,726.75	2,566.46	2,404.40	73	182.31	172.62	162.06
74	3,059.67	2,881.76	2,702.09	74	205.21	193.76	181.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,433.10	3,234.06	3,033.25	75	229.87	216.66	203.45
76	3,862.90	3,639.19	3,415.49	76	258.94	243.96	228.99
77	4,345.54	4,095.41	3,843.52	77	291.52	274.79	258.06
78	4,889.83	4,608.00	4,326.17	78	327.63	309.14	289.76
79	5,501.06	5,185.76	4,868.70	79	368.15	347.01	325.87
				80	413.94	390.17	365.50
				81	465.91	439.49	411.30
				82	524.04	494.09	463.27
				83	589.21	555.74	520.51
				84	663.19	624.44	585.69
				85	745.10	701.94	658.79
				86	838.46	790.02	741.58
				87	943.27	888.66	834.06
				88	1,061.28	999.63	938.86
				89	1,194.28	1,124.70	1,056.00
				90	1,343.12	1,265.61	1,187.23
				91	1,511.34	1,423.27	1,336.07
				92	1,699.82	1,601.17	1,502.53
				93	1,912.07	1,801.10	1,691.01
				94	2,150.75	2,026.57	1,902.39
				95	2,420.26	2,280.22	2,139.30
				96	2,722.35	2,564.70	2,407.05
				97	3,062.31	2,885.28	2,708.26
				98	3,445.43	3,246.39	3,046.46
				99	3,876.11	3,651.52	3,426.94

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	433.32	412.18	391.05	18-44	29.06	28.18	26.42
45-49	514.35	489.69	463.27	45-49	35.23	33.47	31.71
50-54	607.71	577.76	547.82	50-54	41.39	39.63	37.87
55	797.94	760.95	723.96	55	54.61	51.96	49.32
56	852.55	813.80	773.28	56	58.13	55.49	52.84
57	910.68	868.40	824.37	57	62.53	59.01	56.37
58	974.09	926.53	877.21	58	66.06	63.41	59.89
59	1,039.27	988.18	935.34	59	70.46	67.82	64.29
60	1,109.72	1,053.36	996.99	60	73.98	71.34	67.82
61	1,183.71	1,123.82	1,065.69	61	79.27	76.62	72.22
62	1,261.21	1,199.56	1,137.91	62	84.55	81.03	77.50
63	1,342.24	1,278.83	1,213.65	63	89.83	86.31	81.91
64	1,430.31	1,363.38	1,296.44	64	96.00	92.48	87.19
65	1,523.67	1,453.21	1,382.75	65	102.17	97.76	92.48
66	1,680.44	1,602.94	1,523.67	66	112.73	108.33	102.17
67	1,853.06	1,766.75	1,678.68	67	124.18	118.90	112.73
68	2,043.30	1,946.42	1,849.54	68	136.51	131.23	124.18
69	2,252.92	2,145.47	2,038.02	69	150.61	144.44	137.39
70	2,481.91	2,363.89	2,244.11	70	165.58	158.53	150.61
71	2,776.07	2,645.72	2,511.85	71	185.83	177.91	169.10
72	3,105.47	2,959.27	2,811.30	72	207.85	199.05	188.48
73	3,473.61	3,309.80	3,145.98	73	232.51	221.94	211.38
74	3,884.04	3,702.61	3,521.17	74	259.82	248.37	236.04

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,343.78	4,141.21	3,938.64	75	290.64	277.43	263.34
76	4,888.07	4,660.84	4,433.61	76	327.63	312.66	296.81
77	5,499.30	5,243.89	4,988.48	77	368.15	351.41	333.80
78	6,188.04	5,900.92	5,612.04	78	413.94	394.57	375.19
79	6,963.08	6,638.97	6,314.86	79	465.91	443.89	421.87
				80	523.16	498.50	473.83
				81	589.21	561.03	533.72
				82	662.31	631.49	600.66
				83	745.10	709.87	675.52
				84	838.46	798.83	760.07
				85	942.39	898.35	854.31
				86	1,060.40	1,011.08	961.76
				87	1,193.39	1,137.03	1,081.54
				88	1,342.24	1,279.71	1,217.17
				89	1,509.58	1,439.12	1,368.66
				90	1,698.94	1,619.67	1,539.52
				91	1,911.19	1,821.36	1,732.40
				92	2,149.87	2,049.47	1,949.06
				93	2,418.50	2,305.76	2,192.15
				94	2,720.59	2,593.76	2,466.06
				95	3,060.55	2,917.87	2,774.31
				96	3,442.79	3,282.50	3,121.32
				97	3,873.47	3,692.92	3,511.49
				98	4,357.87	4,154.42	3,950.09
				99	4,902.17	4,673.17	4,444.18

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	431.56	405.14	378.72	18-44	29.06	27.30	25.54
45-49	510.83	479.12	447.41	45-49	34.35	32.59	30.83
50-54	602.42	565.43	526.68	50-54	40.51	38.75	36.11
55	760.95	716.92	671.12	55	51.08	48.44	44.92
56	803.23	757.43	709.87	56	54.61	51.96	48.44
57	849.03	799.71	748.62	57	57.25	54.61	51.08
58	896.59	843.74	789.14	58	60.77	58.13	53.72
59	945.91	891.30	833.17	59	64.29	60.77	57.25
60	996.99	938.86	878.97	60	67.82	64.29	59.89
61	1,055.12	993.47	931.82	61	72.22	67.82	63.41
62	1,116.77	1,051.60	984.66	62	75.74	72.22	66.94
63	1,181.94	1,113.25	1,042.79	63	80.15	75.74	70.46
64	1,250.64	1,178.42	1,102.68	64	84.55	80.15	74.86
65	1,322.86	1,245.36	1,166.09	65	88.95	83.67	78.39
66	1,433.83	1,349.28	1,264.73	66	96.88	90.72	85.43
67	1,553.61	1,462.02	1,368.66	67	104.81	98.64	92.48
68	1,682.20	1,583.56	1,483.16	68	113.61	106.57	99.52
69	1,821.36	1,715.67	1,606.46	69	122.42	115.38	107.45
70	1,972.84	1,856.59	1,740.33	70	132.11	124.18	116.26
71	2,164.84	2,038.02	1,909.43	71	145.32	136.51	127.71
72	2,374.46	2,233.54	2,092.62	72	159.41	149.72	140.04
73	2,605.21	2,450.20	2,295.19	73	174.39	164.70	154.13
74	2,857.10	2,688.00	2,517.14	74	192.00	180.55	169.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,133.65	2,946.94	2,758.46	75	209.61	197.28	184.95
76	3,526.46	3,316.84	3,105.47	76	236.04	221.94	208.73
77	3,968.59	3,732.55	3,492.99	77	265.10	250.13	234.28
78	4,465.32	4,199.34	3,931.60	78	298.57	280.95	263.34
79	5,023.71	4,724.26	4,423.05	79	335.56	316.18	296.81
80		5,314.35	4,976.15	80		354.94	332.92
81		5,980.18	5,599.71	81		399.85	375.19
82		6,727.05	6,300.77	82		449.17	421.87
83		7,567.27	7,089.91	83		505.54	473.83
84		8,513.17	7,977.69	84		568.95	532.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-5AI

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	521.39	491.45	461.50	18-44	36.11	34.35	31.71
45-49	620.04	583.05	546.06	45-49	42.28	40.51	37.87
50-54	736.29	690.50	644.70	50-54	49.32	46.68	44.04
55	937.10	884.26	831.41	55	63.41	59.89	55.49
56	991.71	935.34	878.97	56	66.94	63.41	59.01
57	1,048.07	988.18	928.29	57	71.34	66.94	62.53
58	1,107.96	1,044.55	979.38	58	74.86	70.46	66.06
59	1,171.38	1,102.68	1,033.98	59	79.27	74.86	69.58
60	1,236.55	1,164.33	1,090.35	60	82.79	78.39	73.10
61	1,307.01	1,231.27	1,153.76	61	88.07	83.67	77.50
62	1,380.99	1,299.96	1,218.94	62	93.36	88.07	81.91
63	1,458.50	1,373.94	1,287.63	63	97.76	92.48	86.31
64	1,539.52	1,451.45	1,361.61	64	103.93	97.76	91.60
65	1,625.83	1,532.48	1,437.36	65	109.21	103.05	96.00
66	1,764.99	1,664.59	1,560.66	66	118.90	111.85	104.81
67	1,916.48	1,805.50	1,692.77	67	129.47	121.54	113.61
68	2,080.29	1,958.75	1,837.21	68	140.04	132.11	123.30
69	2,258.20	2,126.09	1,992.22	69	152.37	143.56	133.87
70	2,450.20	2,305.76	2,161.32	70	164.70	155.01	145.32
71	2,693.28	2,534.75	2,376.22	71	181.43	170.86	160.29
72	2,961.03	2,786.64	2,612.26	72	199.05	187.60	176.15
73	3,255.19	3,063.19	2,871.19	73	218.42	206.09	192.88
74	3,577.54	3,366.17	3,154.79	74	240.44	226.35	212.26
75	3,931.60	3,699.08	3,466.57	75	263.34	248.37	232.51
76	4,424.81	4,162.35	3,901.65	76	296.81	280.07	261.58
77	4,977.91	4,683.74	4,391.34	77	333.80	314.42	294.17
78	5,601.47	5,270.31	4,940.92	78	375.19	353.17	331.16
79	6,302.53	5,930.86	5,559.19	79	421.87	397.21	372.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	695.78	655.27	614.75	18-44	46.68	44.04	41.39
45-49	819.08	773.28	725.72	45-49	55.49	52.84	49.32
50-54	961.76	908.92	854.31	50-54	65.17	61.65	57.25
55	1,252.40	1,180.18	1,106.20	55	83.67	79.27	73.98
56	1,321.10	1,245.36	1,169.61	56	88.95	84.55	78.39
57	1,393.32	1,314.06	1,234.79	57	94.24	88.95	82.79
58	1,470.83	1,386.28	1,303.49	58	99.52	93.36	87.19
59	1,550.09	1,463.78	1,375.71	59	104.81	98.64	92.48
60	1,634.64	1,543.05	1,451.45	60	110.09	103.93	96.88
61	1,728.00	1,631.12	1,532.48	61	116.26	110.09	103.05
62	1,824.88	1,722.72	1,618.79	62	123.30	116.26	108.33
63	1,928.81	1,817.83	1,708.62	63	129.47	122.42	114.50
64	2,036.26	1,920.00	1,803.74	64	136.51	129.47	120.66
65	2,150.75	2,027.45	1,902.39	65	143.56	135.63	126.83
66	2,340.99	2,207.12	2,071.49	66	156.77	147.96	138.28
67	2,548.84	2,400.88	2,252.92	67	170.86	161.17	150.61
68	2,772.55	2,614.02	2,451.96	68	185.83	175.27	164.70
69	3,017.39	2,843.01	2,668.62	69	202.57	191.12	178.79
70	3,283.38	3,093.14	2,902.90	70	220.18	207.85	194.64
71	3,618.06	3,408.44	3,198.83	71	243.08	228.99	214.90
72	3,984.44	3,753.69	3,522.94	72	266.86	251.89	236.04
73	4,387.82	4,134.17	3,880.51	73	294.17	277.43	259.82
74	4,833.47	4,553.39	4,273.32	74	324.11	305.61	286.24
75	5,323.16	5,014.90	4,706.64	75	355.82	335.56	314.42
76	5,990.75	5,643.74	5,296.73	76	400.73	377.83	354.06
77	6,739.38	6,350.09	5,959.05	77	450.94	424.51	398.09
78	7,583.12	7,144.51	6,704.15	78	506.42	477.36	448.29
79	8,532.55	8,037.58	7,542.61	79	569.83	537.25	503.78

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	896.59	857.83	817.32	18-44	60.77	58.13	54.61
45-49	1,072.73	1,023.41	974.09	45-49	72.22	69.58	65.17
50-54	1,280.59	1,220.70	1,159.05	50-54	85.43	81.91	77.50
55	1,648.73	1,569.47	1,488.44	55	110.09	105.69	100.40
56	1,740.33	1,657.54	1,572.99	56	116.26	111.85	106.57
57	1,837.21	1,749.14	1,661.06	57	123.30	118.02	111.85
58	1,939.38	1,847.78	1,752.66	58	130.35	124.18	118.02
59	2,046.83	1,949.94	1,851.30	59	137.39	131.23	125.06
60	2,159.56	2,057.39	1,953.47	60	144.44	138.28	131.23
61	2,281.10	2,171.89	2,064.44	61	153.25	146.20	139.16
62	2,406.17	2,293.43	2,178.94	62	161.17	154.13	146.20
63	2,540.04	2,420.26	2,300.48	63	169.98	162.94	155.01
64	2,680.95	2,555.89	2,429.06	64	179.67	171.74	162.94
65	2,828.92	2,696.81	2,564.70	65	189.36	180.55	171.74
66	3,073.76	2,929.32	2,786.64	66	206.09	196.40	186.72
67	3,337.98	3,181.21	3,024.44	67	223.71	213.14	202.57
68	3,623.34	3,454.24	3,285.14	68	242.20	231.63	220.18
69	3,935.12	3,751.93	3,566.97	69	263.34	251.01	238.68
70	4,273.32	4,072.51	3,871.71	70	285.36	272.15	258.94
71	4,692.55	4,472.37	4,252.18	71	313.54	299.45	284.48
72	5,150.53	4,910.97	4,669.65	72	344.37	328.51	312.66
73	5,654.31	5,391.85	5,127.63	73	377.83	360.22	342.61
74	6,207.41	5,918.53	5,631.41	74	414.83	396.33	376.07
75	6,813.36	6,498.06	6,182.75	75	455.34	434.20	412.18
76	7,665.91	7,311.85	6,956.04	76	512.59	488.81	464.15
77	8,625.91	8,224.29	7,824.44	77	576.88	549.58	522.28
78	9,703.93	9,252.99	8,802.06	78	648.22	618.28	587.45
79	10,917.58	10,410.28	9,901.21	79	729.25	695.78	661.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	192.00	181.43	169.10	18-44	14.09	13.21	12.33
45-49	223.71	213.14	199.05	45-49	16.73	15.85	14.09
50-54	258.94	246.61	232.51	50-54	18.50	17.61	15.85
55	354.06	331.16	308.26	55	23.78	22.90	21.14
56	378.72	355.82	331.16	56	25.54	24.66	22.90
57	405.14	380.48	352.29	57	27.30	26.42	24.66
58	433.32	405.14	376.95	58	29.94	28.18	26.42
59	463.27	433.32	403.38	59	31.71	29.94	28.18
60	494.97	463.27	429.80	60	33.47	31.71	29.94
61	530.20	496.73	461.50	61	36.11	34.35	32.59
62	568.95	531.96	494.97	62	38.75	36.99	34.35
63	607.71	570.72	531.96	63	41.39	38.75	36.99
64	649.98	611.23	570.72	64	44.04	41.39	39.63
65	695.78	653.50	611.23	65	46.68	44.04	41.39
66	762.72	716.92	669.36	66	51.96	48.44	45.80
67	834.94	783.85	732.77	67	56.37	53.72	50.20
68	912.44	857.83	803.23	68	61.65	58.13	54.61
69	998.75	938.86	878.97	69	67.82	64.29	59.89
70	1,092.11	1,026.94	961.76	70	73.98	69.58	65.17
71	1,218.94	1,146.72	1,074.50	71	82.79	78.39	73.10
72	1,359.85	1,278.83	1,197.80	72	92.48	87.19	81.03
73	1,518.39	1,426.79	1,336.95	73	103.05	96.88	90.72
74	1,692.77	1,592.37	1,491.96	74	114.50	107.45	100.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	1,888.29	1,775.56	1,662.83	75	126.83	119.78	111.85
76	2,126.09	1,999.27	1,872.44	76	142.68	134.75	125.94
77	2,392.07	2,249.39	2,108.48	77	161.17	151.49	141.80
78	2,689.76	2,531.23	2,372.70	78	180.55	170.86	159.41
79	3,027.96	2,850.06	2,670.39	79	203.45	192.00	178.79
80		3,205.87	3,005.06	80	228.11	214.90	200.81
81		3,607.49	3,382.02	81	257.17	242.20	226.35
82		4,058.42	3,803.01	82	288.88	272.15	254.53
83		4,565.72	4,278.61	83	324.99	306.50	286.24
84		5,136.44	4,812.33	84	365.50	344.37	322.35
				85	410.42	386.64	361.98
				86	462.39	435.08	407.78
				87	519.63	489.69	458.86
				88	584.81	551.34	516.11
				89	657.91	620.04	580.40
				90	739.82	697.54	652.62
				91	832.29	783.85	734.53
				92	936.22	882.50	826.13
				93	1,053.36	992.59	929.17
				94	1,185.47	1,116.77	1,045.43
				95	1,333.43	1,255.93	1,175.78
				96	1,499.89	1,412.70	1,322.86
				97	1,687.49	1,589.72	1,488.44
				98	1,897.98	1,787.89	1,674.28
				99	2,134.90	2,011.60	1,883.01

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	221.94	207.85	193.76	18-44	15.85	14.97	14.09
45-49	262.46	246.61	230.75	45-49	18.50	17.61	16.73
50-54	306.50	288.88	271.27	50-54	21.14	20.26	18.50
55	422.75	394.57	366.39	55	28.18	27.30	25.54
56	452.70	422.75	392.81	56	30.83	29.94	27.30
57	482.64	452.70	420.99	57	32.59	31.71	29.06
58	516.11	484.40	450.94	58	35.23	33.47	31.71
59	551.34	517.87	482.64	59	37.87	36.11	33.47
60	588.33	553.10	516.11	60	39.63	37.87	35.23
61	630.61	591.85	553.10	61	43.16	40.51	37.87
62	674.64	634.13	591.85	62	45.80	44.04	40.51
63	720.44	678.17	632.37	63	49.32	46.68	43.16
64	771.52	725.72	678.17	64	51.96	50.20	46.68
65	824.37	775.05	723.96	65	55.49	52.84	49.32
66	907.16	854.31	797.94	66	61.65	58.13	54.61
67	998.75	938.86	878.97	67	67.82	64.29	59.89
68	1,099.16	1,033.98	967.05	68	73.98	70.46	65.17
69	1,208.37	1,137.91	1,063.93	69	81.03	76.62	72.22
70	1,328.15	1,250.64	1,171.38	70	88.95	83.67	78.39
71	1,484.92	1,398.61	1,310.53	71	99.52	94.24	88.07
72	1,661.06	1,564.18	1,465.54	72	111.85	105.69	98.64
73	1,856.59	1,749.14	1,638.17	73	125.06	118.02	110.09
74	2,075.01	1,955.23	1,831.93	74	140.04	132.11	123.30

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,319.85	2,184.22	2,048.59	75	155.89	147.08	137.39
76	2,612.26	2,459.01	2,305.76	76	176.15	165.58	155.01
77	2,938.13	2,767.27	2,594.64	77	197.28	186.72	174.39
78	3,306.28	3,112.51	2,918.75	78	221.94	209.61	196.40
79	3,721.98	3,503.56	3,283.38	79	249.25	235.16	220.18
				80	280.07	264.22	247.49
				81	315.30	297.69	278.31
				82	354.94	334.68	313.54
				83	398.97	376.07	352.29
				84	448.29	422.75	396.33
				85	503.78	474.72	444.77
				86	567.19	534.61	501.14
				87	637.65	601.54	563.67
				88	717.80	676.40	634.13
				89	807.63	760.95	712.51
				90	908.04	856.07	802.35
				91	1,021.65	962.64	901.87
				92	1,149.36	1,083.30	1,014.61
				93	1,292.92	1,218.06	1,141.43
				94	1,454.97	1,370.42	1,284.11
				95	1,636.40	1,542.17	1,444.40
				96	1,840.73	1,735.05	1,624.95
				97	2,070.61	1,951.71	1,828.40
				98	2,329.54	2,195.67	2,056.51
				99	2,621.06	2,469.58	2,313.69

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	274.79	257.17	237.80	18-44	18.50	17.61	16.73
45-49	322.35	302.97	283.60	45-49	22.90	21.14	20.26
50-54	375.19	355.82	336.44	50-54	26.42	24.66	22.90
55	530.20	502.02	472.07	55	36.11	34.35	31.71
56	568.95	537.25	505.54	56	38.75	36.99	34.35
57	607.71	574.24	539.01	57	41.39	39.63	36.99
58	649.98	612.99	574.24	58	44.04	42.28	39.63
59	695.78	655.27	612.99	59	47.56	44.92	42.28
60	743.34	699.30	653.50	60	50.20	47.56	44.92
61	796.18	748.62	701.06	61	53.72	51.08	48.44
62	850.79	801.47	752.15	62	58.13	54.61	51.08
63	908.92	857.83	804.99	63	61.65	58.13	54.61
64	972.33	919.49	863.12	64	66.06	62.53	58.13
65	1,039.27	982.90	924.77	65	70.46	66.06	61.65
66	1,150.24	1,086.83	1,023.41	66	78.39	73.10	68.70
67	1,273.54	1,201.32	1,129.10	67	86.31	81.03	75.74
68	1,407.41	1,328.15	1,247.12	68	95.12	89.83	83.67
69	1,557.14	1,469.06	1,379.23	69	104.81	99.52	92.48
70	1,722.72	1,622.31	1,521.91	70	115.38	109.21	102.17
71	1,934.09	1,821.36	1,708.62	71	129.47	123.30	115.38
72	2,170.13	2,045.06	1,918.24	72	145.32	137.39	128.59
73	2,436.11	2,293.43	2,152.51	73	163.82	154.13	144.44
74	2,733.80	2,575.27	2,416.73	74	183.19	173.50	162.06

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,066.72	2,888.81	2,710.90	75	205.21	193.76	181.43
76	3,452.48	3,251.67	3,050.86	76	231.63	218.42	204.33
77	3,884.04	3,658.57	3,433.10	77	259.82	245.72	229.87
78	4,371.96	4,116.55	3,862.90	78	292.40	275.67	258.94
79	4,919.78	4,632.66	4,345.54	79	328.51	310.02	290.64
				80	369.03	347.89	326.75
				81	415.71	391.93	368.15
				82	467.67	440.37	413.94
				83	525.80	495.85	465.03
				84	591.85	557.50	523.16
				85	664.95	627.08	588.33
				86	748.62	705.47	662.31
				87	841.98	794.42	745.10
				88	946.79	893.06	838.46
				89	1,065.69	1,004.92	943.27
				90	1,198.68	1,130.86	1,060.40
				91	1,348.40	1,271.78	1,193.39
				92	1,516.62	1,430.31	1,342.24
				93	1,706.86	1,609.10	1,509.58
				94	1,920.00	1,810.79	1,698.94
				95	2,159.56	2,037.14	1,911.19
				96	2,429.94	2,291.67	2,149.87
				97	2,732.92	2,577.91	2,418.50
				98	3,074.64	2,900.26	2,720.59
				99	3,459.52	3,262.24	3,060.55

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	350.53	331.16	311.78	18-44	23.78	22.90	22.02
45-49	420.99	398.09	375.19	45-49	29.06	28.18	26.42
50-54	502.02	475.60	449.17	50-54	33.47	32.59	30.83
55	686.97	655.27	623.56	55	46.68	44.92	42.28
56	734.53	701.06	667.60	56	50.20	48.44	45.80
57	785.61	748.62	713.39	57	53.72	51.96	48.44
58	838.46	799.71	760.95	58	57.25	55.49	51.96
59	896.59	854.31	813.80	59	61.65	59.01	55.49
60	956.48	912.44	868.40	60	65.17	62.53	59.01
61	1,025.17	977.61	930.06	61	69.58	66.94	63.41
62	1,097.39	1,046.31	995.23	62	74.86	71.34	67.82
63	1,174.90	1,120.29	1,063.93	63	79.27	76.62	72.22
64	1,259.45	1,199.56	1,137.91	64	84.55	81.03	77.50
65	1,347.52	1,282.35	1,217.17	65	89.83	86.31	81.91
66	1,484.92	1,414.46	1,342.24	66	99.52	95.12	90.72
67	1,636.40	1,558.90	1,479.63	67	109.21	104.81	99.52
68	1,803.74	1,717.43	1,631.12	68	120.66	116.26	110.09
69	1,988.70	1,893.58	1,796.70	69	132.99	127.71	121.54
70	2,189.50	2,085.58	1,979.89	70	146.20	140.04	132.99
71	2,451.96	2,337.47	2,219.45	71	163.82	156.77	148.84
72	2,744.37	2,617.54	2,487.19	72	184.07	176.15	167.34
73	3,073.76	2,931.08	2,786.64	73	206.09	196.40	186.72
74	3,440.15	3,281.61	3,121.32	74	230.75	220.18	208.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,850.57	3,674.42	3,496.51	75	258.06	245.72	233.39
76	4,333.21	4,134.17	3,933.36	76	290.64	276.55	263.34
77	4,875.74	4,652.04	4,424.81	77	326.75	311.78	295.93
78	5,486.97	5,233.32	4,977.91	78	367.27	350.53	332.92
79	6,173.95	5,888.59	5,599.71	79	413.06	394.57	374.31
				80	464.15	443.01	420.99
				81	522.28	498.50	473.83
				82	587.45	561.03	532.84
				83	661.43	630.61	598.90
				84	743.34	708.99	673.76
				85	835.82	797.06	757.43
				86	940.62	897.47	852.55
				87	1,058.64	1,009.32	959.12
				88	1,190.75	1,135.27	1,078.90
				89	1,339.60	1,277.06	1,213.65
				90	1,506.94	1,436.48	1,365.14
				91	1,694.53	1,616.15	1,536.00
				92	1,906.79	1,818.72	1,728.00
				93	2,144.59	2,045.94	1,943.78
				94	2,413.21	2,301.36	2,186.86
				95	2,714.42	2,588.48	2,459.89
				96	3,053.50	2,912.59	2,767.27
				97	3,435.74	3,276.33	3,113.39
				98	3,864.66	3,685.87	3,502.68
				99	4,348.18	4,146.50	3,940.40

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	364.62	345.25	325.87	18-44	25.54	23.78	22.02
45-49	431.56	406.90	384.00	45-49	30.83	29.06	26.42
50-54	507.30	479.12	449.17	50-54	35.23	33.47	30.83
55	671.12	630.61	590.09	55	44.92	42.28	39.63
56	709.87	667.60	625.32	56	48.44	44.92	42.28
57	752.15	706.35	660.55	57	51.08	47.56	44.92
58	794.42	746.86	699.30	58	53.72	51.08	47.56
59	840.22	790.90	738.06	59	57.25	53.72	50.20
60	887.78	834.94	780.33	60	59.89	56.37	52.84
61	940.62	884.26	826.13	61	63.41	59.89	56.37
62	996.99	937.10	875.45	62	67.82	63.41	59.89
63	1,055.12	991.71	926.53	63	71.34	66.94	63.41
64	1,116.77	1,049.83	979.38	64	75.74	71.34	66.94
65	1,181.94	1,109.72	1,035.74	65	79.27	74.86	70.46
66	1,282.35	1,204.84	1,125.58	66	86.31	81.91	76.62
67	1,389.80	1,307.01	1,220.70	67	93.36	88.07	82.79
68	1,507.82	1,417.98	1,324.62	68	101.28	96.00	89.83
69	1,634.64	1,537.76	1,437.36	69	110.09	103.93	96.88
70	1,772.04	1,666.35	1,558.90	70	118.90	111.85	104.81
71	1,946.42	1,830.17	1,712.15	71	131.23	123.30	115.38
72	2,136.66	2,008.07	1,879.49	72	143.56	134.75	126.83
73	2,344.51	2,203.60	2,062.68	73	156.77	147.96	139.16
74	2,573.50	2,418.50	2,263.49	74	172.62	162.94	152.37

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	2,823.63	2,654.53	2,483.67	75	188.48	177.91	166.46
76	3,177.69	2,987.45	2,795.45	76	212.26	200.81	187.60
77	3,574.02	3,360.88	3,145.98	77	238.68	225.47	211.38
78	4,019.67	3,780.11	3,540.55	78	268.62	253.65	236.92
79	4,519.93	4,252.18	3,982.68	79	302.97	284.48	266.86
80		4,782.39	4,481.17	80		319.71	299.45
81		5,381.28	5,043.08	81		360.22	337.32
82		6,055.93	5,673.69	82		405.14	379.60
83		6,813.36	6,383.56	83		455.34	426.28
84		7,665.91	7,183.27	84		512.59	480.00

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	445.65	419.23	392.81	18-44	29.94	28.18	26.42
45-49	526.68	496.73	465.03	45-49	36.11	33.47	31.71
50-54	620.04	584.81	549.58	50-54	42.28	39.63	36.99
55	817.32	771.52	725.72	55	55.49	51.96	48.44
56	866.64	817.32	769.76	56	59.01	55.49	51.96
57	917.72	866.64	813.80	57	62.53	58.13	54.61
58	972.33	915.96	861.36	58	66.06	61.65	58.13
59	1,030.46	970.57	910.68	59	69.58	65.17	60.77
60	1,090.35	1,026.94	963.52	60	73.10	68.70	64.29
61	1,155.52	1,088.59	1,021.65	61	77.50	73.10	68.70
62	1,222.46	1,152.00	1,079.78	62	81.91	77.50	72.22
63	1,294.68	1,218.94	1,143.19	63	87.19	81.91	76.62
64	1,370.42	1,291.16	1,210.13	64	91.60	87.19	81.03
65	1,449.69	1,365.14	1,280.59	65	96.88	91.60	85.43
66	1,574.75	1,483.16	1,391.56	66	105.69	99.52	93.36
67	1,710.39	1,609.98	1,511.34	67	114.50	108.33	101.28
68	1,856.59	1,749.14	1,641.69	68	125.06	118.02	110.09
69	2,015.12	1,898.86	1,782.61	69	135.63	127.71	119.78
70	2,187.74	2,060.92	1,934.09	70	147.08	138.28	129.47
71	2,407.93	2,267.01	2,127.85	71	162.06	152.37	142.68
72	2,647.49	2,494.24	2,337.47	72	177.91	167.34	156.77
73	2,911.71	2,742.61	2,569.98	73	195.52	184.07	172.62
74	3,204.11	3,015.63	2,825.39	74	214.90	202.57	189.36
75	3,522.94	3,315.08	3,105.47	75	235.16	221.94	207.85
76	3,963.30	3,730.79	3,494.75	76	265.10	250.13	234.28
77	4,460.04	4,197.58	3,931.60	77	297.69	280.95	263.34
78	5,016.66	4,720.73	4,424.81	78	335.56	316.18	295.93
79	5,643.74	5,312.59	4,977.91	79	376.95	354.94	332.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	568.95	537.25	503.78	18-44	38.75	36.99	34.35
45-49	679.93	641.17	600.66	45-49	46.68	44.04	41.39
50-54	810.28	762.72	715.16	50-54	54.61	51.96	48.44
55	1,083.30	1,016.37	949.43	55	72.22	68.70	64.29
56	1,146.72	1,076.26	1,005.80	56	76.62	73.10	68.70
57	1,211.89	1,137.91	1,063.93	57	81.03	77.50	72.22
58	1,282.35	1,204.84	1,127.34	58	86.31	81.91	76.62
59	1,356.33	1,275.30	1,192.51	59	90.72	86.31	81.03
60	1,433.83	1,347.52	1,261.21	60	96.00	90.72	85.43
61	1,518.39	1,428.55	1,338.72	61	102.17	96.88	90.72
62	1,608.22	1,513.10	1,417.98	62	108.33	102.17	96.00
63	1,703.34	1,602.94	1,504.29	63	114.50	108.33	101.28
64	1,801.98	1,698.06	1,594.13	64	120.66	114.50	107.45
65	1,907.67	1,798.46	1,689.25	65	127.71	120.66	112.73
66	2,076.77	1,956.99	1,838.97	66	139.16	132.11	123.30
67	2,259.96	2,129.61	1,999.27	67	151.49	143.56	133.87
68	2,460.77	2,318.09	2,175.41	68	164.70	155.89	146.20
69	2,677.43	2,520.66	2,365.65	69	179.67	169.98	158.53
70	2,913.47	2,742.61	2,571.74	70	194.64	184.07	172.62
71	3,211.16	3,024.44	2,835.96	71	214.90	203.45	190.24
72	3,538.79	3,332.70	3,124.84	72	236.92	223.71	209.61
73	3,899.89	3,672.66	3,443.67	73	260.70	246.61	231.63
74	4,297.98	4,047.85	3,795.96	74	287.12	271.27	254.53
75	4,736.59	4,460.04	4,181.72	75	316.18	298.57	280.07
76	5,328.44	5,018.42	4,706.64	76	355.82	336.44	315.30
77	5,994.28	5,645.50	5,294.97	77	400.73	377.83	354.94
78	6,742.90	6,351.85	5,959.05	78	450.94	425.39	398.97
79	7,586.64	7,144.51	6,704.15	79	507.30	478.24	448.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	755.67	718.68	679.93	18-44	51.08	49.32	46.68
45-49	910.68	866.64	819.08	45-49	61.65	59.01	56.37
50-54	1,095.63	1,041.03	984.66	50-54	73.10	70.46	66.94
55	1,440.88	1,375.71	1,310.53	55	96.88	92.48	88.07
56	1,525.43	1,456.73	1,388.04	56	103.05	98.64	93.36
57	1,613.50	1,541.28	1,469.06	57	108.33	103.93	99.52
58	1,706.86	1,629.36	1,553.61	58	114.50	110.09	104.81
59	1,803.74	1,724.48	1,643.45	59	121.54	116.26	110.97
60	1,907.67	1,823.12	1,738.57	60	127.71	122.42	117.14
61	2,016.88	1,927.05	1,837.21	61	135.63	129.47	124.18
62	2,133.14	2,036.26	1,939.38	62	143.56	137.39	131.23
63	2,254.68	2,150.75	2,046.83	63	151.49	144.44	138.28
64	2,381.50	2,272.29	2,161.32	64	160.29	153.25	145.32
65	2,517.14	2,399.12	2,281.10	65	169.10	161.17	153.25
66	2,735.56	2,608.73	2,480.15	66	184.07	175.27	166.46
67	2,973.36	2,834.20	2,695.05	67	199.93	190.24	180.55
68	3,232.29	3,080.81	2,929.32	68	216.66	206.97	196.40
69	3,512.37	3,348.55	3,184.73	69	235.16	224.59	213.14
70	3,815.34	3,637.43	3,459.52	70	254.53	243.08	230.75
71	4,194.06	3,998.53	3,803.01	71	280.07	267.74	253.65
72	4,608.00	4,394.86	4,179.96	72	308.26	294.17	279.19
73	5,064.22	4,829.94	4,593.91	73	338.20	323.23	306.50
74	5,564.48	5,307.30	5,050.13	74	372.55	354.94	337.32
75	6,114.06	5,832.22	5,548.62	75	408.66	389.28	369.91
76	6,880.29	6,563.23	6,242.64	76	459.74	438.61	416.59
77	7,741.65	7,382.31	7,022.97	77	516.99	493.21	468.55
78	8,710.46	8,305.32	7,900.18	78	582.17	554.86	527.56
79	9,800.81	9,344.59	8,888.37	79	654.39	623.56	592.73

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	230.75	220.18	207.85	18-44	16.73	15.85	14.09
45-49	276.55	260.70	244.84	45-49	20.26	19.38	17.61
50-54	329.39	308.26	287.12	50-54	22.90	22.02	20.26
55	428.04	403.38	376.95	55	29.94	28.18	26.42
56	457.98	429.80	401.61	56	31.71	29.94	28.18
57	487.93	457.98	426.28	57	34.35	31.71	29.94
58	521.39	487.93	454.46	58	36.11	33.47	31.71
59	554.86	519.63	482.64	59	37.87	35.23	33.47
60	591.85	553.10	512.59	60	39.63	36.99	34.35
61	630.61	590.09	547.82	61	42.28	39.63	36.99
62	671.12	628.84	584.81	62	45.80	43.16	39.63
63	715.16	669.36	623.56	63	48.44	45.80	42.28
64	760.95	713.39	664.07	64	51.96	49.32	45.80
65	808.51	759.19	708.11	65	54.61	51.96	48.44
66	889.54	834.94	778.57	66	59.89	57.25	53.72
67	975.85	915.96	856.07	67	66.06	62.53	59.01
68	1,070.97	1,005.80	938.86	68	72.22	68.70	64.29
69	1,176.66	1,104.44	1,032.22	69	79.27	74.86	70.46
70	1,291.16	1,211.89	1,132.62	70	86.31	81.91	76.62
71	1,435.60	1,347.52	1,259.45	71	96.00	91.60	85.43
72	1,597.65	1,499.01	1,400.37	72	106.57	101.28	95.12
73	1,775.56	1,666.35	1,557.14	73	118.90	112.73	105.69
74	1,972.84	1,853.06	1,731.52	74	132.11	125.06	117.14

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,193.03	2,059.16	1,923.52	75	146.20	138.28	129.47
76	2,466.06	2,316.33	2,166.61	76	164.70	155.89	146.20
77	2,774.31	2,606.97	2,437.87	77	185.83	175.27	163.82
78	3,119.56	2,931.08	2,742.61	78	208.73	197.28	184.07
79	3,507.08	3,297.47	3,087.85	79	235.16	221.06	206.97
80		3,707.89	3,473.61	80	264.22	248.37	232.51
81		4,172.92	3,908.70	81	297.69	280.07	261.58
82		4,696.07	4,398.39	82	334.68	314.42	294.17
83		5,284.40	4,949.72	83	376.07	353.17	331.16
84		5,946.72	5,569.76	84	422.75	397.21	372.55
				85	474.72	446.53	418.35
				86	534.61	502.90	471.19
				87	601.54	565.43	530.20
				88	676.40	635.89	596.26
				89	760.95	716.04	670.24
				90	856.07	804.99	753.91
				91	962.64	905.39	848.15
				92	1,083.30	1,019.01	954.72
				93	1,218.06	1,145.83	1,073.61
				94	1,370.42	1,289.39	1,208.37
				95	1,542.17	1,450.57	1,358.97
				96	1,735.05	1,632.00	1,528.95
				97	1,951.71	1,835.45	1,720.07
				98	2,195.67	2,065.32	1,934.97
				99	2,469.58	2,323.38	2,176.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	285.36	265.98	246.61	18-44	19.38	18.50	17.61
45-49	341.72	318.83	294.17	45-49	23.78	22.90	21.14
50-54	405.14	378.72	350.53	50-54	27.30	26.42	24.66
55	514.35	486.17	456.22	55	35.23	33.47	30.83
56	549.58	519.63	486.17	56	37.87	36.11	33.47
57	586.57	553.10	517.87	57	40.51	37.87	35.23
58	625.32	588.33	551.34	58	42.28	40.51	37.87
59	665.83	627.08	586.57	59	44.92	43.16	40.51
60	709.87	667.60	623.56	60	47.56	44.92	42.28
61	757.43	711.63	664.07	61	51.08	48.44	45.80
62	804.99	757.43	706.35	62	54.61	51.08	48.44
63	857.83	804.99	752.15	63	58.13	54.61	51.96
64	912.44	856.07	799.71	64	61.65	58.13	54.61
65	970.57	910.68	850.79	65	65.17	61.65	58.13
66	1,067.45	1,002.28	937.10	66	72.22	67.82	64.29
67	1,174.90	1,102.68	1,032.22	67	79.27	74.86	70.46
68	1,291.16	1,213.65	1,136.15	68	87.19	81.91	77.50
69	1,419.74	1,335.19	1,252.40	69	96.00	89.83	84.55
70	1,560.66	1,469.06	1,377.47	70	104.81	98.64	92.48
71	1,743.85	1,641.69	1,539.52	71	117.14	110.97	103.93
72	1,948.18	1,833.69	1,719.19	72	131.23	123.30	115.38
73	2,175.41	2,048.59	1,920.00	73	146.20	137.39	129.47
74	2,429.06	2,288.15	2,143.71	74	162.94	153.25	144.44

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,712.66	2,554.13	2,393.83	75	181.43	170.86	160.29
76	3,052.62	2,874.72	2,693.28	76	204.33	192.88	180.55
77	3,434.86	3,234.06	3,029.72	77	229.87	216.66	203.45
78	3,864.66	3,637.43	3,408.44	78	258.94	243.96	228.99
79	4,349.06	4,091.89	3,834.72	79	290.64	274.79	257.17
				80	326.75	308.26	288.88
				81	368.15	347.01	324.99
				82	413.94	390.17	365.50
				83	465.03	438.61	411.30
				84	523.16	493.21	462.39
				85	588.33	553.98	519.63
				86	662.31	623.56	584.81
				87	745.10	701.94	657.91
				88	838.46	789.14	740.70
				89	943.27	887.78	833.17
				90	1,060.40	998.75	937.10
				91	1,193.39	1,123.82	1,054.24
				92	1,342.24	1,263.85	1,185.47
				93	1,509.58	1,421.50	1,333.43
				94	1,698.94	1,599.41	1,500.77
				95	1,911.19	1,799.34	1,687.49
				96	2,149.87	2,023.93	1,898.86
				97	2,418.50	2,277.58	2,135.78
				98	2,720.59	2,562.06	2,402.64
				99	3,060.55	2,881.76	2,702.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	369.91	348.77	325.87	18-44	24.66	23.78	22.02
45-49	442.13	415.71	389.28	45-49	29.94	29.06	26.42
50-54	528.44	494.97	461.50	50-54	35.23	33.47	31.71
55	657.03	620.04	581.28	55	44.92	42.28	39.63
56	701.06	662.31	620.04	56	48.44	45.80	42.28
57	748.62	706.35	660.55	57	51.08	48.44	44.92
58	797.94	752.15	704.59	58	54.61	51.08	48.44
59	850.79	801.47	750.39	59	57.25	54.61	51.08
60	907.16	854.31	799.71	60	60.77	57.25	53.72
61	967.05	910.68	852.55	61	65.17	61.65	58.13
62	1,028.70	968.81	907.16	62	69.58	66.06	61.65
63	1,093.87	1,030.46	965.28	63	73.98	70.46	65.17
64	1,164.33	1,097.39	1,028.70	64	79.27	74.86	69.58
65	1,238.31	1,166.09	1,093.87	65	83.67	79.27	73.98
66	1,366.90	1,287.63	1,208.37	66	92.48	88.07	81.91
67	1,509.58	1,421.50	1,333.43	67	102.17	96.00	89.83
68	1,664.59	1,569.47	1,472.59	68	111.85	105.69	99.52
69	1,837.21	1,731.52	1,625.83	69	123.30	116.26	109.21
70	2,027.45	1,911.19	1,793.17	70	135.63	127.71	119.78
71	2,277.58	2,147.23	2,013.36	71	152.37	143.56	134.75
72	2,555.89	2,409.69	2,261.72	72	171.74	161.17	151.49
73	2,869.43	2,705.61	2,538.28	73	192.88	181.43	169.98
74	3,221.72	3,036.77	2,850.06	74	215.78	203.45	191.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,616.29	3,408.44	3,198.83	75	242.20	228.11	214.02
76	4,068.99	3,836.48	3,600.44	76	273.03	257.17	241.32
77	4,578.06	4,315.60	4,051.38	77	306.50	288.88	271.27
78	5,150.53	4,856.37	4,558.68	78	345.25	324.99	304.73
79	5,795.23	5,462.31	5,131.16	79	388.40	365.50	342.61
				80	435.96	410.42	384.88
				81	490.57	462.39	433.32
				82	552.22	519.63	487.93
				83	620.92	584.81	548.70
				84	698.42	657.91	617.39
				85	784.73	739.82	694.02
				86	883.38	832.29	781.21
				87	993.47	937.10	878.97
				88	1,117.65	1,054.24	988.18
				89	1,257.69	1,185.47	1,112.37
				90	1,414.46	1,333.43	1,251.52
				91	1,591.49	1,499.89	1,407.41
				92	1,790.53	1,687.49	1,583.56
				93	2,014.24	1,898.86	1,780.84
				94	2,265.25	2,135.78	2,003.67
				95	2,548.84	2,402.64	2,253.80
				96	2,867.67	2,702.97	2,535.63
				97	3,225.25	3,041.17	2,852.70
				98	3,628.62	3,420.77	3,209.39
				99	4,082.20	3,848.81	3,610.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	473.83	450.94	426.28	18-44	31.71	30.83	29.06
45-49	561.91	535.49	509.06	45-49	37.87	36.99	34.35
50-54	664.07	635.89	605.94	50-54	44.92	43.16	40.51
55	859.60	817.32	775.05	55	58.13	55.49	52.84
56	915.96	871.93	826.13	56	62.53	59.89	56.37
57	975.85	928.29	880.73	57	66.06	63.41	59.89
58	1,039.27	988.18	937.10	58	70.46	66.94	64.29
59	1,106.20	1,053.36	998.75	59	74.86	71.34	68.70
60	1,176.66	1,120.29	1,062.17	60	79.27	75.74	72.22
61	1,254.17	1,194.28	1,134.39	61	84.55	81.03	77.50
62	1,335.19	1,271.78	1,208.37	62	89.83	86.31	81.91
63	1,421.50	1,356.33	1,289.39	63	96.00	91.60	87.19
64	1,513.10	1,444.40	1,375.71	64	102.17	97.76	92.48
65	1,609.98	1,537.76	1,465.54	65	108.33	103.05	97.76
66	1,775.56	1,696.29	1,615.27	66	119.78	113.61	108.33
67	1,958.75	1,868.92	1,779.08	67	132.11	125.94	118.90
68	2,159.56	2,059.16	1,958.75	68	145.32	138.28	131.23
69	2,381.50	2,270.53	2,157.80	69	159.41	152.37	145.32
70	2,626.35	2,501.28	2,376.22	70	175.27	167.34	159.41
71	2,938.13	2,798.97	2,658.06	71	196.40	187.60	178.79
72	3,285.14	3,130.13	2,973.36	72	219.30	209.61	199.93
73	3,674.42	3,501.80	3,325.65	73	245.72	234.28	222.83
74	4,109.50	3,915.74	3,720.22	74	274.79	261.58	249.25

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,595.67	4,379.01	4,160.59	75	306.50	292.40	278.31
76	5,171.67	4,926.83	4,681.98	76	345.25	329.39	313.54
77	5,816.37	5,543.34	5,266.79	77	388.40	370.79	352.29
78	6,543.85	6,235.60	5,925.58	78	436.84	416.59	396.33
79	7,361.17	7,015.93	6,667.16	79	491.45	468.55	445.65
				80	552.22	526.68	501.14
				81	621.80	592.73	563.67
				82	699.30	666.72	634.13
				83	786.50	750.39	713.39
				84	885.14	843.74	802.35
				85	995.23	948.55	901.87
				86	1,120.29	1,067.45	1,014.61
				87	1,260.33	1,201.32	1,141.43
				88	1,417.10	1,351.05	1,284.11
				89	1,595.01	1,520.15	1,445.28
				90	1,794.06	1,709.50	1,625.83
				91	2,017.76	1,923.52	1,828.40
				92	2,270.53	2,163.96	2,057.39
				93	2,554.13	2,434.35	2,314.57
				94	2,872.95	2,738.20	2,603.45
				95	3,232.29	3,080.81	2,929.32
				96	3,636.55	3,465.69	3,294.83
				97	4,091.01	3,899.01	3,707.01
				98	4,601.83	4,386.06	4,170.28
				99	5,176.95	4,934.75	4,691.67

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	454.46	429.80	405.14	18-44	31.71	29.94	27.30
45-49	540.77	510.83	479.12	45-49	37.87	35.23	32.59
50-54	641.17	604.18	565.43	50-54	44.04	41.39	38.75
55	799.71	755.67	711.63	55	54.61	51.08	47.56
56	847.27	799.71	752.15	56	58.13	54.61	51.08
57	894.83	845.50	796.18	57	60.77	57.25	53.72
58	945.91	893.06	840.22	58	64.29	60.77	56.37
59	1,000.51	944.15	887.78	59	67.82	64.29	59.89
60	1,056.88	996.99	937.10	60	71.34	66.94	62.53
61	1,118.53	1,053.36	989.94	61	75.74	71.34	66.94
62	1,181.94	1,113.25	1,044.55	62	80.15	74.86	70.46
63	1,250.64	1,176.66	1,102.68	63	84.55	79.27	74.86
64	1,321.10	1,243.60	1,164.33	64	88.95	83.67	78.39
65	1,396.84	1,312.29	1,227.74	65	93.36	88.07	82.79
66	1,511.34	1,421.50	1,329.91	66	101.28	96.00	89.83
67	1,636.40	1,537.76	1,440.88	67	110.09	103.93	96.88
68	1,768.51	1,664.59	1,558.90	68	118.90	112.73	104.81
69	1,914.72	1,800.22	1,687.49	69	128.59	121.54	113.61
70	2,069.72	1,948.18	1,826.64	70	139.16	131.23	122.42
71	2,272.29	2,138.42	2,004.55	71	153.25	144.44	134.75
72	2,492.48	2,344.51	2,198.31	72	167.34	157.65	147.96
73	2,733.80	2,573.50	2,411.45	73	184.07	172.62	162.06
74	2,998.02	2,821.87	2,645.72	74	201.69	189.36	177.03

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	3,288.66	3,094.90	2,901.14	75	220.18	206.97	193.76
76	3,700.84	3,482.42	3,265.76	76	248.37	233.39	218.42
77	4,164.11	3,919.27	3,674.42	77	279.19	262.46	245.72
78	4,685.50	4,408.95	4,134.17	78	313.54	295.05	276.55
79	5,270.31	4,960.29	4,650.28	79	353.17	332.04	310.90
80		5,580.33	5,231.56	80	0.00	372.55	348.77
81		6,279.63	5,885.06	81	0.00	419.23	392.81
82		7,063.49	6,621.36	82	0.00	472.07	442.13
83		7,945.98	7,447.49	83	0.00	531.08	497.61
84		8,939.45	8,377.54	84	0.00	597.14	559.27

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	565.43	531.96	496.73	18-44	38.75	36.99	34.35
45-49	667.60	628.84	586.57	45-49	45.80	44.04	40.51
50-54	785.61	739.82	692.26	50-54	53.72	51.08	47.56
55	1,002.28	944.15	884.26	55	66.94	63.41	59.01
56	1,058.64	996.99	933.58	56	71.34	66.94	62.53
57	1,115.01	1,051.60	984.66	57	74.86	71.34	66.06
58	1,176.66	1,107.96	1,037.50	58	79.27	74.86	69.58
59	1,240.07	1,167.85	1,095.63	59	83.67	79.27	73.98
60	1,307.01	1,231.27	1,153.76	60	88.07	82.79	77.50
61	1,380.99	1,299.96	1,218.94	61	93.36	88.07	81.91
62	1,456.73	1,373.94	1,287.63	62	98.64	92.48	86.31
63	1,537.76	1,449.69	1,359.85	63	103.93	97.76	91.60
64	1,622.31	1,530.72	1,437.36	64	110.09	103.05	96.88
65	1,712.15	1,615.27	1,516.62	65	115.38	108.33	101.28
66	1,860.11	1,754.42	1,646.97	66	125.94	118.02	110.09
67	2,018.64	1,904.15	1,787.89	67	136.51	127.71	119.78
68	2,191.27	2,066.20	1,939.38	68	147.96	139.16	129.47
69	2,379.74	2,244.11	2,104.95	69	160.29	150.61	140.92
70	2,582.31	2,434.35	2,284.62	70	173.50	162.94	152.37
71	2,839.49	2,675.67	2,510.09	71	191.12	179.67	168.22
72	3,121.32	2,939.89	2,758.46	72	209.61	197.28	184.07
73	3,429.58	3,230.53	3,029.72	73	229.87	216.66	202.57
74	3,769.54	3,549.36	3,329.17	74	252.77	237.80	222.83
75	4,142.97	3,899.89	3,656.81	75	276.55	260.70	243.96
76	4,660.84	4,387.82	4,114.79	76	311.78	293.28	274.79
77	5,243.89	4,937.39	4,629.14	77	350.53	330.28	309.14
78	5,899.16	5,553.91	5,206.90	78	394.57	371.67	347.89
79	6,637.21	6,247.93	5,858.64	79	443.89	417.47	391.05

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	753.91	711.63	669.36	18-44	51.08	48.44	44.92
45-49	886.02	836.70	787.38	45-49	60.77	57.25	52.84
50-54	1,037.50	981.14	923.01	50-54	70.46	66.06	61.65
55	1,333.43	1,257.69	1,180.18	55	89.83	84.55	79.27
56	1,407.41	1,328.15	1,245.36	56	95.12	89.83	83.67
57	1,484.92	1,400.37	1,314.06	57	100.40	94.24	88.07
58	1,567.71	1,477.87	1,386.28	58	105.69	99.52	93.36
59	1,654.02	1,558.90	1,462.02	59	110.97	104.81	98.64
60	1,743.85	1,643.45	1,541.28	60	116.26	110.09	103.05
61	1,838.97	1,733.28	1,625.83	61	123.30	116.26	109.21
62	1,939.38	1,826.64	1,713.91	62	129.47	122.42	114.50
63	2,045.06	1,927.05	1,807.27	63	136.51	129.47	120.66
64	2,156.04	2,030.97	1,905.91	64	144.44	135.63	127.71
65	2,272.29	2,140.18	2,008.07	65	151.49	142.68	133.87
66	2,474.86	2,330.42	2,187.74	66	165.58	155.89	146.20
67	2,693.28	2,538.28	2,381.50	67	180.55	169.98	159.41
68	2,932.84	2,763.74	2,592.88	68	196.40	184.95	173.50
69	3,191.78	3,008.59	2,823.63	69	214.02	201.69	188.48
70	3,473.61	3,274.57	3,073.76	70	232.51	219.30	205.21
71	3,825.91	3,605.72	3,383.78	71	256.29	242.20	226.35
72	4,211.67	3,968.59	3,725.50	72	281.83	265.98	249.25
73	4,637.94	4,368.44	4,098.94	73	310.02	292.40	273.91
74	5,106.50	4,808.81	4,512.88	74	341.72	322.35	302.09
75	5,620.84	5,293.21	4,965.58	75	375.19	354.06	332.04
76	6,323.67	5,955.52	5,587.38	76	422.75	398.97	374.31
77	7,114.57	6,700.62	6,286.68	77	475.60	448.29	420.99
78	8,002.35	7,537.32	7,072.29	78	534.61	504.66	472.95
79	9,002.86	8,479.71	7,956.55	79	601.54	567.19	531.96

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

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

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	972.33	928.29	882.50	18-44	65.17	62.53	59.01
45-49	1,157.28	1,102.68	1,046.31	45-49	77.50	74.86	70.46
50-54	1,373.94	1,307.01	1,238.31	50-54	91.60	88.07	83.67
55	1,747.38	1,662.83	1,578.28	55	117.14	111.85	106.57
56	1,844.26	1,754.42	1,666.35	56	124.18	118.02	112.73
57	1,944.66	1,851.30	1,756.18	57	131.23	125.06	118.90
58	2,050.35	1,951.71	1,853.06	58	138.28	132.11	125.06
59	2,163.08	2,059.16	1,955.23	59	145.32	139.16	132.11
60	2,279.34	2,170.13	2,060.92	60	153.25	146.20	138.28
61	2,406.17	2,291.67	2,177.17	61	162.06	155.01	146.20
62	2,538.28	2,418.50	2,296.95	62	170.86	162.94	155.01
63	2,677.43	2,552.37	2,425.54	63	180.55	171.74	162.94
64	2,825.39	2,693.28	2,561.17	64	190.24	181.43	172.62
65	2,980.40	2,841.25	2,702.09	65	199.93	191.12	181.43
66	3,237.58	3,086.09	2,934.61	66	217.54	207.85	197.28
67	3,514.13	3,350.31	3,186.50	67	236.04	225.47	214.02
68	3,815.34	3,637.43	3,459.52	68	256.29	244.84	232.51
69	4,142.97	3,949.21	3,757.21	69	278.31	265.10	251.89
70	4,497.03	4,287.41	4,077.80	70	301.21	287.12	273.03
71	4,937.39	4,706.64	4,477.65	71	331.16	315.30	300.33
72	5,420.04	5,168.15	4,914.50	72	362.86	346.13	328.51
73	5,948.48	5,671.93	5,395.38	73	398.09	379.60	361.10
74	6,529.76	6,226.79	5,922.06	74	436.84	416.59	395.45
75	7,167.41	6,834.50	6,499.82	75	478.24	456.22	433.32
76	8,064.00	7,690.57	7,313.61	76	538.13	513.47	487.93
77	9,073.32	8,650.57	8,226.06	77	605.94	577.76	548.70
78	10,207.71	9,732.11	9,254.75	78	680.81	649.98	617.39
79	11,484.77	10,949.28	10,410.28	79	766.24	731.01	694.90

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	334.84	318.64	302.44	18-44	24.30	22.95	20.25
45-49	399.65	378.05	356.44	45-49	28.35	27.00	24.30
50-54	472.56	445.55	415.85	50-54	32.40	31.05	28.35
55	626.48	585.97	542.77	55	41.86	40.50	37.80
56	666.98	626.48	580.57	56	45.91	43.21	40.50
57	710.19	666.98	618.38	57	48.61	45.91	43.21
58	756.09	707.49	658.88	58	51.31	48.61	45.91
59	804.70	753.39	702.09	59	55.36	51.31	47.26
60	853.30	802.00	747.99	60	58.06	54.01	49.96
61	912.71	858.71	799.30	61	62.11	58.06	54.01
62	974.82	915.41	853.30	62	66.16	62.11	58.06
63	1,039.63	977.52	912.71	63	70.21	66.16	62.11
64	1,109.84	1,042.33	974.82	64	75.61	71.56	66.16
65	1,182.74	1,112.54	1,039.63	65	79.66	75.61	70.21
66	1,298.86	1,223.25	1,142.24	66	87.76	83.71	76.96
67	1,425.77	1,342.06	1,255.65	67	95.86	91.81	85.06
68	1,563.49	1,471.68	1,377.17	68	105.31	99.91	93.16
69	1,717.41	1,614.80	1,512.18	69	114.76	109.36	101.26
70	1,882.13	1,771.42	1,658.00	70	125.57	118.81	110.71
71	2,095.46	1,971.24	1,844.33	71	140.42	132.32	124.22
72	2,327.68	2,192.67	2,052.25	72	156.62	147.17	137.72
73	2,589.62	2,435.70	2,281.78	73	174.17	164.72	153.92
74	2,878.55	2,708.43	2,535.61	74	193.07	182.27	170.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,199.89	3,010.87	2,819.14	75	214.68	202.52	189.02
76	3,602.24	3,388.91	3,172.89	76	241.68	228.18	213.33
77	4,053.20	3,812.87	3,569.84	77	272.73	256.53	240.33
78	4,560.86	4,290.82	4,018.09	78	306.49	287.59	270.03
79	5,130.63	4,828.19	4,520.35	79	344.29	324.04	303.79
80		5,430.36	5,084.72	80	386.15	363.19	340.24
81		6,110.85	5,722.00	81	434.75	409.10	383.45
82		6,875.04	6,437.59	82	488.76	460.41	430.70
83		7,733.75	7,242.29	83	550.87	518.46	484.71
84		8,703.16	8,146.90	84	618.38	583.27	545.47
				85	695.34	654.83	612.97
				86	783.10	737.19	689.93
				87	880.31	829.00	776.34
				88	991.02	932.96	873.56
				89	1,113.89	1,049.08	982.92
				90	1,254.30	1,180.04	1,105.79
				91	1,410.92	1,328.56	1,243.50
				92	1,586.44	1,494.63	1,398.77
				93	1,784.92	1,680.96	1,572.94
				94	2,007.70	1,890.23	1,770.07
				95	2,258.83	2,126.51	1,991.49
				96	2,541.01	2,392.49	2,239.92
				97	2,858.30	2,692.23	2,519.41
				98	3,216.09	3,028.42	2,835.35
				99	3,617.09	3,406.47	3,189.09

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	399.65	380.75	359.14	18-44	28.35	27.00	24.30
45-49	475.26	453.66	426.65	45-49	33.75	32.40	29.70
50-54	564.37	534.67	504.96	50-54	39.15	36.45	33.75
55	747.99	702.09	653.48	55	49.96	47.26	44.56
56	799.30	750.69	699.39	56	54.01	51.31	48.61
57	850.60	799.30	745.29	57	58.06	54.01	51.31
58	904.61	853.30	796.60	58	60.76	58.06	54.01
59	964.02	907.31	847.90	59	64.81	62.11	58.06
60	1,026.13	966.72	904.61	60	68.86	64.81	60.76
61	1,096.33	1,031.53	966.72	61	74.26	70.21	64.81
62	1,169.24	1,101.73	1,028.83	62	78.31	74.26	70.21
63	1,247.55	1,174.64	1,099.03	63	83.71	79.66	74.26
64	1,331.26	1,252.95	1,171.94	64	89.11	83.71	79.66
65	1,417.67	1,333.96	1,247.55	65	94.51	89.11	83.71
66	1,560.79	1,466.28	1,371.77	66	105.31	98.56	93.16
67	1,714.71	1,612.10	1,509.48	67	114.76	109.36	102.61
68	1,884.83	1,771.42	1,658.00	68	126.92	120.16	112.06
69	2,071.15	1,946.94	1,822.72	69	139.07	132.32	122.87
70	2,273.68	2,138.66	2,000.94	70	152.57	144.47	135.02
71	2,541.01	2,392.49	2,238.57	71	171.47	162.02	151.22
72	2,840.75	2,673.33	2,503.21	72	190.37	180.92	168.77
73	3,172.89	2,986.57	2,797.54	73	213.33	201.17	187.67
74	3,545.53	3,337.61	3,129.68	74	237.63	224.13	210.63

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,961.38	3,729.16	3,496.93	75	264.63	249.78	233.58
76	4,458.25	4,196.31	3,934.38	76	298.39	282.18	263.28
77	5,017.21	4,720.18	4,425.84	77	336.19	317.29	297.04
78	5,643.69	5,311.55	4,979.41	78	376.70	356.44	333.49
79	6,348.48	5,975.83	5,600.49	79	423.95	401.00	375.35
				80	476.61	449.60	421.25
				81	537.37	506.31	473.91
				82	603.52	569.77	533.32
				83	679.13	639.98	600.82
				84	764.19	719.64	675.08
				85	858.71	808.75	758.79
				86	966.72	910.01	854.65
				87	1,086.88	1,024.78	961.32
				88	1,223.25	1,151.69	1,081.48
				89	1,375.82	1,296.16	1,216.50
				90	1,548.64	1,458.18	1,367.72
				91	1,741.71	1,640.45	1,539.19
				92	1,959.09	1,845.68	1,730.91
				93	2,203.47	2,075.20	1,946.94
				94	2,478.90	2,335.79	2,191.32
				95	2,789.44	2,627.42	2,464.05
				96	3,137.78	2,955.51	2,773.24
				97	3,529.33	3,324.11	3,118.88
				98	3,970.84	3,739.96	3,509.08
				99	4,467.70	4,207.11	3,947.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	513.06	483.36	453.66	18-44	35.10	33.75	31.05
45-49	612.97	575.17	540.07	45-49	43.21	40.50	37.80
50-54	726.39	683.18	639.98	50-54	49.96	47.26	44.56
55	950.52	893.81	834.40	55	63.46	60.76	56.71
56	1,015.32	953.22	891.11	56	68.86	64.81	60.76
57	1,080.13	1,015.32	947.82	57	72.91	70.21	64.81
58	1,153.04	1,082.83	1,009.92	58	78.31	74.26	68.86
59	1,228.65	1,153.04	1,077.43	59	82.36	79.66	74.26
60	1,306.96	1,225.95	1,144.94	60	87.76	83.71	78.31
61	1,393.37	1,309.66	1,225.95	61	94.51	90.46	83.71
62	1,485.18	1,396.07	1,309.66	62	101.26	95.86	89.11
63	1,582.39	1,490.58	1,398.77	63	108.01	101.26	94.51
64	1,687.71	1,590.49	1,495.98	64	114.76	108.01	101.26
65	1,795.72	1,695.81	1,595.90	65	121.51	114.76	106.66
66	1,984.74	1,874.03	1,760.62	66	135.02	126.92	118.81
67	2,192.67	2,068.45	1,941.54	67	148.52	140.42	130.97
68	2,422.20	2,281.78	2,141.36	68	163.37	153.92	144.47
69	2,678.73	2,519.41	2,360.09	69	179.57	170.12	159.32
70	2,956.86	2,778.64	2,600.42	70	197.12	186.32	175.52
71	3,318.71	3,121.58	2,921.76	71	221.43	209.28	197.12
72	3,726.46	3,505.03	3,283.60	72	249.78	234.93	221.43
73	4,180.11	3,934.38	3,685.95	73	279.48	264.63	248.43
74	4,690.47	4,417.74	4,142.31	74	314.59	297.04	278.13

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	5,262.94	4,957.81	4,649.97	75	352.39	332.14	311.89
76	5,921.82	5,578.88	5,235.94	76	396.95	374.00	351.04
77	6,661.71	6,278.27	5,892.12	77	446.90	421.25	395.60
78	7,496.12	7,064.06	6,632.01	78	502.26	473.91	444.20
79	8,433.13	7,949.77	7,463.71	79	564.37	531.97	499.56
				80	634.58	598.12	560.32
				81	714.24	673.73	630.53
				82	803.35	757.44	710.19
				83	903.26	851.95	797.95
				84	1,016.67	957.27	897.86
				85	1,142.24	1,076.08	1,009.92
				86	1,285.36	1,211.10	1,136.84
				87	1,446.03	1,362.32	1,278.61
				88	1,626.95	1,532.44	1,439.28
				89	1,830.82	1,724.16	1,618.85
				90	2,059.00	1,940.19	1,820.02
				91	2,316.88	2,181.87	2,048.20
				92	2,605.82	2,454.60	2,303.38
				93	2,931.21	2,761.09	2,592.32
				94	3,297.10	3,106.73	2,916.36
				95	3,710.25	3,495.58	3,279.55
				96	4,173.36	3,931.68	3,690.00
				97	4,694.52	4,423.14	4,151.76
				98	5,281.85	4,976.71	4,670.22
				99	5,942.08	5,597.78	5,253.49

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	664.28	631.88	599.47	18-44	44.56	43.21	40.50
45-49	788.50	750.69	710.19	45-49	54.01	51.31	48.61
50-54	931.61	885.71	839.80	50-54	63.46	60.76	58.06
55	1,223.25	1,166.54	1,109.84	55	83.71	79.66	75.61
56	1,306.96	1,247.55	1,185.44	56	89.11	85.06	81.01
57	1,396.07	1,331.26	1,263.75	57	95.86	90.46	86.41
58	1,493.28	1,420.37	1,344.76	58	101.26	97.21	91.81
59	1,593.19	1,514.89	1,433.88	59	108.01	103.96	98.56
60	1,701.21	1,614.80	1,528.39	60	113.41	109.36	103.96
61	1,814.62	1,722.81	1,633.70	61	121.51	117.46	110.71
62	1,933.44	1,838.92	1,744.41	62	129.62	124.22	118.81
63	2,057.65	1,960.44	1,860.53	63	137.72	132.32	125.57
64	2,192.67	2,090.06	1,987.44	64	147.17	141.77	133.67
65	2,335.79	2,227.77	2,119.76	65	156.62	149.87	141.77
66	2,576.12	2,457.30	2,335.79	66	172.82	166.07	156.62
67	2,840.75	2,708.43	2,573.41	67	190.37	182.27	172.82
68	3,132.38	2,983.86	2,835.35	68	209.28	201.17	190.37
69	3,453.72	3,289.00	3,124.28	69	230.88	221.43	210.63
70	3,804.77	3,623.84	3,440.22	70	253.83	243.03	230.88
71	4,255.72	4,055.90	3,850.67	71	284.88	272.73	259.23
72	4,760.68	4,536.55	4,309.73	72	318.64	305.14	288.94
73	5,325.05	5,073.92	4,822.79	73	356.44	340.24	324.04
74	5,954.23	5,676.09	5,397.96	74	398.30	380.75	361.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	6,659.01	6,348.48	6,037.94	75	445.55	425.30	403.70
76	7,493.42	7,145.07	6,796.73	76	502.26	479.31	455.01
77	8,430.43	8,038.88	7,647.34	77	564.37	538.72	511.71
78	9,486.26	9,046.11	8,603.25	78	634.58	604.87	575.17
79	10,674.41	10,177.54	9,680.68	79	714.24	680.48	646.73
				80	802.00	764.19	726.39
				81	903.26	860.06	818.20
				82	1,015.32	968.07	920.81
				83	1,142.24	1,088.23	1,035.58
				84	1,285.36	1,224.60	1,165.19
				85	1,444.68	1,377.17	1,309.66
				86	1,625.60	1,549.99	1,474.38
				87	1,829.47	1,743.06	1,658.00
				88	2,057.65	1,961.79	1,865.93
				89	2,314.18	2,206.17	2,098.16
				90	2,604.47	2,482.95	2,360.09
				91	2,929.86	2,792.14	2,655.77
				92	3,295.75	3,141.83	2,987.92
				93	3,707.55	3,534.73	3,360.56
				94	4,170.66	3,976.24	3,780.46
				95	4,691.82	4,473.10	4,253.02
				96	5,277.80	5,032.07	4,784.99
				97	5,938.03	5,661.24	5,383.11
				98	6,680.62	6,368.73	6,055.49
				99	7,515.02	7,163.98	6,812.93

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	661.58	621.08	580.57	18-44	44.56	41.86	39.15
45-49	783.10	734.49	685.88	45-49	52.66	49.96	47.26
50-54	923.51	866.81	807.40	50-54	62.11	59.41	55.36
55	1,166.54	1,099.03	1,028.83	55	78.31	74.26	68.86
56	1,231.35	1,161.14	1,088.23	56	83.71	79.66	74.26
57	1,301.56	1,225.95	1,147.64	57	87.76	83.71	78.31
58	1,374.47	1,293.46	1,209.75	58	93.16	89.11	82.36
59	1,450.08	1,366.37	1,277.26	59	98.56	93.16	87.76
60	1,528.39	1,439.28	1,347.46	60	103.96	98.56	91.81
61	1,617.50	1,522.99	1,428.47	61	110.71	103.96	97.21
62	1,712.01	1,612.10	1,509.48	62	116.11	110.71	102.61
63	1,811.92	1,706.61	1,598.60	63	122.87	116.11	108.01
64	1,917.23	1,806.52	1,690.41	64	129.62	122.87	114.76
65	2,027.95	1,909.13	1,787.62	65	136.37	128.27	120.16
66	2,198.07	2,068.45	1,938.84	66	148.52	139.07	130.97
67	2,381.69	2,241.27	2,098.16	67	160.67	151.22	141.77
68	2,578.82	2,427.60	2,273.68	68	174.17	163.37	152.57
69	2,792.14	2,630.12	2,462.70	69	187.67	176.87	164.72
70	3,024.37	2,846.15	2,667.93	70	202.52	190.37	178.22
71	3,318.71	3,124.28	2,927.16	71	222.78	209.28	195.77
72	3,640.05	3,424.02	3,207.99	72	244.38	229.53	214.68
73	3,993.79	3,756.16	3,518.53	73	267.33	252.48	236.28
74	4,379.94	4,120.70	3,858.77	74	294.34	276.78	259.23

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	4,803.89	4,517.65	4,228.72	75	321.34	302.44	283.53
76	5,406.06	5,084.72	4,760.68	76	361.84	340.24	319.99
77	6,083.84	5,722.00	5,354.75	77	406.40	383.45	359.14
78	6,845.34	6,437.59	6,027.14	78	457.71	430.70	403.70
79	7,701.34	7,242.29	6,780.53	79	514.41	484.71	455.01
80		8,146.90	7,628.43	80		544.12	510.36
81		9,167.62	8,584.35	81		612.97	575.17
82		10,312.56	9,659.08	82		688.58	646.73
83		11,600.62	10,868.83	83		774.99	726.39
84		13,050.70	12,229.80	84		872.21	816.85

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	799.30	753.39	707.49	18-44	55.36	52.66	48.61
45-49	950.52	893.81	837.10	45-49	64.81	62.11	58.06
50-54	1,128.74	1,058.53	988.32	50-54	75.61	71.56	67.51
55	1,436.58	1,355.57	1,274.56	55	97.21	91.81	85.06
56	1,520.29	1,433.88	1,347.46	56	102.61	97.21	90.46
57	1,606.70	1,514.89	1,423.07	57	109.36	102.61	95.86
58	1,698.51	1,601.30	1,501.38	58	114.76	108.01	101.26
59	1,795.72	1,690.41	1,585.09	59	121.51	114.76	106.66
60	1,895.63	1,784.92	1,671.50	60	126.92	120.16	112.06
61	2,003.65	1,887.53	1,768.72	61	135.02	128.27	118.81
62	2,117.06	1,992.84	1,868.63	62	143.12	135.02	125.57
63	2,235.87	2,106.26	1,973.94	63	149.87	141.77	132.32
64	2,360.09	2,225.07	2,087.36	64	159.32	149.87	140.42
65	2,492.40	2,349.29	2,203.47	65	167.42	157.97	147.17
66	2,705.73	2,551.81	2,392.49	66	182.27	171.47	160.67
67	2,937.96	2,767.84	2,595.02	67	198.47	186.32	174.17
68	3,189.09	3,002.77	2,816.44	68	214.68	202.52	189.02
69	3,461.82	3,259.30	3,054.07	69	233.58	220.08	205.23
70	3,756.16	3,534.73	3,313.31	70	252.48	237.63	222.78
71	4,128.81	3,885.78	3,642.75	71	278.13	261.93	245.73
72	4,539.26	4,271.92	4,004.59	72	305.14	287.59	270.03
73	4,990.21	4,695.87	4,401.54	73	334.84	315.94	295.69
74	5,484.37	5,160.33	4,836.29	74	368.60	346.99	325.39
75	6,027.14	5,670.69	5,314.25	75	403.70	380.75	356.44
76	6,783.23	6,380.88	5,981.23	76	455.01	429.35	401.00
77	7,631.13	7,180.18	6,731.92	77	511.71	482.01	450.96
78	8,587.05	8,079.39	7,574.43	78	575.17	541.42	507.66
79	9,661.78	9,092.01	8,522.24	79	646.73	608.92	571.12

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,066.63	1,004.52	942.42	18-44	71.56	67.51	63.46
45-49	1,255.65	1,185.44	1,112.54	45-49	85.06	81.01	75.61
50-54	1,474.38	1,393.37	1,309.66	50-54	99.91	94.51	87.76
55	1,919.93	1,809.22	1,695.81	55	128.27	121.51	113.41
56	2,025.25	1,909.13	1,793.02	56	136.37	129.62	120.16
57	2,135.96	2,014.45	1,892.93	57	144.47	136.37	126.92
58	2,254.78	2,125.16	1,998.24	58	152.57	143.12	133.67
59	2,376.29	2,243.97	2,108.96	59	160.67	151.22	141.77
60	2,505.91	2,365.49	2,225.07	60	168.77	159.32	148.52
61	2,649.02	2,500.51	2,349.29	61	178.22	168.77	157.97
62	2,797.54	2,640.92	2,481.60	62	189.02	178.22	166.07
63	2,956.86	2,786.74	2,619.32	63	198.47	187.67	175.52
64	3,121.58	2,943.36	2,765.14	64	209.28	198.47	184.97
65	3,297.10	3,108.08	2,916.36	65	220.08	207.93	194.42
66	3,588.74	3,383.51	3,175.59	66	240.33	226.83	211.98
67	3,907.38	3,680.55	3,453.72	67	261.93	247.08	230.88
68	4,250.32	4,007.29	3,758.86	68	284.88	268.68	252.48
69	4,625.67	4,358.33	4,091.00	69	310.54	292.99	274.08
70	5,033.42	4,741.78	4,450.14	70	337.54	318.64	298.39
71	5,546.48	5,225.14	4,903.80	71	372.65	351.04	329.44
72	6,108.15	5,754.40	5,400.66	72	409.10	386.15	361.84
73	6,726.52	6,337.68	5,948.83	73	450.96	425.30	398.30
74	7,409.71	6,980.35	6,551.00	74	496.86	468.51	438.80
75	8,160.40	7,687.84	7,215.28	75	545.47	514.41	482.01
76	9,183.82	8,651.86	8,119.89	76	614.33	579.22	542.77
77	10,331.46	9,734.69	9,135.22	77	691.28	650.78	610.27
78	11,624.92	10,952.54	10,277.46	78	776.34	731.79	687.23
79	13,080.40	12,321.61	11,562.81	79	873.56	823.60	772.29

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

STANDARD INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,374.47	1,315.06	1,252.95	18-44	93.16	89.11	83.71
45-49	1,644.50	1,568.89	1,493.28	45-49	110.71	106.66	99.91
50-54	1,963.14	1,871.33	1,776.82	50-54	130.97	125.57	118.81
55	2,527.51	2,405.99	2,281.78	55	168.77	162.02	153.92
56	2,667.93	2,541.01	2,411.39	56	178.22	171.47	163.37
57	2,816.44	2,681.43	2,546.41	57	189.02	180.92	171.47
58	2,973.06	2,832.65	2,686.83	58	199.82	190.37	180.92
59	3,137.78	2,989.27	2,838.05	59	210.63	201.17	191.72
60	3,310.60	3,153.99	2,994.67	60	221.43	211.98	201.17
61	3,496.93	3,329.51	3,164.79	61	234.93	224.13	213.33
62	3,688.65	3,515.83	3,340.31	62	247.08	236.28	224.13
63	3,893.88	3,710.25	3,526.63	63	260.58	249.78	237.63
64	4,109.90	3,918.18	3,723.76	64	275.43	263.28	249.78
65	4,336.73	4,134.21	3,931.68	65	290.29	276.78	263.28
66	4,712.08	4,490.65	4,271.92	66	315.94	301.09	286.24
67	5,117.13	4,876.80	4,636.47	67	342.94	326.74	310.54
68	5,554.58	5,295.35	5,036.12	68	371.30	355.09	337.54
69	6,032.54	5,751.70	5,468.17	69	403.70	384.80	365.89
70	6,551.00	6,243.16	5,935.33	70	437.45	417.20	396.95
71	7,193.68	6,856.14	6,518.60	71	480.66	459.06	436.10
72	7,895.77	7,528.52	7,158.58	72	527.91	503.61	479.31
73	8,668.06	8,265.71	7,860.66	73	579.22	552.22	525.21
74	9,515.96	9,073.11	8,632.96	74	635.93	607.57	576.52
75	10,444.88	9,961.52	9,478.16	75	698.04	665.63	631.88
76	11,751.84	11,209.07	10,663.60	76	785.80	749.34	711.54
77	13,223.52	12,607.84	11,994.87	77	884.36	842.50	800.65
78	14,876.12	14,184.84	13,493.55	78	993.72	947.82	900.56
79	16,736.65	15,958.95	15,178.56	79	1,117.94	1,066.63	1,013.97

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	294.34	278.13	259.23	18-44	21.60	20.25	18.90
45-49	342.94	326.74	305.14	45-49	25.65	24.30	21.60
50-54	396.95	378.05	356.44	50-54	28.35	27.00	24.30
55	542.77	507.66	472.56	55	36.45	35.10	32.40
56	580.57	545.47	507.66	56	39.15	37.80	35.10
57	621.08	583.27	540.07	57	41.86	40.50	37.80
58	664.28	621.08	577.87	58	45.91	43.21	40.50
59	710.19	664.28	618.38	59	48.61	45.91	43.21
60	758.79	710.19	658.88	60	51.31	48.61	45.91
61	812.80	761.49	707.49	61	55.36	52.66	49.96
62	872.21	815.50	758.79	62	59.41	56.71	52.66
63	931.61	874.91	815.50	63	63.46	59.41	56.71
64	996.42	937.01	874.91	64	67.51	63.46	60.76
65	1,066.63	1,001.82	937.01	65	71.56	67.51	63.46
66	1,169.24	1,099.03	1,026.13	66	79.66	74.26	70.21
67	1,279.96	1,201.65	1,123.34	67	86.41	82.36	76.96
68	1,398.77	1,315.06	1,231.35	68	94.51	89.11	83.71
69	1,531.09	1,439.28	1,347.46	69	103.96	98.56	91.81
70	1,674.20	1,574.29	1,474.38	70	113.41	106.66	99.91
71	1,868.63	1,757.92	1,647.20	71	126.92	120.16	112.06
72	2,084.65	1,960.44	1,836.22	72	141.77	133.67	124.22
73	2,327.68	2,187.27	2,049.55	73	157.97	148.52	139.07
74	2,595.02	2,441.10	2,287.18	74	175.52	164.72	153.92

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	2,894.75	2,721.93	2,549.11	75	194.42	183.62	171.47
76	3,259.30	3,064.87	2,870.45	76	218.73	206.58	193.07
77	3,667.05	3,448.32	3,232.30	77	247.08	232.23	217.38
78	4,123.40	3,880.37	3,637.34	78	276.78	261.93	244.38
79	4,641.87	4,369.13	4,093.70	79	311.89	294.34	274.08
80		4,914.60	4,606.76	80	349.69	329.44	307.84
81		5,530.28	5,184.63	81	394.25	371.30	346.99
82		6,221.56	5,830.01	82	442.85	417.20	390.20
83		6,999.26	6,559.10	83	498.21	469.86	438.80
84		7,874.16	7,377.30	84	560.32	527.91	494.16
				85	629.18	592.72	554.92
				86	708.84	666.98	625.13
				87	796.60	750.69	703.44
				88	896.51	845.20	791.20
				89	1,008.57	950.52	889.76
				90	1,134.14	1,069.33	1,000.47
				91	1,275.91	1,201.65	1,126.04
				92	1,435.23	1,352.87	1,266.45
				93	1,614.80	1,521.64	1,424.42
				94	1,817.32	1,712.01	1,602.65
				95	2,044.15	1,925.34	1,802.47
				96	2,299.33	2,165.66	2,027.95
				97	2,586.92	2,437.05	2,281.78
				98	2,909.61	2,740.84	2,566.66
				99	3,272.80	3,083.78	2,886.65

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	340.24	318.64	297.04	18-44	24.30	22.95	21.60
45-49	402.35	378.05	353.74	45-49	28.35	27.00	25.65
50-54	469.86	442.85	415.85	50-54	32.40	31.05	28.35
55	648.08	604.87	561.67	55	43.21	41.86	39.15
56	693.98	648.08	602.17	56	47.26	45.91	41.86
57	739.89	693.98	645.38	57	49.96	48.61	44.56
58	791.20	742.59	691.28	58	54.01	51.31	48.61
59	845.20	793.90	739.89	59	58.06	55.36	51.31
60	901.91	847.90	791.20	60	60.76	58.06	54.01
61	966.72	907.31	847.90	61	66.16	62.11	58.06
62	1,034.23	972.12	907.31	62	70.21	67.51	62.11
63	1,104.44	1,039.63	969.42	63	75.61	71.56	66.16
64	1,182.74	1,112.54	1,039.63	64	79.66	76.96	71.56
65	1,263.75	1,188.15	1,109.84	65	85.06	81.01	75.61
66	1,390.67	1,309.66	1,223.25	66	94.51	89.11	83.71
67	1,531.09	1,439.28	1,347.46	67	103.96	98.56	91.81
68	1,685.01	1,585.09	1,482.48	68	113.41	108.01	99.91
69	1,852.43	1,744.41	1,631.00	69	124.22	117.46	110.71
70	2,036.05	1,917.23	1,795.72	70	136.37	128.27	120.16
71	2,276.38	2,144.06	2,009.05	71	152.57	144.47	135.02
72	2,546.41	2,397.89	2,246.67	72	171.47	162.02	151.22
73	2,846.15	2,681.43	2,511.31	73	191.72	180.92	168.77
74	3,180.99	2,997.37	2,808.34	74	214.68	202.52	189.02

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,556.33	3,348.41	3,140.48	75	238.98	225.48	210.63
76	4,004.59	3,769.66	3,534.73	76	270.03	253.83	237.63
77	4,504.15	4,242.22	3,977.59	77	302.44	286.24	267.33
78	5,068.52	4,771.48	4,474.45	78	340.24	321.34	301.09
79	5,705.80	5,370.96	5,033.42	79	382.10	360.49	337.54
				80	429.35	405.05	379.40
				81	483.36	456.36	426.65
				82	544.12	513.06	480.66
				83	611.62	576.52	540.07
				84	687.23	648.08	607.57
				85	772.29	727.74	681.83
				86	869.51	819.55	768.24
				87	977.52	922.16	864.11
				88	1,100.38	1,036.93	972.12
				89	1,238.10	1,166.54	1,092.28
				90	1,392.02	1,312.36	1,230.00
				91	1,566.19	1,475.73	1,382.57
				92	1,761.97	1,660.70	1,555.39
				93	1,982.04	1,867.28	1,749.81
				94	2,230.47	2,100.86	1,968.54
				95	2,508.61	2,364.14	2,214.27
				96	2,821.85	2,659.83	2,491.05
				97	3,174.24	2,991.97	2,802.94
				98	3,571.19	3,365.96	3,152.64
				99	4,018.09	3,785.86	3,546.88

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	421.25	394.25	364.54	18-44	28.35	27.00	25.65
45-49	494.16	464.46	434.75	45-49	35.10	32.40	31.05
50-54	575.17	545.47	515.76	50-54	40.50	37.80	35.10
55	812.80	769.59	723.69	55	55.36	52.66	48.61
56	872.21	823.60	774.99	56	59.41	56.71	52.66
57	931.61	880.31	826.30	57	63.46	60.76	56.71
58	996.42	939.71	880.31	58	67.51	64.81	60.76
59	1,066.63	1,004.52	939.71	59	72.91	68.86	64.81
60	1,139.54	1,072.03	1,001.82	60	76.96	72.91	68.86
61	1,220.55	1,147.64	1,074.73	61	82.36	78.31	74.26
62	1,304.26	1,228.65	1,153.04	62	89.11	83.71	78.31
63	1,393.37	1,315.06	1,234.05	63	94.51	89.11	83.71
64	1,490.58	1,409.57	1,323.16	64	101.26	95.86	89.11
65	1,593.19	1,506.78	1,417.67	65	108.01	101.26	94.51
66	1,763.32	1,666.10	1,568.89	66	120.16	112.06	105.31
67	1,952.34	1,841.63	1,730.91	67	132.32	124.22	116.11
68	2,157.56	2,036.05	1,911.83	68	145.82	137.72	128.27
69	2,387.09	2,252.08	2,114.36	69	160.67	152.57	141.77
70	2,640.92	2,487.00	2,333.09	70	176.87	167.42	156.62
71	2,964.96	2,792.14	2,619.32	71	198.47	189.02	176.87
72	3,326.81	3,135.08	2,940.66	72	222.78	210.63	197.12
73	3,734.56	3,515.83	3,299.80	73	251.13	236.28	221.43
74	4,190.91	3,947.88	3,704.85	74	280.83	265.98	248.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,701.28	4,428.54	4,155.81	75	314.59	297.04	278.13
76	5,292.65	4,984.81	4,676.97	76	355.09	334.84	313.24
77	5,954.23	5,608.59	5,262.94	77	398.30	376.70	352.39
78	6,702.22	6,310.67	5,921.82	78	448.25	422.60	396.95
79	7,542.02	7,101.87	6,661.71	79	503.61	475.26	445.55
				80	565.72	533.32	500.91
				81	637.28	600.82	564.37
				82	716.94	675.08	634.58
				83	806.05	760.14	712.89
				84	907.31	854.65	802.00
				85	1,019.37	961.32	901.91
				86	1,147.64	1,081.48	1,015.32
				87	1,290.76	1,217.85	1,142.24
				88	1,451.43	1,369.07	1,285.36
				89	1,633.70	1,540.54	1,446.03
				90	1,837.57	1,733.61	1,625.60
				91	2,067.10	1,949.64	1,829.47
				92	2,324.98	2,192.67	2,057.65
				93	2,616.62	2,466.75	2,314.18
				94	2,943.36	2,775.94	2,604.47
				95	3,310.60	3,122.93	2,929.86
				96	3,725.11	3,513.13	3,295.75
				97	4,189.56	3,951.93	3,707.55
				98	4,713.43	4,446.09	4,170.66
				99	5,303.45	5,001.01	4,691.82

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	537.37	507.66	477.96	18-44	36.45	35.10	33.75
45-49	645.38	610.27	575.17	45-49	44.56	43.21	40.50
50-54	769.59	729.09	688.58	50-54	51.31	49.96	47.26
55	1,053.13	1,004.52	955.92	55	71.56	68.86	64.81
56	1,126.04	1,074.73	1,023.43	56	76.96	74.26	70.21
57	1,204.35	1,147.64	1,093.63	57	82.36	79.66	74.26
58	1,285.36	1,225.95	1,166.54	58	87.76	85.06	79.66
59	1,374.47	1,309.66	1,247.55	59	94.51	90.46	85.06
60	1,466.28	1,398.77	1,331.26	60	99.91	95.86	90.46
61	1,571.59	1,498.68	1,425.77	61	106.66	102.61	97.21
62	1,682.31	1,604.00	1,525.69	62	114.76	109.36	103.96
63	1,801.12	1,717.41	1,631.00	63	121.51	117.46	110.71
64	1,930.74	1,838.92	1,744.41	64	129.62	124.22	118.81
65	2,065.75	1,965.84	1,865.93	65	137.72	132.32	125.57
66	2,276.38	2,168.37	2,057.65	66	152.57	145.82	139.07
67	2,508.61	2,389.79	2,268.28	67	167.42	160.67	152.57
68	2,765.14	2,632.82	2,500.51	68	184.97	178.22	168.77
69	3,048.67	2,902.86	2,754.34	69	203.87	195.77	186.32
70	3,356.51	3,197.19	3,035.17	70	224.13	214.68	203.87
71	3,758.86	3,583.34	3,402.42	71	251.13	240.33	228.18
72	4,207.11	4,012.69	3,812.87	72	282.18	270.03	256.53
73	4,712.08	4,493.35	4,271.92	73	315.94	301.09	286.24
74	5,273.75	5,030.72	4,784.99	74	353.74	337.54	319.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,902.92	5,632.89	5,360.16	75	395.60	376.70	357.79
76	6,642.81	6,337.68	6,029.84	76	445.55	423.95	403.70
77	7,474.51	7,131.57	6,783.23	77	500.91	477.96	453.66
78	8,411.53	8,022.68	7,631.13	78	563.02	537.37	510.36
79	9,464.66	9,027.20	8,584.35	79	633.23	604.87	573.82
				80	711.54	679.13	645.38
				81	800.65	764.19	726.39
				82	900.56	860.06	816.85
				83	1,013.97	966.72	918.11
				84	1,139.54	1,086.88	1,032.88
				85	1,281.31	1,221.90	1,161.14
				86	1,441.98	1,375.82	1,306.96
				87	1,622.90	1,547.29	1,470.33
				88	1,825.42	1,740.36	1,653.95
				89	2,053.60	1,957.74	1,860.53
				90	2,310.13	2,202.12	2,092.76
				91	2,597.72	2,477.55	2,354.69
				92	2,923.11	2,788.09	2,649.02
				93	3,287.65	3,136.43	2,979.81
				94	3,699.45	3,527.98	3,352.46
				95	4,161.21	3,968.14	3,771.01
				96	4,681.02	4,465.00	4,242.22
				97	5,266.99	5,022.61	4,772.83
				98	5,924.52	5,650.44	5,369.61
				99	6,665.77	6,356.58	6,040.64

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	558.97	529.26	499.56	18-44	39.15	36.45	33.75
45-49	661.58	623.78	588.67	45-49	47.26	44.56	40.50
50-54	777.70	734.49	688.58	50-54	54.01	51.31	47.26
55	1,028.83	966.72	904.61	55	68.86	64.81	60.76
56	1,088.23	1,023.43	958.62	56	74.26	68.86	64.81
57	1,153.04	1,082.83	1,012.62	57	78.31	72.91	68.86
58	1,217.85	1,144.94	1,072.03	58	82.36	78.31	72.91
59	1,288.06	1,212.45	1,131.44	59	87.76	82.36	76.96
60	1,360.97	1,279.96	1,196.25	60	91.81	86.41	81.01
61	1,441.98	1,355.57	1,266.45	61	97.21	91.81	86.41
62	1,528.39	1,436.58	1,342.06	62	103.96	97.21	91.81
63	1,617.50	1,520.29	1,420.37	63	109.36	102.61	97.21
64	1,712.01	1,609.40	1,501.38	64	116.11	109.36	102.61
65	1,811.92	1,701.21	1,587.79	65	121.51	114.76	108.01
66	1,965.84	1,847.03	1,725.51	66	132.32	125.57	117.46
67	2,130.56	2,003.65	1,871.33	67	143.12	135.02	126.92
68	2,311.48	2,173.77	2,030.65	68	155.27	147.17	137.72
69	2,505.91	2,357.39	2,203.47	69	168.77	159.32	148.52
70	2,716.53	2,554.51	2,389.79	70	182.27	171.47	160.67
71	2,983.86	2,805.64	2,624.72	71	201.17	189.02	176.87
72	3,275.50	3,078.38	2,881.25	72	220.08	206.58	194.42
73	3,594.14	3,378.11	3,162.09	73	240.33	226.83	213.33
74	3,945.18	3,707.55	3,469.92	74	264.63	249.78	233.58

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	4,328.63	4,069.40	3,807.47	75	288.94	272.73	255.18
76	4,871.40	4,579.76	4,285.42	76	325.39	307.84	287.59
77	5,478.97	5,152.23	4,822.79	77	365.89	345.64	324.04
78	6,162.15	5,794.91	5,427.66	78	411.80	388.85	363.19
79	6,929.05	6,518.60	6,105.45	79	464.46	436.10	409.10
80		7,331.40	6,869.64	80		490.11	459.06
81		8,249.51	7,731.05	81		552.22	517.11
82		9,283.74	8,697.76	82		621.08	581.92
83		10,444.88	9,786.00	83		698.04	653.48
84		11,751.84	11,011.95	84		785.80	735.84

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	683.18	642.68	602.17	18-44	45.91	43.21	40.50
45-49	807.40	761.49	712.89	45-49	55.36	51.31	48.61
50-54	950.52	896.51	842.50	50-54	64.81	60.76	56.71
55	1,252.95	1,182.74	1,112.54	55	85.06	79.66	74.26
56	1,328.56	1,252.95	1,180.04	56	90.46	85.06	79.66
57	1,406.87	1,328.56	1,247.55	57	95.86	89.11	83.71
58	1,490.58	1,404.17	1,320.46	58	101.26	94.51	89.11
59	1,579.69	1,487.88	1,396.07	59	106.66	99.91	93.16
60	1,671.50	1,574.29	1,477.08	60	112.06	105.31	98.56
61	1,771.42	1,668.80	1,566.19	61	118.81	112.06	105.31
62	1,874.03	1,766.02	1,655.30	62	125.57	118.81	110.71
63	1,984.74	1,868.63	1,752.51	63	133.67	125.57	117.46
64	2,100.86	1,979.34	1,855.13	64	140.42	133.67	124.22
65	2,222.37	2,092.76	1,963.14	65	148.52	140.42	130.97
66	2,414.10	2,273.68	2,133.26	66	162.02	152.57	143.12
67	2,622.02	2,468.10	2,316.88	67	175.52	166.07	155.27
68	2,846.15	2,681.43	2,516.71	68	191.72	180.92	168.77
69	3,089.18	2,910.96	2,732.73	69	207.93	195.77	183.62
70	3,353.81	3,159.39	2,964.96	70	225.48	211.98	198.47
71	3,691.35	3,475.33	3,262.00	71	248.43	233.58	218.73
72	4,058.60	3,823.67	3,583.34	72	272.73	256.53	240.33
73	4,463.65	4,204.41	3,939.78	73	299.74	282.18	264.63
74	4,911.90	4,622.97	4,331.33	74	329.44	310.54	290.29
75	5,400.66	5,082.02	4,760.68	75	360.49	340.24	318.64
76	6,075.74	5,719.30	5,357.46	76	406.40	383.45	359.14
77	6,837.24	6,434.89	6,027.14	77	456.36	430.70	403.70
78	7,690.54	7,236.89	6,783.23	78	514.41	484.71	453.66
79	8,651.86	8,144.20	7,631.13	79	577.87	544.12	510.36

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	872.21	823.60	772.29	18-44	59.41	56.71	52.66
45-49	1,042.33	982.92	920.81	45-49	71.56	67.51	63.46
50-54	1,242.15	1,169.24	1,096.33	50-54	83.71	79.66	74.26
55	1,660.70	1,558.09	1,455.48	55	110.71	105.31	98.56
56	1,757.92	1,649.90	1,541.89	56	117.46	112.06	105.31
57	1,857.83	1,744.41	1,631.00	57	124.22	118.81	110.71
58	1,965.84	1,847.03	1,728.21	58	132.32	125.57	117.46
59	2,079.25	1,955.04	1,828.12	59	139.07	132.32	124.22
60	2,198.07	2,065.75	1,933.44	60	147.17	139.07	130.97
61	2,327.68	2,189.97	2,052.25	61	156.62	148.52	139.07
62	2,465.40	2,319.58	2,173.77	62	166.07	156.62	147.17
63	2,611.22	2,457.30	2,306.08	63	175.52	166.07	155.27
64	2,762.44	2,603.12	2,443.80	64	184.97	175.52	164.72
65	2,924.46	2,757.04	2,589.62	65	195.77	184.97	172.82
66	3,183.69	3,000.07	2,819.14	66	213.33	202.52	189.02
67	3,464.52	3,264.70	3,064.87	67	232.23	220.08	205.23
68	3,772.36	3,553.63	3,334.91	68	252.48	238.98	224.13
69	4,104.50	3,864.17	3,626.54	69	275.43	260.58	243.03
70	4,466.35	4,204.41	3,942.48	70	298.39	282.18	264.63
71	4,922.70	4,636.47	4,347.53	71	329.44	311.89	291.64
72	5,424.96	5,109.02	4,790.39	72	363.19	342.94	321.34
73	5,978.53	5,630.19	5,279.15	73	399.65	378.05	355.09
74	6,588.81	6,205.36	5,819.21	74	440.15	415.85	390.20
75	7,261.19	6,837.24	6,410.58	75	484.71	457.71	429.35
76	8,168.50	7,693.24	7,215.28	76	545.47	515.76	483.36
77	9,189.22	8,654.56	8,117.19	77	614.33	579.22	544.12
78	10,336.86	9,737.39	9,135.22	78	691.28	652.13	611.62
79	11,630.32	10,952.54	10,277.46	79	777.70	733.14	687.23

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

REDUCED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,158.44	1,101.73	1,042.33	18-44	78.31	75.61	71.56
45-49	1,396.07	1,328.56	1,255.65	45-49	94.51	90.46	86.41
50-54	1,679.61	1,595.90	1,509.48	50-54	112.06	108.01	102.61
55	2,208.87	2,108.96	2,009.05	55	148.52	141.77	135.02
56	2,338.49	2,233.17	2,127.86	56	157.97	151.22	143.12
57	2,473.50	2,362.79	2,252.08	57	166.07	159.32	152.57
58	2,616.62	2,497.81	2,381.69	58	175.52	168.77	160.67
59	2,765.14	2,643.62	2,519.41	59	186.32	178.22	170.12
60	2,924.46	2,794.84	2,665.23	60	195.77	187.67	179.57
61	3,091.88	2,954.16	2,816.44	61	207.93	198.47	190.37
62	3,270.10	3,121.58	2,973.06	62	220.08	210.63	201.17
63	3,456.42	3,297.10	3,137.78	63	232.23	221.43	211.98
64	3,650.85	3,483.43	3,313.31	64	245.73	234.93	222.78
65	3,858.77	3,677.85	3,496.93	65	259.23	247.08	234.93
66	4,193.61	3,999.19	3,802.07	66	282.18	268.68	255.18
67	4,558.16	4,344.83	4,131.51	67	306.49	291.64	276.78
68	4,955.11	4,722.88	4,490.65	68	332.14	317.29	301.09
69	5,384.46	5,133.33	4,882.20	69	360.49	344.29	326.74
70	5,848.92	5,576.18	5,303.45	70	390.20	372.65	353.74
71	6,429.49	6,129.75	5,830.01	71	429.35	410.45	388.85
72	7,064.06	6,737.32	6,407.88	72	472.56	450.96	428.00
73	7,763.45	7,404.31	7,042.46	73	518.46	495.51	469.86
74	8,530.34	8,136.10	7,741.85	74	571.12	544.12	517.11
75	9,372.85	8,940.79	8,506.04	75	626.48	596.77	567.07
76	10,547.49	10,061.43	9,569.97	76	704.79	672.38	638.63
77	11,867.95	11,317.08	10,766.22	77	792.55	756.09	718.29
78	13,353.13	12,732.06	12,110.98	78	892.46	850.60	808.75
79	15,024.64	14,325.25	13,625.87	79	1,003.17	955.92	908.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	353.74	337.54	318.64	18-44	25.65	24.30	21.60
45-49	423.95	399.65	375.35	45-49	31.05	29.70	27.00
50-54	504.96	472.56	440.15	50-54	35.10	33.75	31.05
55	656.18	618.38	577.87	55	45.91	43.21	40.50
56	702.09	658.88	615.68	56	48.61	45.91	43.21
57	747.99	702.09	653.48	57	52.66	48.61	45.91
58	799.30	747.99	696.69	58	55.36	51.31	48.61
59	850.60	796.60	739.89	59	58.06	54.01	51.31
60	907.31	847.90	785.80	60	60.76	56.71	52.66
61	966.72	904.61	839.80	61	64.81	60.76	56.71
62	1,028.83	964.02	896.51	62	70.21	66.16	60.76
63	1,096.33	1,026.13	955.92	63	74.26	70.21	64.81
64	1,166.54	1,093.63	1,018.02	64	79.66	75.61	70.21
65	1,239.45	1,163.84	1,085.53	65	83.71	79.66	74.26
66	1,363.67	1,279.96	1,193.55	66	91.81	87.76	82.36
67	1,495.98	1,404.17	1,312.36	67	101.26	95.86	90.46
68	1,641.80	1,541.89	1,439.28	68	110.71	105.31	98.56
69	1,803.82	1,693.11	1,582.39	69	121.51	114.76	108.01
70	1,979.34	1,857.83	1,736.31	70	132.32	125.57	117.46
71	2,200.77	2,065.75	1,930.74	71	147.17	140.42	130.97
72	2,449.20	2,297.98	2,146.76	72	163.37	155.27	145.82
73	2,721.93	2,554.51	2,387.09	73	182.27	172.82	162.02
74	3,024.37	2,840.75	2,654.42	74	202.52	191.72	179.57

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	3,361.91	3,156.69	2,948.76	75	224.13	211.98	198.47
76	3,780.46	3,550.93	3,321.41	76	252.48	238.98	224.13
77	4,253.02	3,996.49	3,737.26	77	284.88	268.68	251.13
78	4,782.28	4,493.35	4,204.41	78	319.99	302.44	282.18
79	5,376.36	5,055.02	4,733.68	79	360.49	338.89	317.29
80		5,684.20	5,325.05	80	405.05	380.75	356.44
81		6,397.08	5,992.03	81	456.36	429.35	401.00
82		7,199.08	6,742.72	82	513.06	482.01	450.96
83		8,100.99	7,587.93	83	576.52	541.42	507.66
84		9,116.32	8,538.44	84	648.08	608.92	571.12
				85	727.74	684.53	641.33
				86	819.55	770.94	722.34
				87	922.16	866.81	812.80
				88	1,036.93	974.82	914.06
				89	1,166.54	1,097.68	1,027.48
				90	1,312.36	1,234.05	1,155.74
				91	1,475.73	1,387.97	1,300.21
				92	1,660.70	1,562.14	1,463.58
				93	1,867.28	1,756.56	1,645.85
				94	2,100.86	1,976.64	1,852.43
				95	2,364.14	2,223.72	2,083.30
				96	2,659.83	2,501.86	2,343.89
				97	2,991.97	2,813.74	2,636.87
				98	3,365.96	3,166.14	2,966.31
				99	3,785.86	3,561.74	3,336.26

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	437.45	407.75	378.05	18-44	29.70	28.35	27.00
45-49	523.86	488.76	450.96	45-49	36.45	35.10	32.40
50-54	621.08	580.57	537.37	50-54	41.86	40.50	37.80
55	788.50	745.29	699.39	55	54.01	51.31	47.26
56	842.50	796.60	745.29	56	58.06	55.36	51.31
57	899.21	847.90	793.90	57	62.11	58.06	54.01
58	958.62	901.91	845.20	58	64.81	62.11	58.06
59	1,020.72	961.32	899.21	59	68.86	66.16	62.11
60	1,088.23	1,023.43	955.92	60	72.91	68.86	64.81
61	1,161.14	1,090.93	1,018.02	61	78.31	74.26	70.21
62	1,234.05	1,161.14	1,082.83	62	83.71	78.31	74.26
63	1,315.06	1,234.05	1,153.04	63	89.11	83.71	79.66
64	1,398.77	1,312.36	1,225.95	64	94.51	89.11	83.71
65	1,487.88	1,396.07	1,304.26	65	99.91	94.51	89.11
66	1,636.40	1,536.49	1,436.58	66	110.71	103.96	98.56
67	1,801.12	1,690.41	1,582.39	67	121.51	114.76	108.01
68	1,979.34	1,860.53	1,741.71	68	133.67	125.57	118.81
69	2,176.47	2,046.85	1,919.93	69	147.17	137.72	129.62
70	2,392.49	2,252.08	2,111.66	70	160.67	151.22	141.77
71	2,673.33	2,516.71	2,360.09	71	179.57	170.12	159.32
72	2,986.57	2,811.04	2,635.52	72	201.17	189.02	176.87
73	3,334.91	3,140.48	2,943.36	73	224.13	210.63	198.47
74	3,723.76	3,507.73	3,286.30	74	249.78	234.93	221.43

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	4,158.51	3,915.48	3,669.75	75	278.13	261.93	245.73
76	4,679.67	4,406.94	4,128.81	76	313.24	295.69	276.78
77	5,265.64	4,957.81	4,644.57	77	352.39	332.14	311.89
78	5,924.52	5,576.18	5,225.14	78	396.95	374.00	351.04
79	6,667.12	6,272.87	5,878.62	79	445.55	421.25	394.25
				80	500.91	472.56	442.85
				81	564.37	531.97	498.21
				82	634.58	598.12	560.32
				83	712.89	672.38	630.53
				84	802.00	756.09	708.84
				85	901.91	849.25	796.60
				86	1,015.32	955.92	896.51
				87	1,142.24	1,076.08	1,008.57
				88	1,285.36	1,209.75	1,135.49
				89	1,446.03	1,360.97	1,277.26
				90	1,625.60	1,531.09	1,436.58
				91	1,829.47	1,722.81	1,616.15
				92	2,057.65	1,937.49	1,817.32
				93	2,314.18	2,179.17	2,044.15
				94	2,604.47	2,451.90	2,300.68
				95	2,929.86	2,758.39	2,586.92
				96	3,295.75	3,102.68	2,910.96
				97	3,707.55	3,491.53	3,274.15
				98	4,170.66	3,927.63	3,683.25
				99	4,691.82	4,417.74	4,143.66

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

RIDER: H-IBOR

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	567.07	534.67	499.56	18-44	37.80	36.45	33.75
45-49	677.78	637.28	596.77	45-49	45.91	44.56	40.50
50-54	810.10	758.79	707.49	50-54	54.01	51.31	48.61
55	1,007.22	950.52	891.11	55	68.86	64.81	60.76
56	1,074.73	1,015.32	950.52	56	74.26	70.21	64.81
57	1,147.64	1,082.83	1,012.62	57	78.31	74.26	68.86
58	1,223.25	1,153.04	1,080.13	58	83.71	78.31	74.26
59	1,304.26	1,228.65	1,150.34	59	87.76	83.71	78.31
60	1,390.67	1,309.66	1,225.95	60	93.16	87.76	82.36
61	1,482.48	1,396.07	1,306.96	61	99.91	94.51	89.11
62	1,576.99	1,485.18	1,390.67	62	106.66	101.26	94.51
63	1,676.91	1,579.69	1,479.78	63	113.41	108.01	99.91
64	1,784.92	1,682.31	1,576.99	64	121.51	114.76	106.66
65	1,898.33	1,787.62	1,676.91	65	128.27	121.51	113.41
66	2,095.46	1,973.94	1,852.43	66	141.77	135.02	125.57
67	2,314.18	2,179.17	2,044.15	67	156.62	147.17	137.72
68	2,551.81	2,405.99	2,257.48	68	171.47	162.02	152.57
69	2,816.44	2,654.42	2,492.40	69	189.02	178.22	167.42
70	3,108.08	2,929.86	2,748.94	70	207.93	195.77	183.62
71	3,491.53	3,291.70	3,086.48	71	233.58	220.08	206.58
72	3,918.18	3,694.05	3,467.22	72	263.28	247.08	232.23
73	4,398.84	4,147.71	3,891.18	73	295.69	278.13	260.58
74	4,938.90	4,655.37	4,369.13	74	330.79	311.89	292.99

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	5,543.78	5,225.14	4,903.80	75	371.30	349.69	328.09
76	6,237.76	5,881.32	5,519.48	76	418.55	394.25	369.95
77	7,018.16	6,615.81	6,210.76	77	469.86	442.85	415.85
78	7,895.77	7,444.81	6,988.45	78	529.26	498.21	467.16
79	8,884.09	8,373.72	7,866.06	79	595.42	560.32	525.21
				80	668.33	629.18	590.02
				81	752.04	708.84	664.28
				82	846.55	796.60	747.99
				83	951.87	896.51	841.15
				84	1,070.68	1,008.57	946.47
				85	1,203.00	1,134.14	1,063.93
				86	1,354.22	1,275.91	1,197.60
				87	1,522.99	1,436.58	1,347.46
				88	1,713.36	1,616.15	1,514.89
				89	1,928.04	1,817.32	1,705.26
				90	2,168.37	2,044.15	1,918.58
				91	2,439.75	2,299.33	2,157.56
				92	2,744.89	2,586.92	2,427.60
				93	3,087.83	2,910.96	2,730.03
				94	3,472.62	3,274.15	3,071.63
				95	3,907.38	3,683.25	3,455.07
				96	4,396.14	4,143.66	3,887.13
				97	4,944.30	4,662.12	4,373.18
				98	5,562.68	5,244.04	4,920.00
				99	6,258.02	5,900.22	5,534.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	726.39	691.28	653.48	18-44	48.61	47.26	44.56
45-49	861.41	820.90	780.40	45-49	58.06	56.71	52.66
50-54	1,018.02	974.82	928.91	50-54	68.86	66.16	62.11
55	1,317.76	1,252.95	1,188.15	55	89.11	85.06	81.01
56	1,404.17	1,336.66	1,266.45	56	95.86	91.81	86.41
57	1,495.98	1,423.07	1,350.17	57	101.26	97.21	91.81
58	1,593.19	1,514.89	1,436.58	58	108.01	102.61	98.56
59	1,695.81	1,614.80	1,531.09	59	114.76	109.36	105.31
60	1,803.82	1,717.41	1,628.30	60	121.51	116.11	110.71
61	1,922.64	1,830.82	1,739.01	61	129.62	124.22	118.81
62	2,046.85	1,949.64	1,852.43	62	137.72	132.32	125.57
63	2,179.17	2,079.25	1,976.64	63	147.17	140.42	133.67
64	2,319.58	2,214.27	2,108.96	64	156.62	149.87	141.77
65	2,468.10	2,357.39	2,246.67	65	166.07	157.97	149.87
66	2,721.93	2,600.42	2,476.20	66	183.62	174.17	166.07
67	3,002.77	2,865.05	2,727.33	67	202.52	193.07	182.27
68	3,310.60	3,156.69	3,002.77	68	222.78	211.98	201.17
69	3,650.85	3,480.73	3,307.90	69	244.38	233.58	222.78
70	4,026.19	3,834.47	3,642.75	70	268.68	256.53	244.38
71	4,504.15	4,290.82	4,074.80	71	301.09	287.59	274.08
72	5,036.12	4,798.49	4,558.16	72	336.19	321.34	306.49
73	5,632.89	5,368.26	5,098.22	73	376.70	359.14	341.59
74	6,299.87	6,002.83	5,703.10	74	421.25	401.00	382.10

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED BENEFITS

FORM: H-LTC3JQ3, et al.

RIDER: H-COLI

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	7,045.16	6,713.02	6,378.18	75	469.86	448.25	426.65
76	7,928.17	7,552.82	7,177.48	76	529.26	504.96	480.66
77	8,916.49	8,497.94	8,073.99	77	595.42	568.42	540.07
78	10,031.73	9,559.17	9,083.91	78	669.68	638.63	607.57
79	11,284.68	10,755.42	10,220.75	79	753.39	718.29	683.18
				80	846.55	807.40	768.24
				81	953.22	908.66	864.11
				82	1,072.03	1,022.08	972.12
				83	1,205.70	1,150.34	1,093.63
				84	1,356.92	1,293.46	1,230.00
				85	1,525.69	1,454.13	1,382.57
				86	1,717.41	1,636.40	1,555.39
				87	1,932.09	1,841.63	1,749.81
				88	2,172.42	2,071.15	1,968.54
				89	2,445.15	2,330.39	2,215.62
				90	2,750.29	2,620.67	2,492.40
				91	3,093.23	2,948.76	2,802.94
				92	3,480.73	3,317.36	3,153.99
				93	3,915.48	3,731.86	3,548.23
				94	4,404.24	4,197.66	3,991.09
				95	4,955.11	4,722.88	4,490.65
				96	5,574.83	5,312.90	5,050.97
				97	6,271.52	5,977.18	5,682.85
				98	7,054.61	6,723.82	6,393.03
				99	7,936.27	7,564.98	7,192.33

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	696.69	658.88	621.08	18-44	48.61	45.91	41.86
45-49	829.00	783.10	734.49	45-49	58.06	54.01	49.96
50-54	982.92	926.21	866.81	50-54	67.51	63.46	59.41
55	1,225.95	1,158.44	1,090.93	55	83.71	78.31	72.91
56	1,298.86	1,225.95	1,153.04	56	89.11	83.71	78.31
57	1,371.77	1,296.16	1,220.55	57	93.16	87.76	82.36
58	1,450.08	1,369.07	1,288.06	58	98.56	93.16	86.41
59	1,533.79	1,447.38	1,360.97	59	103.96	98.56	91.81
60	1,620.20	1,528.39	1,436.58	60	109.36	102.61	95.86
61	1,714.71	1,614.80	1,517.59	61	116.11	109.36	102.61
62	1,811.92	1,706.61	1,601.30	62	122.87	114.76	108.01
63	1,917.23	1,803.82	1,690.41	63	129.62	121.51	114.76
64	2,025.25	1,906.43	1,784.92	64	136.37	128.27	120.16
65	2,141.36	2,011.75	1,882.13	65	143.12	135.02	126.92
66	2,316.88	2,179.17	2,038.75	66	155.27	147.17	137.72
67	2,508.61	2,357.39	2,208.87	67	168.77	159.32	148.52
68	2,711.13	2,551.81	2,389.79	68	182.27	172.82	160.67
69	2,935.26	2,759.74	2,586.92	69	197.12	186.32	174.17
70	3,172.89	2,986.57	2,800.24	70	213.33	201.17	187.67
71	3,483.43	3,278.20	3,072.98	71	234.93	221.43	206.58
72	3,820.97	3,594.14	3,370.01	72	256.53	241.68	226.83
73	4,190.91	3,945.18	3,696.75	73	282.18	264.63	248.43
74	4,595.96	4,325.93	4,055.90	74	309.19	290.29	271.38

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	5,041.52	4,744.48	4,447.44	75	337.54	317.29	297.04
76	5,673.39	5,338.55	5,006.41	76	380.75	357.79	334.84
77	6,383.58	6,008.23	5,632.89	77	428.00	402.35	376.70
78	7,182.88	6,758.93	6,337.68	78	480.66	452.31	423.95
79	8,079.39	7,604.13	7,128.87	79	541.42	509.01	476.61
80		8,554.65	8,019.98	80	0.00	571.12	534.67
81		9,626.68	9,021.80	81	0.00	642.68	602.17
82		10,828.32	10,150.54	82	0.00	723.69	677.78
83		12,181.19	11,417.00	83	0.00	814.15	762.84
84		13,704.18	12,842.77	84	0.00	915.41	857.35

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	866.81	815.50	761.49	18-44	59.41	56.71	52.66
45-49	1,023.43	964.02	899.21	45-49	70.21	67.51	62.11
50-54	1,204.35	1,134.14	1,061.23	50-54	82.36	78.31	72.91
55	1,536.49	1,447.38	1,355.57	55	102.61	97.21	90.46
56	1,622.90	1,528.39	1,431.18	56	109.36	102.61	95.86
57	1,709.31	1,612.10	1,509.48	57	114.76	109.36	101.26
58	1,803.82	1,698.51	1,590.49	58	121.51	114.76	106.66
59	1,901.03	1,790.32	1,679.61	59	128.27	121.51	113.41
60	2,003.65	1,887.53	1,768.72	60	135.02	126.92	118.81
61	2,117.06	1,992.84	1,868.63	61	143.12	135.02	125.57
62	2,233.17	2,106.26	1,973.94	62	151.22	141.77	132.32
63	2,357.39	2,222.37	2,084.65	63	159.32	149.87	140.42
64	2,487.00	2,346.59	2,203.47	64	168.77	157.97	148.52
65	2,624.72	2,476.20	2,324.98	65	176.87	166.07	155.27
66	2,851.55	2,689.53	2,524.81	66	193.07	180.92	168.77
67	3,094.58	2,919.06	2,740.84	67	209.28	195.77	183.62
68	3,359.21	3,167.49	2,973.06	68	226.83	213.33	198.47
69	3,648.15	3,440.22	3,226.89	69	245.73	230.88	216.03
70	3,958.68	3,731.86	3,502.33	70	265.98	249.78	233.58
71	4,352.93	4,101.80	3,847.97	71	292.99	275.43	257.88
72	4,784.99	4,506.85	4,228.72	72	321.34	302.44	282.18
73	5,257.54	4,952.41	4,644.57	73	352.39	332.14	310.54
74	5,778.71	5,441.17	5,103.62	74	387.50	364.54	341.59
75	6,351.18	5,978.53	5,605.89	75	423.95	399.65	374.00
76	7,145.07	6,726.52	6,307.97	76	477.96	449.60	421.25
77	8,038.88	7,569.03	7,096.47	77	537.37	506.31	473.91
78	9,043.41	8,514.14	7,982.18	78	604.87	569.77	533.32
79	10,174.84	9,578.07	8,981.30	79	680.48	639.98	599.47

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,155.74	1,090.93	1,026.13	18-44	78.31	74.26	68.86
45-49	1,358.27	1,282.66	1,207.05	45-49	93.16	87.76	81.01
50-54	1,590.49	1,504.08	1,414.97	50-54	108.01	101.26	94.51
55	2,044.15	1,928.04	1,809.22	55	137.72	129.62	121.51
56	2,157.56	2,036.05	1,909.13	56	145.82	137.72	128.27
57	2,276.38	2,146.76	2,014.45	57	153.92	144.47	135.02
58	2,403.29	2,265.58	2,125.16	58	162.02	152.57	143.12
59	2,535.61	2,389.79	2,241.27	59	170.12	160.67	151.22
60	2,673.33	2,519.41	2,362.79	60	178.22	168.77	157.97
61	2,819.14	2,657.13	2,492.40	61	189.02	178.22	167.42
62	2,973.06	2,800.24	2,627.42	62	198.47	187.67	175.52
63	3,135.08	2,954.16	2,770.54	63	209.28	198.47	184.97
64	3,305.20	3,113.48	2,921.76	64	221.43	207.93	195.77
65	3,483.43	3,280.90	3,078.38	65	232.23	218.73	205.23
66	3,793.96	3,572.54	3,353.81	66	253.83	238.98	224.13
67	4,128.81	3,891.18	3,650.85	67	276.78	260.58	244.38
68	4,496.05	4,236.82	3,974.89	68	301.09	283.53	265.98
69	4,893.00	4,612.16	4,328.63	69	328.09	309.19	288.94
70	5,325.05	5,019.91	4,712.08	70	356.44	336.19	314.59
71	5,865.12	5,527.58	5,187.33	71	392.90	371.30	346.99
72	6,456.49	6,083.84	5,711.20	72	432.05	407.75	382.10
73	7,109.97	6,696.82	6,283.67	73	475.26	448.25	419.90
74	7,828.26	7,371.90	6,918.25	74	523.86	494.16	463.11
75	8,616.75	8,114.49	7,612.23	75	575.17	542.77	509.01
76	9,694.19	9,129.82	8,565.45	76	648.08	611.62	573.82
77	10,906.63	10,272.06	9,637.48	77	729.09	687.23	645.38
78	12,267.60	11,554.71	10,841.83	78	819.55	773.64	725.04
79	13,801.39	12,999.39	12,197.39	79	922.16	869.51	815.50

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 53.3% Rate Increase**

INCREASED INFLATION BENEFITS

FORM: H-LTC3JQ3, 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	1,490.58	1,423.07	1,352.87	18-44	99.91	95.86	90.46
45-49	1,774.12	1,690.41	1,604.00	45-49	118.81	114.76	108.01
50-54	2,106.26	2,003.65	1,898.33	50-54	140.42	135.02	128.27
55	2,678.73	2,549.11	2,419.50	55	179.57	171.47	163.37
56	2,827.25	2,689.53	2,554.51	56	190.37	180.92	172.82
57	2,981.16	2,838.05	2,692.23	57	201.17	191.72	182.27
58	3,143.18	2,991.97	2,840.75	58	211.98	202.52	191.72
59	3,316.01	3,156.69	2,997.37	59	222.78	213.33	202.52
60	3,494.23	3,326.81	3,159.39	60	234.93	224.13	211.98
61	3,688.65	3,513.13	3,337.61	61	248.43	237.63	224.13
62	3,891.18	3,707.55	3,521.23	62	261.93	249.78	237.63
63	4,104.50	3,912.78	3,718.35	63	276.78	263.28	249.78
64	4,331.33	4,128.81	3,926.28	64	291.64	278.13	264.63
65	4,568.96	4,355.63	4,142.31	65	306.49	292.99	278.13
66	4,963.21	4,730.98	4,498.75	66	333.49	318.64	302.44
67	5,387.16	5,136.03	4,884.90	67	361.84	345.64	328.09
68	5,848.92	5,576.18	5,303.45	68	392.90	375.35	356.44
69	6,351.18	6,054.14	5,759.80	69	426.65	406.40	386.15
70	6,893.94	6,572.60	6,251.26	70	461.76	440.15	418.55
71	7,569.03	7,215.28	6,864.24	71	507.66	483.36	460.41
72	8,308.92	7,922.77	7,533.92	72	556.27	530.61	503.61
73	9,119.02	8,695.06	8,271.11	73	610.27	581.92	553.57
74	10,010.12	9,545.67	9,078.51	74	669.68	638.63	606.22
75	10,987.64	10,477.28	9,964.22	75	733.14	699.39	664.28
76	12,362.11	11,789.64	11,211.77	76	824.95	787.15	747.99
77	13,909.40	13,261.32	12,610.54	77	928.91	885.71	841.15
78	15,648.41	14,919.32	14,187.54	78	1,043.68	996.42	946.47
79	17,606.15	16,785.25	15,958.95	79	1,174.64	1,120.64	1,065.28

Fractional Premiums (expressed as a percent of annual premium)

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

Nonforfeiture Benefit Rider is a percentage of total premium and varies by issue age (Rider H-NF3-10)

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Nonforfeiture Benefit Rider Premiums**

NONFORFEITURE BENEFIT RIDER

FORM: H-LTC3JQ3, et al.

RIDER: H-NF3-10

Premiums are percentage of total annual premiums without this rider and vary by issue age.

<u>Issue Age</u>	<u>Percentage of Premium</u>
40-44	75%
45-49	65%
50-54	55%
55-59	50%
60-64	45%
65-69	40%
70-74	35%
75-79	30%
80-84	20%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified Comprehensive Product**

August 2016

<u>Product</u>	<u>Form Number</u>
Long-Term Care	H-LTC3JQ3, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AI
Cost of Living (CPI) Benefit Inflation Rider	H-COLI
Nonforfeiture Benefit Rider	H-NF3-10
Increased Benefits Option Rider	H-IBOR

1. Purpose of Filing

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

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

On April 14, 2015, the company requested a rate increase of 45.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.3% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

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

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

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified Comprehensive Product**

August 2016

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

(2)(ii)(A): There have been four prior increases approved and implemented on this policy form and associated riders. A 15.9% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

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

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	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

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the
LTC3+ Tax-Qualified 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+ Tax-Qualified 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	1997	9,367,477	279,494	3.0%	12,262	20,237,539	6,033,821	3.0%				0.0095		0.991		4.5%	2.1604
	1998	25,658,893	2,086,066	8.1%	16,086	53,046,498	4,312,676	8.1%				0.0434		0.957		4.5%	2.0674
	1999	27,602,152	2,865,670	10.4%	16,426	54,606,639	5,669,289	10.4%				0.0314		0.969		4.5%	1.9783
	2000	27,456,833	4,568,311	16.6%	16,015	51,980,046	8,648,521	16.6%				0.0253		0.975		4.5%	1.8932
	2001	27,076,916	7,390,857	27.3%	15,608	49,053,400	13,389,511	27.3%				0.0256		0.974		4.5%	1.8116
	2002	26,756,112	9,330,502	34.9%	15,281	46,384,901	16,175,535	34.9%				0.0210		0.979		4.5%	1.7336
	2003	26,371,945	9,867,666	37.4%	14,978	43,750,145	16,370,117	37.4%				0.0198		0.980		4.5%	1.6590
	2004	25,970,114	9,145,079	35.2%	14,616	41,228,250	14,518,057	35.2%				0.0242		0.976		4.5%	1.5875
	2005	27,964,337	14,120,252	50.5%	14,259	42,482,424	21,450,983	50.5%				0.0244		0.976		4.5%	1.5192
	2006	28,871,947	19,057,462	66.0%	13,925	41,972,471	27,704,706	66.0%				0.0234		0.977		4.5%	1.4537
	2007	28,577,253	16,944,381	59.3%	13,586	39,755,082	23,572,078	59.3%				0.0243		0.976		4.5%	1.3911
	2008	28,162,483	23,398,673	83.1%	13,224	37,490,983	31,149,216	83.1%				0.0266		0.973		4.5%	1.3312
	2009	27,705,764	29,089,032	105.0%	12,834	35,294,719	37,056,881	105.0%				0.0295		0.971		4.5%	1.2739
	2010	26,949,833	29,966,514	111.2%	12,379	32,853,330	36,530,830	111.2%				0.0355		0.965		4.5%	1.2191
2011	26,623,751	38,530,816	144.7%	11,862	31,058,198	44,948,502	144.7%				0.0418		0.958		4.5%	1.1666	
2012	27,342,535	38,685,292	141.5%	11,349	30,523,161	43,185,366	141.5%				0.0432		0.957		4.5%	1.1163	
2013	26,898,815	41,068,691	152.7%	10,855	28,725,147	43,871,784	152.7%				0.0435		0.956		4.5%	1.0683	
2014	25,978,582	38,359,321	147.7%	10,370	26,556,668	39,212,909	147.7%				0.0447		0.955		4.5%	1.0223	
Projected Future Experience (40 Years)	2015	27,079,758	50,661,065	187.1%	9,780	26,490,265	49,558,274	187.1%	1.0028	1.4004	1.0000	0.0569	0.0000	0.943	0.937	4.5%	0.9782
	2016	27,790,138	52,422,036	188.6%	9,164	26,014,547	49,072,643	188.6%	1.1019	1.1042	1.0000	0.0629	0.0000	0.937	0.931	4.5%	0.9361
	2017	26,450,986	53,680,547	202.9%	8,538	23,694,696	48,086,836	202.9%	1.0407	1.0991	1.0000	0.0683	0.0000	0.932	0.915	4.5%	0.8958
	2018	24,105,374	54,740,173	227.1%	7,920	20,663,641	46,924,445	227.1%	1.0000	1.0993	1.0000	0.0724	0.0000	0.928	0.911	4.5%	0.8572
	2019	21,856,093	54,727,852	250.4%	7,316	17,928,717	44,893,669	250.4%	1.0000	1.0823	1.0000	0.0763	0.0000	0.924	0.907	4.5%	0.8203
	2020	19,719,781	54,287,321	275.3%	6,729	15,479,698	42,614,639	275.3%	1.0000	1.0784	1.0000	0.0802	0.0000	0.920	0.902	4.5%	0.7850
	2021	17,706,193	53,642,874	303.0%	6,164	13,300,541	40,295,463	303.0%	1.0000	1.0788	1.0000	0.0841	0.0000	0.916	0.898	4.5%	0.7512
	2022	15,822,019	52,885,905	334.3%	5,622	11,373,384	38,016,117	334.3%	1.0000	1.0809	1.0000	0.0879	0.0000	0.912	0.894	4.5%	0.7188
	2023	14,071,352	51,926,120	369.0%	5,106	9,679,376	35,718,845	369.0%	1.0000	1.0811	1.0000	0.0918	0.0000	0.908	0.889	4.5%	0.6879
	2024	12,455,975	50,786,484	407.7%	4,617	8,199,228	33,430,540	407.7%	1.0000	1.0815	1.0000	0.0956	0.0000	0.904	0.885	4.5%	0.6583
	2025	10,975,522	49,443,196	450.5%	4,158	6,913,598	31,144,796	450.5%	1.0000	1.0810	1.0000	0.0994	0.0000	0.901	0.881	4.5%	0.6299
	2026	9,627,636	47,934,784	497.9%	3,729	5,803,397	28,894,383	497.9%	1.0000	1.0810	1.0000	0.1031	0.0000	0.897	0.877	4.5%	0.6028
	2027	8,408,218	46,266,133	550.2%	3,331	4,850,096	26,687,603	550.2%	1.0000	1.0806	1.0000	0.1068	0.0000	0.893	0.873	4.5%	0.5768
	2028	7,311,719	44,433,619	607.7%	2,963	4,035,985	24,526,849	607.7%	1.0000	1.0796	1.0000	0.1104	0.0000	0.890	0.870	4.5%	0.5520
	2029	6,331,401	42,490,470	671.1%	2,625	3,344,364	22,444,262	671.1%	1.0000	1.0794	1.0000	0.1141	0.0000	0.886	0.866	4.5%	0.5282
	2030	5,459,738	40,555,282	742.8%	2,316	2,759,747	20,499,578	742.8%	1.0000	1.0817	1.0000	0.1177	0.0000	0.882	0.862	4.5%	0.5055
	2031	4,688,701	38,648,437	824.3%	2,035	2,267,951	18,694,469	824.3%	1.0000	1.0845	1.0000	0.1213	0.0000	0.879	0.859	4.5%	0.4837
	2032	4,010,016	36,729,915	916.0%	1,781	1,856,141	17,001,406	916.0%	1.0000	1.0861	1.0000	0.1250	0.0000	0.875	0.855	4.5%	0.4629
	2033	3,415,361	34,717,662	1016.5%	1,552	1,512,813	15,377,973	1016.5%	1.0000	1.0849	1.0000	0.1287	0.0000	0.871	0.852	4.5%	0.4429
	2034	2,896,638	32,611,055	1125.8%	1,346	1,227,797	13,822,837	1125.8%	1.0000	1.0829	1.0000	0.1326	0.0000	0.867	0.848	4.5%	0.4239
	2035	2,446,116	30,402,066	1242.9%	1,162	992,186	12,331,592	1242.9%	1.0000	1.0797	1.0000	0.1365	0.0000	0.863	0.844	4.5%	0.4056
	2036	2,056,524	28,064,356	1364.7%	999	798,240	10,893,184	1364.7%	1.0000	1.0741	1.0000	0.1406	0.0000	0.859	0.841	4.5%	0.3882
	2037	1,721,078	25,632,193	1489.3%	854	639,270	9,520,708	1489.3%	1.0000	1.0679	1.0000	0.1448	0.0000	0.855	0.837	4.5%	0.3714
	2038	1,433,526	23,177,959	1616.8%	727	509,534	8,238,390	1616.8%	1.0000	1.0626	1.0000	0.1490	0.0000	0.851	0.833	4.5%	0.3554
	2039	1,188,150	20,876,013	1757.0%	615	404,131	7,100,655	1757.0%	1.0000	1.0640	1.0000	0.1535	0.0000	0.847	0.829	4.5%	0.3401
	2040	979,759	18,906,011	1929.7%	518	318,900	6,153,674	1929.7%	1.0000	1.0755	1.0000	0.1580	0.0000	0.842	0.825	4.5%	0.3255
2041	803,649	17,032,132	2119.3%	434	250,314	5,305,024	2119.3%	1.0000	1.0758	1.0000	0.1626	0.0000	0.837	0.820	4.5%	0.3115	
2042	655,579	15,244,930	2325.4%	361	195,401	4,543,886	2325.4%	1.0000	1.0749	1.0000	0.1673	0.0000	0.833	0.816	4.5%	0.2981	
2043	531,741	13,541,246	2546.6%	299	151,665	3,862,285	2546.6%	1.0000	1.0730	1.0000	0.1722	0.0000	0.828	0.811	4.5%	0.2852	
2044	428,738	11,941,239	2785.2%	246	117,020	3,259,259	2785.2%	1.0000	1.0718	1.0000	0.1772	0.0000	0.823	0.806	4.5%	0.2729	
2045	343,560	10,454,782	3043.1%	201	89,734	2,730,663	3043.1%	1.0000	1.0707	1.0000	0.1823	0.0000	0.818	0.801	4.5%	0.2612	
2046	273,556	9,054,151	3309.8%	164	68,373	2,263,000	3309.8%	1.0000	1.0659	1.0000	0.1875	0.0000	0.813	0.796	4.5%	0.2499	
2047	216,394	7,762,478	3587.2%	132	51,757	1,856,611	3587.2%	1.0000	1.0620	1.0000	0.1927	0.0000	0.807	0.791	4.5%	0.2392	
2048	170,036	6,580,581	3870.1%	106	38,918	1,506,151	3870.1%	1.0000	1.0570	1.0000	0.1980	0.0000	0.802	0.786	4.5%	0.2289	
2049	132,710	5,531,020	4167.7%	84	29,066	1,211,416	4167.7%	1.0000	1.0549	1.0000	0.2032	0.0000	0.797	0.780	4.5%	0.2190	
2050	102,888	4,603,437	4474.2%	67	21,564	964,837	4474.2%	1.0000	1.0513	1.0000	0.2083	0.0000	0.792	0.775	4.5%	0.2096	
2051	79,255	3,792,174	4784.8%	53	15,896	760,578	4784.8%	1.0000	1.0470	1.0000	0.2132	0.0000	0.787	0.770	4.5%	0.2006	
2052	60,680	3,096,887	5103.7%	41	11,646	594,380	5103.7%	1.0000	1.0441	1.0000	0.2178	0.0000	0.782	0.766	4.5%	0.1919	
2053	46,199	2,513,278	5440.1%	32	8,485	461,597	5440.1%	1.0000	1.0433	1.0000	0.2221	0.0000	0.778	0.761	4.5%	0.1837	
2054	35,000	2,029,723	5799.2%	25	6,151	356,733	5799.2%	1.0000	1.0435	1.0000	0.2260	0.0000	0.774	0.758	4.5%	0.1758	
Past		471,326,742	334,754,079	71.0%	245,915	706,999,600	428,370,782	60.6%									
Future		283,887,758	1,203,827,585	424.1%	103,914	212,114,256	731,620,251	344.9%									
Lifetime		755,214,499	1,538,581,664	203.7%	349,829	919,113,856	1,159,991,033	126.2%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 53.3% Increase
LTC3+ Tax-Qualified 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	1997	9,367,477	279,494	3.0%	12,262	20,237,539	603,821	3.0%				0.0095		0.991		4.5%	2.1604
	1998	25,658,893	2,086,066	8.1%	16,086	53,046,498	4,312,676	8.1%				0.0434		0.957		4.5%	2.0674
	1999	27,602,152	2,865,670	10.4%	16,426	54,606,639	5,669,289	10.4%				0.0314		0.969		4.5%	1.9783
	2000	27,456,833	4,568,311	16.6%	16,015	51,980,046	8,648,521	16.6%				0.0253		0.975		4.5%	1.8932
	2001	27,076,916	7,390,857	27.3%	15,608	49,053,400	13,389,511	27.3%				0.0256		0.974		4.5%	1.8116
	2002	26,756,112	9,330,502	34.9%	15,281	46,384,901	16,175,535	34.9%				0.0210		0.979		4.5%	1.7336
	2003	26,371,945	9,867,666	37.4%	14,978	43,750,145	16,370,117	37.4%				0.0198		0.980		4.5%	1.6590
	2004	25,970,114	9,145,079	35.2%	14,616	41,228,250	14,518,057	35.2%				0.0242		0.976		4.5%	1.5875
	2005	27,964,337	14,120,252	50.5%	14,259	42,482,424	21,450,983	50.5%				0.0244		0.976		4.5%	1.5192
	2006	28,871,947	19,057,462	66.0%	13,925	41,972,471	27,704,706	66.0%				0.0234		0.977		4.5%	1.4537
	2007	28,577,253	16,944,381	59.3%	13,586	39,755,082	23,572,078	59.3%				0.0243		0.976		4.5%	1.3911
	2008	28,162,483	23,398,673	83.1%	13,224	37,490,983	31,149,216	83.1%				0.0266		0.973		4.5%	1.3312
	2009	27,705,764	29,089,032	105.0%	12,834	35,294,719	37,056,881	105.0%				0.0295		0.971		4.5%	1.2739
	2010	26,949,833	29,966,514	111.2%	12,379	32,853,330	36,530,830	111.2%				0.0355		0.965		4.5%	1.2191
2011	26,623,751	38,530,816	144.7%	11,862	31,058,198	44,948,502	144.7%				0.0418		0.958		4.5%	1.1666	
2012	27,342,535	38,685,292	141.5%	11,349	30,523,161	43,185,366	141.5%				0.0432		0.957		4.5%	1.1163	
2013	26,899,815	41,068,691	152.7%	10,855	28,725,147	43,871,784	152.7%				0.0435		0.956		4.5%	1.0683	
2014	25,978,582	38,359,321	147.7%	10,370	26,556,668	39,212,909	147.7%				0.0447		0.955		4.5%	1.0223	
Projected Future Experience (40 Years)	2015	27,079,758	50,661,065	187.1%	9,780	26,490,285	49,558,274	187.1%	1.0000	1.4004	1.0000	0.0569	0.0000	0.943	0.937	4.5%	0.9782
	2016	28,002,299	52,369,157	187.0%	9,130	26,213,152	49,023,143	187.0%	1.0099	1.1069	1.0003	0.0627	0.0040	0.934	0.929	4.5%	0.9361
	2017	34,096,069	51,569,369	151.2%	8,356	30,543,133	46,195,651	151.2%	1.3597	1.0621	1.0134	0.0680	0.0180	0.915	0.860	4.5%	0.8958
	2018	34,238,058	51,681,789	150.9%	7,751	29,349,594	44,302,733	150.9%	1.1164	1.0744	1.0190	0.0724	0.0000	0.928	0.899	4.5%	0.8572
	2019	31,043,292	51,670,157	166.4%	7,160	25,465,046	42,385,418	166.4%	1.0000	1.0823	1.0190	0.0763	0.0000	0.924	0.907	4.5%	0.8203
	2020	28,008,983	51,254,239	183.0%	6,586	21,986,583	40,233,720	183.0%	1.0000	1.0784	1.0190	0.0802	0.0000	0.920	0.902	4.5%	0.7850
	2021	25,148,984	50,645,797	201.4%	6,032	18,891,418	38,044,119	201.4%	1.0000	1.0788	1.0190	0.0841	0.0000	0.916	0.898	4.5%	0.7512
	2022	22,472,797	49,931,121	222.2%	5,502	16,154,181	35,892,122	222.2%	1.0000	1.0809	1.0190	0.0879	0.0000	0.912	0.894	4.5%	0.7188
	2023	19,986,238	49,024,960	245.3%	4,997	13,748,097	33,723,200	245.3%	1.0000	1.0811	1.0190	0.0918	0.0000	0.908	0.889	4.5%	0.6879
	2024	17,691,839	47,948,997	271.0%	4,519	11,645,770	31,562,745	271.0%	1.0000	1.0815	1.0190	0.0956	0.0000	0.904	0.885	4.5%	0.6583
	2025	15,589,078	46,680,760	299.4%	4,070	9,819,727	29,404,708	299.4%	1.0000	1.0810	1.0190	0.0994	0.0000	0.901	0.881	4.5%	0.6299
	2026	13,674,608	45,256,623	331.0%	3,650	8,242,853	27,280,028	331.0%	1.0000	1.0810	1.0190	0.1031	0.0000	0.897	0.877	4.5%	0.6028
	2027	11,942,609	43,681,201	365.8%	3,260	6,888,832	25,196,542	365.8%	1.0000	1.0806	1.0190	0.1068	0.0000	0.893	0.873	4.5%	0.5768
	2028	10,386,196	41,951,072	404.0%	2,900	5,732,510	23,156,512	404.0%	1.0000	1.0796	1.0190	0.1104	0.0000	0.890	0.870	4.5%	0.5520
	2029	8,992,802	40,116,489	446.1%	2,569	4,750,166	21,190,280	446.1%	1.0000	1.0794	1.0190	0.1141	0.0000	0.886	0.866	4.5%	0.5282
	2030	7,754,736	38,289,421	493.8%	2,267	3,919,806	19,354,248	493.8%	1.0000	1.0817	1.0190	0.1177	0.0000	0.882	0.862	4.5%	0.5055
	2031	6,659,595	36,489,113	547.9%	1,992	3,221,284	17,649,992	547.9%	1.0000	1.0845	1.0190	0.1213	0.0000	0.879	0.859	4.5%	0.4837
	2032	5,695,625	34,677,781	608.8%	1,743	2,636,370	16,051,522	608.8%	1.0000	1.0861	1.0190	0.1250	0.0000	0.875	0.855	4.5%	0.4629
	2033	4,851,006	32,777,955	675.7%	1,519	2,148,723	14,518,792	675.7%	1.0000	1.0849	1.0190	0.1287	0.0000	0.871	0.852	4.5%	0.4429
	2034	4,114,239	30,789,045	748.4%	1,317	1,743,901	13,050,542	748.4%	1.0000	1.0829	1.0190	0.1326	0.0000	0.867	0.848	4.5%	0.4239
	2035	3,474,340	28,703,474	826.2%	1,137	1,409,251	11,642,614	826.2%	1.0000	1.0797	1.0190	0.1365	0.0000	0.863	0.844	4.5%	0.4056
	2036	2,920,982	26,496,375	907.1%	978	1,133,780	10,284,572	907.1%	1.0000	1.0741	1.0190	0.1406	0.0000	0.859	0.841	4.5%	0.3882
	2037	2,444,532	24,200,099	990.0%	836	907,986	8,988,777	990.0%	1.0000	1.0679	1.0190	0.1448	0.0000	0.855	0.837	4.5%	0.3714
	2038	2,036,108	21,882,985	1074.7%	711	723,716	7,778,104	1074.7%	1.0000	1.0626	1.0190	0.1490	0.0000	0.851	0.833	4.5%	0.3554
	2039	1,687,589	19,709,651	1167.9%	602	574,007	6,703,935	1167.9%	1.0000	1.0640	1.0190	0.1535	0.0000	0.847	0.829	4.5%	0.3401
	2040	1,391,600	17,849,715	1282.7%	507	452,949	5,809,863	1282.7%	1.0000	1.0755	1.0190	0.1580	0.0000	0.842	0.825	4.5%	0.3255
	2041	1,141,463	16,080,531	1408.8%	425	355,533	5,008,627	1408.8%	1.0000	1.0758	1.0190	0.1626	0.0000	0.837	0.820	4.5%	0.3115
	2042	931,152	14,393,182	1545.7%	354	277,538	4,290,015	1545.7%	1.0000	1.0749	1.0190	0.1673	0.0000	0.833	0.816	4.5%	0.2981
2043	755,258	12,784,684	1692.8%	293	215,417	3,646,496	1692.8%	1.0000	1.0730	1.0190	0.1722	0.0000	0.828	0.811	4.5%	0.2852	
2044	608,958	11,274,071	1851.4%	241	166,210	3,077,161	1851.4%	1.0000	1.0718	1.0190	0.1772	0.0000	0.823	0.806	4.5%	0.2729	
2045	487,976	9,870,664	2022.8%	197	127,453	2,578,098	2022.8%	1.0000	1.0707	1.0190	0.1823	0.0000	0.818	0.801	4.5%	0.2612	
2046	388,545	8,548,287	2200.1%	160	97,113	2,136,564	2200.1%	1.0000	1.0659	1.0190	0.1875	0.0000	0.813	0.796	4.5%	0.2499	
2047	307,356	7,328,781	2384.5%	129	73,513	1,752,881	2384.5%	1.0000	1.0620	1.0190	0.1927	0.0000	0.807	0.791	4.5%	0.2392	
2048	241,511	6,212,918	2572.5%	104	55,277	1,422,001	2572.5%	1.0000	1.0570	1.0190	0.1980	0.0000	0.802	0.786	4.5%	0.2289	
2049	188,495	5,221,997	2770.4%	83	41,285	1,143,733	2770.4%	1.0000	1.0549	1.0190	0.2032	0.0000	0.797	0.780	4.5%	0.2190	
2050	146,137	4,346,239	2974.1%	65	30,629	910,931	2974.1%	1.0000	1.0513	1.0190	0.2083	0.0000	0.792	0.775	4.5%	0.2096	
2051	112,570	3,580,301	3180.5%	51	22,578	718,084	3180.5%	1.0000	1.0470	1.0190	0.2132	0.0000	0.787	0.770	4.5%	0.2006	
2052	86,186	2,923,861	3392.5%	40	16,542	561,172	3392.5%	1.0000	1.0441	1.0190	0.2178	0.0000	0.782	0.766	4.5%	0.1919	
2053	65,619	2,372,859	3616.1%	31	12,052	435,808	3616.1%	1.0000	1.0433	1.0190	0.2221	0.0000	0.778	0.761	4.5%	0.1837	
2054	49,712	1,916,321	3854.8%	24	8,737	336,802	3854.8%	1.0000	1.0435	1.0190	0.2260	0.0000	0.774	0.758	4.5%	0.1758	
Past		471,326,742	334,754,079	71.0%	245,915	706,999,600	428,370,782	60.6%									
Future		376,893,901	1,143,163,107	303.3%	102,068	276,292,997	697,000,527	252.3%									
Lifetime		848,220,642	1,477,917,185	174.2%	347,983	983,292,597	1,125,371,309	114.4%									

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	16,130,612	3,068	0.0%	0.0%	34,848,648	6,627	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	26,524,395	279,777	1.1%	0.7%	54,835,812	578,404	1.1%	0.7%	4.5%	2.0674	
	1999	27,675,481	813,690	2.9%	1.6%	54,751,709	1,609,761	2.9%	1.5%	4.5%	1.9783	
	2000	27,302,146	1,338,629	4.9%	2.5%	51,687,198	2,534,232	4.9%	2.4%	4.5%	1.8932	
	2001	26,931,648	2,266,772	8.4%	3.8%	48,790,228	4,106,556	8.4%	3.6%	4.5%	1.8116	
	2002	26,620,866	3,725,462	14.0%	5.6%	46,150,437	6,458,531	14.0%	5.3%	4.5%	1.7336	
	2003	26,227,131	5,009,619	19.1%	7.6%	43,509,903	8,310,784	19.1%	7.1%	4.5%	1.6590	
	2004	26,026,306	5,564,843	21.4%	9.3%	41,317,456	8,834,337	21.4%	8.6%	4.5%	1.5875	
	2005	28,660,855	6,556,339	22.9%	11.0%	43,540,549	9,960,156	22.9%	10.1%	4.5%	1.5192	
	2006	28,767,063	6,349,642	22.1%	12.2%	41,819,996	9,230,766	22.1%	11.2%	4.5%	1.4537	
	2007	28,533,898	4,951,523	17.4%	12.7%	39,694,769	6,888,283	17.4%	11.7%	4.5%	1.3911	
	2008	28,019,787	21,023,105	75.0%	18.2%	37,301,021	27,986,768	75.0%	16.1%	4.5%	1.3312	
	2009	27,669,126	28,665,739	103.6%	25.1%	35,248,046	36,517,643	103.6%	21.5%	4.5%	1.2739	
	2010	26,714,510	32,391,804	121.3%	32.0%	32,566,457	39,487,391	121.3%	26.8%	4.5%	1.2191	
2011	26,768,541	28,543,628	106.6%	37.0%	31,227,104	33,297,849	106.6%	30.7%	4.5%	1.1666		
2012	27,611,252	32,809,748	118.8%	42.3%	30,823,136	36,626,348	118.8%	34.8%	4.5%	1.1163		
2013	26,700,864	37,861,475	141.8%	48.2%	28,523,299	40,445,663	141.8%	39.2%	4.5%	1.0683		
2014	26,496,962	44,064,864	166.3%	54.7%	27,086,584	45,045,413	166.3%	43.9%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	27,226,040	53,922,409	198.1%	62.4%	26,633,383	52,748,625	198.1%	49.4%	4.5%	0.9782	
	2016	27,827,678	60,102,979	216.0%	70.4%	26,049,688	56,262,829	216.0%	55.0%	4.5%	0.9361	
	2017	25,775,216	62,977,813	244.3%	78.4%	23,089,344	56,415,293	244.3%	60.5%	4.5%	0.8958	
	2018	23,448,111	56,417,541	240.6%	84.9%	20,100,222	48,362,321	240.6%	64.9%	4.5%	0.8572	
	2019	21,223,688	56,870,517	268.0%	91.3%	17,409,951	46,651,313	268.0%	69.1%	4.5%	0.8203	
	2020	19,116,109	56,468,953	295.4%	97.6%	15,005,826	44,327,183	295.4%	73.1%	4.5%	0.7850	
	2021	17,134,241	56,362,629	328.9%	103.8%	12,870,902	42,338,489	328.9%	76.9%	4.5%	0.7512	
	2022	15,284,166	55,949,953	366.1%	109.9%	10,986,758	40,218,655	366.1%	80.5%	4.5%	0.7188	
	2023	13,569,316	55,316,784	407.7%	115.9%	9,334,036	38,051,208	407.7%	84.0%	4.5%	0.6879	
	2024	11,990,853	54,492,440	454.5%	121.9%	7,893,059	35,870,010	454.5%	87.2%	4.5%	0.6583	
	2025	10,547,758	53,486,133	507.1%	127.7%	6,644,145	33,691,485	507.1%	90.3%	4.5%	0.6299	
	2026	9,237,059	52,289,624	566.1%	133.5%	5,567,963	31,519,417	566.1%	93.3%	4.5%	0.6028	
	2027	8,054,081	50,909,457	632.1%	139.2%	4,645,820	29,366,002	632.1%	96.0%	4.5%	0.5768	
	2028	6,992,751	49,358,854	705.9%	144.7%	3,859,919	27,245,523	705.9%	98.6%	4.5%	0.5520	
	2029	6,045,941	47,651,808	788.2%	150.1%	3,193,579	25,170,577	788.2%	101.0%	4.5%	0.5282	
	2030	5,205,809	45,832,960	880.4%	155.3%	2,631,393	23,167,299	880.4%	103.2%	4.5%	0.5055	
	2031	4,464,132	43,959,367	984.7%	160.3%	2,159,326	21,263,396	984.7%	105.3%	4.5%	0.4837	
	2032	3,812,501	42,057,149	1103.1%	165.2%	1,764,716	19,467,256	1103.1%	107.2%	4.5%	0.4629	
	2033	3,242,544	40,121,488	1237.3%	169.9%	1,436,265	17,771,564	1237.3%	109.0%	4.5%	0.4429	
	2034	2,746,205	38,129,996	1388.5%	174.4%	1,164,033	16,162,149	1388.5%	110.6%	4.5%	0.4239	
	2035	2,315,833	36,064,985	1557.3%	178.7%	939,341	14,628,568	1557.3%	112.0%	4.5%	0.4056	
	2036	1,944,260	33,908,233	1744.0%	182.8%	754,665	13,161,485	1744.0%	113.4%	4.5%	0.3882	
	2037	1,624,829	31,650,509	1947.9%	186.6%	603,519	11,756,124	1947.9%	114.5%	4.5%	0.3714	
	2038	1,351,423	29,304,957	2168.5%	190.2%	480,351	10,416,175	2168.5%	115.6%	4.5%	0.3554	
	2039	1,118,473	26,928,908	2407.6%	193.5%	380,431	9,159,455	2407.6%	116.5%	4.5%	0.3401	
	2040	920,933	24,625,373	2674.0%	196.6%	299,752	8,015,256	2674.0%	117.4%	4.5%	0.3255	
	2041	754,250	22,451,960	2976.7%	199.4%	234,927	6,993,145	2976.7%	118.1%	4.5%	0.3115	
	2042	614,317	20,395,619	3320.0%	201.9%	183,103	6,079,095	3320.0%	118.7%	4.5%	0.2981	
	2043	497,467	18,445,820	3707.9%	204.2%	141,889	5,261,186	3707.9%	119.3%	4.5%	0.2852	
	2044	400,434	16,595,574	4144.4%	206.3%	109,295	4,529,619	4144.4%	119.7%	4.5%	0.2729	
	2045	320,330	14,846,351	4634.7%	208.2%	83,666	3,877,688	4634.7%	120.2%	4.5%	0.2612	
	2046	254,612	13,194,956	5182.4%	209.9%	63,638	3,297,956	5182.4%	120.5%	4.5%	0.2499	
	2047	201,050	11,639,560	5789.4%	211.4%	48,087	2,783,922	5789.4%	120.8%	4.5%	0.2392	
	2048	157,695	10,184,602	6458.4%	212.7%	36,093	2,331,033	6458.4%	121.0%	4.5%	0.2289	
	2049	122,858	8,837,191	7193.0%	213.8%	26,909	1,935,540	7193.0%	121.2%	4.5%	0.2190	
	2050	95,085	7,603,917	7996.9%	214.8%	19,929	1,593,709	7996.9%	121.4%	4.5%	0.2096	
2051	73,126	6,487,478	8871.7%	215.6%	14,666	1,301,162	8871.7%	121.5%	4.5%	0.2006		
2052	55,903	5,488,788	9818.3%	216.3%	10,729	1,053,454	9818.3%	121.7%	4.5%	0.1919		
2053	42,506	4,608,124	10841.1%	216.9%	7,807	846,344	10841.1%	121.8%	4.5%	0.1837		
2054	32,166	3,842,990	11947.3%	217.4%	5,653	675,423	11947.3%	121.8%	4.5%	0.1758		
Past		479,381,443	262,219,725	54.7%		723,722,354	317,925,513	43.9%				
Future		275,841,752	1,379,784,745	500.2%		206,884,780	815,766,934	394.3%				
Lifetime		755,223,195	1,642,004,469	217.4%		930,607,133	1,133,692,447	121.8%				

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 53.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1997	16,130,612	3,068	0.0%	0.0%	34,848,648	6,627	0.0%	0.0%	4.5%	2.1604
	1998	26,524,395	279,777	1.1%	0.7%	54,835,812	578,404	1.1%	0.7%	4.5%	2.0674
	1999	27,675,481	813,690	2.9%	1.6%	54,751,709	1,609,761	2.9%	1.5%	4.5%	1.9783
	2000	27,302,146	1,338,629	4.9%	2.5%	51,687,198	2,534,232	4.9%	2.4%	4.5%	1.8932
	2001	26,931,648	2,266,772	8.4%	3.8%	48,790,228	4,106,556	8.4%	3.6%	4.5%	1.8116
	2002	26,620,866	3,725,462	14.0%	5.6%	46,150,437	6,458,531	14.0%	5.3%	4.5%	1.7336
	2003	26,227,131	5,009,619	19.1%	7.6%	43,509,903	8,310,784	19.1%	7.1%	4.5%	1.6590
	2004	26,026,306	5,564,843	21.4%	9.3%	41,317,456	8,834,337	21.4%	8.6%	4.5%	1.5875
	2005	28,660,855	6,556,339	22.9%	11.0%	43,540,549	9,960,156	22.9%	10.1%	4.5%	1.5192
	2006	28,767,063	6,349,642	22.1%	12.2%	41,819,996	9,230,766	22.1%	11.2%	4.5%	1.4537
	2007	28,533,898	4,951,523	17.4%	12.7%	39,694,769	6,888,283	17.4%	11.7%	4.5%	1.3911
	2008	28,019,787	21,023,105	75.0%	18.2%	37,301,021	27,986,768	75.0%	16.1%	4.5%	1.3312
	2009	27,669,126	28,665,739	103.6%	25.1%	35,248,046	36,517,643	103.6%	21.5%	4.5%	1.2739
	2010	26,714,510	32,391,804	121.3%	32.0%	32,566,457	39,487,391	121.3%	26.8%	4.5%	1.2191
2011	26,768,541	28,543,628	106.6%	37.0%	31,227,104	33,297,849	106.6%	30.7%	4.5%	1.1666	
2012	27,611,252	32,809,748	118.8%	42.3%	30,823,136	36,626,348	118.8%	34.8%	4.5%	1.1163	
2013	26,700,864	37,861,475	141.8%	48.2%	28,523,299	40,445,663	141.8%	39.2%	4.5%	1.0683	
2014	26,496,962	44,064,864	166.3%	54.7%	27,086,584	45,045,413	166.3%	43.9%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	27,228,014	53,922,409	198.0%	62.4%	26,635,314	52,748,625	198.0%	49.4%	4.5%	0.9782
	2016	29,125,221	60,089,622	206.3%	70.2%	27,264,327	56,250,325	206.3%	54.9%	4.5%	0.9361
	2017	35,501,451	62,421,295	175.8%	76.8%	31,802,069	55,916,766	175.8%	59.7%	4.5%	0.8958
	2018	33,306,346	54,943,334	165.0%	81.6%	28,550,911	47,098,589	165.0%	63.2%	4.5%	0.8572
	2019	30,146,616	54,582,547	181.1%	86.4%	24,729,496	44,774,474	181.1%	66.6%	4.5%	0.8203
	2020	27,152,877	53,726,158	197.9%	90.9%	21,314,554	42,174,135	197.9%	69.8%	4.5%	0.7850
	2021	24,337,719	53,416,985	219.5%	95.5%	18,282,012	40,125,779	219.5%	72.8%	4.5%	0.7512
	2022	21,709,779	52,927,823	243.8%	100.1%	15,605,699	38,046,250	243.8%	75.7%	4.5%	0.7188
	2023	19,273,931	52,287,367	271.3%	104.6%	13,258,117	35,967,339	271.3%	78.5%	4.5%	0.6879
	2024	17,031,825	51,488,782	302.3%	109.1%	11,211,312	33,892,832	302.3%	81.2%	4.5%	0.6583
	2025	14,982,008	50,525,613	337.2%	113.6%	9,437,326	31,826,622	337.2%	83.7%	4.5%	0.6299
	2026	13,120,259	49,387,362	376.4%	118.1%	7,908,699	29,769,976	376.4%	86.1%	4.5%	0.6028
	2027	11,439,935	48,078,484	420.3%	122.5%	6,598,875	27,733,018	420.3%	88.4%	4.5%	0.5768
	2028	9,932,409	46,610,726	469.3%	126.8%	5,482,576	25,728,588	469.3%	90.6%	4.5%	0.5520
	2029	8,587,553	44,996,518	524.0%	131.1%	4,536,106	23,768,003	524.0%	92.6%	4.5%	0.5282
	2030	7,394,227	43,277,559	585.3%	135.2%	3,737,578	21,875,614	585.3%	94.4%	4.5%	0.5055
	2031	6,340,751	41,507,440	654.6%	139.3%	3,067,057	20,077,386	654.6%	96.2%	4.5%	0.4837
	2032	5,415,179	39,710,598	733.3%	143.2%	2,506,558	18,381,094	733.3%	97.8%	4.5%	0.4629
	2033	4,605,620	37,882,371	822.5%	147.0%	2,040,031	16,779,761	822.5%	99.3%	4.5%	0.4429
	2034	3,900,627	36,001,621	923.0%	150.6%	1,653,358	15,259,995	923.0%	100.7%	4.5%	0.4239
	2035	3,289,335	34,051,583	1035.2%	154.1%	1,334,210	13,811,898	1035.2%	101.9%	4.5%	0.4056
	2036	2,761,562	32,015,001	1159.3%	157.4%	1,071,901	12,426,627	1159.3%	103.1%	4.5%	0.3882
	2037	2,307,850	29,883,164	1294.8%	160.6%	857,218	11,099,669	1294.8%	104.1%	4.5%	0.3714
	2038	1,919,512	27,668,454	1441.4%	163.5%	682,273	9,834,495	1441.4%	105.0%	4.5%	0.3554
	2039	1,588,637	25,424,987	1600.4%	166.2%	540,350	8,647,919	1600.4%	105.8%	4.5%	0.3401
	2040	1,308,057	23,250,021	1777.4%	168.7%	425,757	7,567,596	1777.4%	106.6%	4.5%	0.3255
	2041	1,071,306	21,197,886	1978.7%	171.0%	333,681	6,602,537	1978.7%	107.2%	4.5%	0.3115
	2042	872,550	19,256,256	2206.9%	173.1%	260,071	5,739,497	2206.9%	107.7%	4.5%	0.2981
	2043	706,582	17,415,308	2464.7%	175.0%	201,534	4,967,260	2464.7%	108.2%	4.5%	0.2852
	2044	568,760	15,668,379	2754.8%	176.7%	155,238	4,276,550	2754.8%	108.6%	4.5%	0.2729
	2045	454,983	14,016,872	3080.7%	178.3%	118,836	3,661,038	3080.7%	109.0%	4.5%	0.2612
	2046	361,640	12,457,742	3444.8%	179.7%	90,389	3,113,696	3444.8%	109.3%	4.5%	0.2499
	2047	285,563	10,989,247	3848.3%	180.9%	68,300	2,628,382	3848.3%	109.5%	4.5%	0.2392
	2048	223,983	9,615,579	4293.0%	182.0%	51,265	2,200,796	4293.0%	109.8%	4.5%	0.2289
	2049	174,502	8,343,449	4781.3%	183.0%	38,220	1,827,400	4781.3%	109.9%	4.5%	0.2190
	2050	135,055	7,179,079	5315.7%	183.8%	28,306	1,504,667	5315.7%	110.1%	4.5%	0.2096
2051	103,865	6,125,016	5897.1%	184.5%	20,832	1,228,465	5897.1%	110.2%	4.5%	0.2006	
2052	79,403	5,182,124	6526.4%	185.1%	15,240	994,596	6526.4%	110.3%	4.5%	0.1919	
2053	60,374	4,350,663	7206.2%	185.6%	11,088	799,058	7206.2%	110.4%	4.5%	0.1837	
2054	45,687	3,628,279	7941.5%	186.0%	8,030	637,686	7941.5%	110.4%	4.5%	0.1758	
	Past	479,381,443	262,219,725	54.7%		723,722,354	317,925,513	43.9%			
	Future	368,851,550	1,315,503,704	356.6%		271,934,712	781,765,013	287.5%			
	Lifetime	848,232,993	1,577,723,428	186.0%		995,657,066	1,099,690,526	110.4%			

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC+ Tax-Qualified 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	1997	442,403	0	0.0%	617	955,770	0	0.0%				0.0128	0.987	4.5%	2.1604		
	1998	1,204,211	0	0.0%	741	2,489,554	0	0.0%				0.0263	0.974	4.5%	2.0674		
	1999	1,212,179	0	0.0%	713	2,398,111	0	0.0%				0.0391	0.961	4.5%	1.9783		
	2000	1,178,626	452,387	38.4%	686	2,231,323	856,439	38.4%				0.0379	0.962	4.5%	1.8932		
	2001	1,157,439	329,256	28.4%	672	2,096,853	596,491	28.4%				0.0204	0.980	4.5%	1.8116		
	2002	1,141,439	367,609	32.2%	658	1,978,821	637,293	32.2%				0.0208	0.979	4.5%	1.7336		
	2003	1,118,375	384,644	34.4%	643	1,855,346	638,111	34.4%				0.0228	0.977	4.5%	1.6590		
	2004	1,093,231	347,031	31.7%	627	1,735,534	550,920	31.7%				0.0249	0.975	4.5%	1.5875		
	2005	1,161,161	662,364	57.0%	610	1,763,995	1,006,239	57.0%				0.0271	0.973	4.5%	1.5192		
	2006	1,206,811	840,189	69.6%	595	1,754,396	1,221,421	69.6%				0.0246	0.975	4.5%	1.4537		
	2007	1,201,406	1,053,195	87.7%	581	1,671,329	1,465,146	87.7%				0.0235	0.976	4.5%	1.3911		
	2008	1,171,969	866,833	74.0%	563	1,560,171	1,153,961	74.0%				0.0310	0.969	4.5%	1.3312		
	2009	1,137,660	1,676,309	147.3%	541	1,449,279	2,135,471	147.3%				0.0391	0.961	4.5%	1.2739		
	2010	1,102,839	1,338,255	121.3%	522	1,344,422	1,631,406	121.3%				0.0351	0.965	4.5%	1.2191		
2011	1,092,323	1,633,049	149.5%	495	1,274,260	1,905,049	149.5%				0.0517	0.948	4.5%	1.1666			
2012	1,118,262	1,555,190	139.1%	479	1,248,344	1,736,098	139.1%				0.0323	0.968	4.5%	1.1163			
2013	1,099,890	1,146,535	104.2%	459	1,174,961	1,224,791	104.2%				0.0418	0.958	4.5%	1.0683			
2014	1,066,722	874,498	82.0%	445	1,090,459	893,958	82.0%				0.0305	0.969	4.5%	1.0223			
Projected Future Experience (40 Years)	2015	1,110,841	2,380,852	214.3%	418	1,086,660	2,329,025	214.3%	1.0033	2.8959	1.0000	0.0599	0.0000	0.940	0.934	4.5%	0.9782
	2016	1,134,850	2,420,673	213.3%	391	1,062,341	2,266,009	213.3%	1.1012	1.0891	1.0000	0.0664	0.0000	0.934	0.928	4.5%	0.9361
	2017	1,077,252	2,448,549	227.3%	362	964,998	2,193,402	227.3%	1.0409	1.0902	1.0000	0.0722	0.0000	0.928	0.912	4.5%	0.8958
	2018	978,693	2,470,436	252.4%	335	838,957	2,117,711	252.4%	1.0000	1.0924	1.0000	0.0764	0.0000	0.924	0.909	4.5%	0.8572
	2019	884,570	2,438,418	275.7%	308	725,620	2,000,253	275.7%	1.0000	1.0736	1.0000	0.0807	0.0000	0.919	0.904	4.5%	0.8203
	2020	795,515	2,389,783	300.4%	282	624,466	1,875,940	300.4%	1.0000	1.0709	1.0000	0.0849	0.0000	0.915	0.899	4.5%	0.7850
	2021	711,962	2,334,292	327.9%	257	534,812	1,753,474	327.9%	1.0000	1.0722	1.0000	0.0890	0.0000	0.911	0.895	4.5%	0.7512
	2022	634,193	2,279,563	359.4%	233	455,879	1,638,624	359.4%	1.0000	1.0769	1.0000	0.0932	0.0000	0.907	0.891	4.5%	0.7188
	2023	562,357	2,225,801	395.8%	210	386,833	1,531,080	395.8%	1.0000	1.0816	1.0000	0.0973	0.0000	0.903	0.887	4.5%	0.6879
	2024	496,476	2,173,968	437.9%	189	326,808	1,431,029	437.9%	1.0000	1.0868	1.0000	0.1013	0.0000	0.899	0.883	4.5%	0.6583
	2025	436,468	2,119,740	485.7%	169	274,936	1,335,247	485.7%	1.0000	1.0898	1.0000	0.1053	0.0000	0.895	0.879	4.5%	0.6299
	2026	382,147	2,063,662	540.0%	150	230,352	1,243,945	540.0%	1.0000	1.0929	1.0000	0.1092	0.0000	0.891	0.876	4.5%	0.6028
	2027	333,261	2,006,425	602.1%	133	192,234	1,157,362	602.1%	1.0000	1.0962	1.0000	0.1131	0.0000	0.887	0.872	4.5%	0.5768
	2028	289,500	1,939,556	670.0%	118	159,801	1,070,613	670.0%	1.0000	1.0947	1.0000	0.1170	0.0000	0.883	0.869	4.5%	0.5520
	2029	250,520	1,861,439	743.0%	104	132,330	983,247	743.0%	1.0000	1.0916	1.0000	0.1208	0.0000	0.879	0.865	4.5%	0.5282
	2030	215,965	1,786,452	827.2%	91	109,164	903,002	827.2%	1.0000	1.0965	1.0000	0.1247	0.0000	0.875	0.862	4.5%	0.5055
	2031	185,461	1,708,985	921.5%	79	89,708	826,646	921.5%	1.0000	1.0979	1.0000	0.1287	0.0000	0.871	0.859	4.5%	0.4837
	2032	158,636	1,631,271	1028.3%	68	73,429	755,077	1028.3%	1.0000	1.1006	1.0000	0.1328	0.0000	0.867	0.855	4.5%	0.4629
	2033	135,135	1,555,101	1150.8%	59	59,857	688,822	1150.8%	1.0000	1.1046	1.0000	0.1370	0.0000	0.863	0.852	4.5%	0.4429
	2034	114,622	1,476,889	1288.5%	51	48,585	626,008	1288.5%	1.0000	1.1060	1.0000	0.1413	0.0000	0.859	0.848	4.5%	0.4239
	2035	96,783	1,393,449	1439.8%	43	39,257	565,206	1439.8%	1.0000	1.1046	1.0000	0.1459	0.0000	0.854	0.844	4.5%	0.4056
	2036	81,331	1,297,084	1594.8%	37	31,569	503,463	1594.8%	1.0000	1.0958	1.0000	0.1505	0.0000	0.849	0.840	4.5%	0.3882
	2037	68,005	1,189,927	1749.8%	31	25,259	441,981	1749.8%	1.0000	1.0861	1.0000	0.1553	0.0000	0.845	0.836	4.5%	0.3714
	2038	56,565	1,074,369	1899.4%	26	20,105	381,874	1899.4%	1.0000	1.0751	1.0000	0.1602	0.0000	0.840	0.832	4.5%	0.3554
	2039	46,795	965,696	2063.7%	22	15,917	328,467	2063.7%	1.0000	1.0766	1.0000	0.1651	0.0000	0.835	0.827	4.5%	0.3401
	2040	38,498	870,692	2261.6%	18	12,531	283,400	2261.6%	1.0000	1.0863	1.0000	0.1700	0.0000	0.830	0.823	4.5%	0.3255
	2041	31,494	780,025	2476.7%	15	9,809	242,955	2476.7%	1.0000	1.0857	1.0000	0.1749	0.0000	0.825	0.818	4.5%	0.3115
	2042	25,616	695,879	2716.6%	12	7,635	207,413	2716.6%	1.0000	1.0874	1.0000	0.1796	0.0000	0.820	0.813	4.5%	0.2981
	2043	20,715	616,950	2978.3%	10	5,908	175,969	2978.3%	1.0000	1.0868	1.0000	0.1843	0.0000	0.816	0.809	4.5%	0.2852
	2044	16,655	544,592	3269.9%	8	4,546	148,642	3269.9%	1.0000	1.0882	1.0000	0.1888	0.0000	0.811	0.804	4.5%	0.2729
2045	13,312	480,059	3606.1%	7	3,477	125,386	3606.1%	1.0000	1.0928	1.0000	0.1933	0.0000	0.807	0.799	4.5%	0.2612	
2046	10,579	420,065	3970.7%	5	2,644	104,991	3970.7%	1.0000	1.0907	1.0000	0.1978	0.0000	0.802	0.795	4.5%	0.2499	
2047	8,359	365,702	4375.2%	4	1,999	87,468	4375.2%	1.0000	1.0912	1.0000	0.2022	0.0000	0.798	0.790	4.5%	0.2392	
2048	6,566	316,998	4827.6%	3	1,503	72,554	4827.6%	1.0000	1.0925	1.0000	0.2066	0.0000	0.793	0.786	4.5%	0.2289	
2049	5,130	272,060	5303.6%	3	1,124	59,587	5303.6%	1.0000	1.0877	1.0000	0.2109	0.0000	0.789	0.781	4.5%	0.2190	
2050	3,986	231,341	5803.7%	2	835	48,487	5803.7%	1.0000	1.0835	1.0000	0.2152	0.0000	0.785	0.777	4.5%	0.2096	
2051	3,082	196,376	6371.0%	2	618	39,386	6371.0%	1.0000	1.0871	1.0000	0.2191	0.0000	0.781	0.773	4.5%	0.2006	
2052	2,373	165,830	6987.6%	1	455	31,827	6987.6%	1.0000	1.0866	1.0000	0.2228	0.0000	0.777	0.770	4.5%	0.1919	
2053	1,821	139,456	7659.7%	1	334	25,613	7659.7%	1.0000	1.0869	1.0000	0.2263	0.0000	0.774	0.767	4.5%	0.1837	
2054	1,393	116,638	8374.5%	1	245	20,500	8374.5%	1.0000	1.0852	1.0000	0.2293	0.0000	0.771	0.765	4.5%	0.1758	
Past		19,906,948	13,527,342	68.0%	10,647	30,072,926	17,652,794	58.7%									
Future		11,427,481	53,845,038	471.2%	4,256	8,563,542	32,621,683	380.9%									
Lifetime		31,334,429	67,372,381	215.0%	14,903	38,636,468	50,274,477	130.1%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 53.3% Increase
LTC+ Tax-Qualified 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			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistence
Historical Experience	1997	442,403	0	0.0%	617	955,770	0	0.0%				0.0128	0.987		4.5%	2.1604	
	1998	1,204,211	0	0.0%	741	2,489,554	0	0.0%				0.0263	0.974		4.5%	2.0674	
	1999	1,212,179	0	0.0%	713	2,398,111	0	0.0%				0.0391	0.961		4.5%	1.9783	
	2000	1,178,626	452,387	38.4%	686	2,231,323	856,439	38.4%				0.0379	0.962		4.5%	1.8932	
	2001	1,157,439	329,256	28.4%	672	2,096,853	596,491	28.4%				0.0204	0.980		4.5%	1.8116	
	2002	1,141,439	367,609	32.2%	658	1,978,821	637,293	32.2%				0.0208	0.979		4.5%	1.7336	
	2003	1,118,375	384,644	34.4%	643	1,855,346	638,111	34.4%				0.0228	0.977		4.5%	1.6590	
	2004	1,093,231	347,031	31.7%	627	1,735,534	550,920	31.7%				0.0249	0.975		4.5%	1.5875	
	2005	1,161,161	662,364	57.0%	610	1,763,995	1,006,239	57.0%				0.0271	0.973		4.5%	1.5192	
	2006	1,206,811	840,189	69.6%	595	1,754,396	1,221,421	69.6%				0.0246	0.975		4.5%	1.4537	
	2007	1,201,406	1,053,195	87.7%	581	1,671,329	1,465,146	87.7%				0.0235	0.976		4.5%	1.3911	
	2008	1,171,969	866,833	74.0%	563	1,560,171	1,153,961	74.0%				0.0310	0.969		4.5%	1.3312	
	2009	1,137,660	1,676,309	147.3%	541	1,449,279	2,135,471	147.3%				0.0391	0.961		4.5%	1.2739	
	2010	1,102,839	1,338,255	121.3%	522	1,344,422	1,631,406	121.3%				0.0351	0.965		4.5%	1.2191	
2011	1,092,323	1,633,049	149.5%	495	1,274,260	1,905,049	149.5%				0.0517	0.948		4.5%	1.1666		
2012	1,118,262	1,555,190	139.1%	479	1,248,344	1,736,098	139.1%				0.0323	0.968		4.5%	1.1163		
2013	1,099,890	1,146,535	104.2%	459	1,174,961	1,224,791	104.2%				0.0418	0.958		4.5%	1.0683		
2014	1,066,722	874,498	82.0%	445	1,090,459	893,958	82.0%				0.0305	0.969		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,110,841	2,380,652	214.3%	418	1,086,661	2,329,025	214.3%	1.0000	2.8959	1.0000	0.0599	0.0000	0.940	0.934	4.5%	0.9782
	2016	1,145,313	2,417,971	211.1%	399	1,072,136	2,263,480	211.1%	1.0119	1.0919	1.0004	0.0665	0.0040	0.930	0.925	4.5%	0.9361
	2017	1,387,420	2,351,456	169.5%	355	1,242,846	2,106,425	169.5%	1.3564	1.0528	1.0135	0.0725	0.0170	0.912	0.912	4.5%	0.8958
	2018	1,390,086	2,332,411	167.8%	328	1,191,612	1,999,392	167.8%	1.1169	1.0682	1.0190	0.0764	0.0000	0.924	0.897	4.5%	0.8872
	2019	1,256,399	2,302,181	183.2%	301	1,030,634	1,888,497	183.2%	1.0000	1.0736	1.0190	0.0807	0.0000	0.919	0.904	4.5%	0.8203
	2020	1,129,909	2,256,264	199.7%	276	886,960	1,771,129	199.7%	1.0000	1.0709	1.0190	0.0849	0.0000	0.915	0.899	4.5%	0.7850
	2021	1,011,235	2,203,873	217.9%	251	759,619	1,655,505	217.9%	1.0000	1.0722	1.0190	0.0890	0.0000	0.911	0.895	4.5%	0.7512
	2022	900,776	2,152,201	238.9%	228	647,507	1,547,073	238.9%	1.0000	1.0769	1.0190	0.0932	0.0000	0.907	0.891	4.5%	0.7188
	2023	798,743	2,101,444	263.1%	206	549,438	1,445,537	263.1%	1.0000	1.0816	1.0190	0.0973	0.0000	0.903	0.887	4.5%	0.6879
	2024	705,169	2,052,507	291.1%	185	464,182	1,351,076	291.1%	1.0000	1.0868	1.0190	0.1013	0.0000	0.899	0.883	4.5%	0.6583
	2025	619,937	2,001,308	322.8%	165	390,505	1,260,645	322.8%	1.0000	1.0898	1.0190	0.1053	0.0000	0.895	0.879	4.5%	0.6299
	2026	542,782	1,948,363	359.0%	147	327,181	1,174,445	359.0%	1.0000	1.0929	1.0190	0.1092	0.0000	0.891	0.876	4.5%	0.6028
	2027	473,347	1,894,325	400.2%	131	273,040	1,092,700	400.2%	1.0000	1.0962	1.0190	0.1131	0.0000	0.887	0.872	4.5%	0.5768
	2028	411,191	1,831,191	445.3%	115	226,973	1,010,797	445.3%	1.0000	1.0947	1.0190	0.1170	0.0000	0.883	0.869	4.5%	0.5520
	2029	355,826	1,757,439	493.9%	101	187,954	928,312	493.9%	1.0000	1.0916	1.0190	0.1208	0.0000	0.879	0.865	4.5%	0.5282
	2030	306,746	1,686,641	549.8%	89	155,052	852,551	549.8%	1.0000	1.0965	1.0190	0.1247	0.0000	0.875	0.862	4.5%	0.5055
	2031	263,419	1,613,502	612.5%	77	127,417	780,460	612.5%	1.0000	1.0979	1.0190	0.1287	0.0000	0.871	0.859	4.5%	0.4837
	2032	225,318	1,540,130	683.5%	67	104,294	712,890	683.5%	1.0000	1.1006	1.0190	0.1328	0.0000	0.867	0.855	4.5%	0.4629
	2033	191,939	1,468,216	764.9%	58	85,018	650,337	764.9%	1.0000	1.1046	1.0190	0.1370	0.0000	0.863	0.852	4.5%	0.4429
	2034	162,803	1,394,374	856.5%	50	69,007	591,033	856.5%	1.0000	1.1060	1.0190	0.1413	0.0000	0.859	0.848	4.5%	0.4239
	2035	137,466	1,315,595	957.0%	42	55,758	533,628	957.0%	1.0000	1.1046	1.0190	0.1459	0.0000	0.854	0.844	4.5%	0.4056
	2036	115,519	1,224,614	1060.1%	36	44,839	475,334	1060.1%	1.0000	1.0958	1.0190	0.1505	0.0000	0.849	0.840	4.5%	0.3882
	2037	96,590	1,123,444	1163.1%	30	35,877	417,287	1163.1%	1.0000	1.0861	1.0190	0.1553	0.0000	0.845	0.836	4.5%	0.3714
	2038	80,341	1,014,343	1262.5%	26	28,557	360,539	1262.5%	1.0000	1.0751	1.0190	0.1602	0.0000	0.840	0.832	4.5%	0.3554
	2039	66,465	911,742	1371.8%	21	22,607	310,115	1371.8%	1.0000	1.0766	1.0190	0.1651	0.0000	0.835	0.827	4.5%	0.3401
	2040	54,681	822,046	1503.3%	18	17,798	267,566	1503.3%	1.0000	1.0863	1.0190	0.1700	0.0000	0.830	0.823	4.5%	0.3255
	2041	44,732	736,444	1646.3%	15	13,933	229,381	1646.3%	1.0000	1.0857	1.0190	0.1749	0.0000	0.825	0.818	4.5%	0.3115
	2042	36,384	657,000	1805.7%	12	10,845	195,825	1805.7%	1.0000	1.0874	1.0190	0.1796	0.0000	0.820	0.813	4.5%	0.2981
2043	29,423	582,480	1979.7%	10	8,392	166,137	1979.7%	1.0000	1.0868	1.0190	0.1843	0.0000	0.816	0.809	4.5%	0.2852	
2044	23,655	514,165	2173.6%	8	6,457	140,337	2173.6%	1.0000	1.0882	1.0190	0.1888	0.0000	0.811	0.804	4.5%	0.2729	
2045	18,908	453,237	2397.1%	6	4,939	118,380	2397.1%	1.0000	1.0928	1.0190	0.1933	0.0000	0.807	0.799	4.5%	0.2612	
2046	15,026	396,595	2639.4%	5	3,756	99,125	2639.4%	1.0000	1.0907	1.0190	0.1978	0.0000	0.802	0.795	4.5%	0.2499	
2047	11,872	345,270	2908.3%	4	2,840	82,581	2908.3%	1.0000	1.0912	1.0190	0.2022	0.0000	0.798	0.790	4.5%	0.2392	
2048	9,327	299,287	3209.0%	3	2,135	68,500	3209.0%	1.0000	1.0925	1.0190	0.2066	0.0000	0.793	0.786	4.5%	0.2289	
2049	7,286	256,860	3525.4%	3	1,596	56,258	3525.4%	1.0000	1.0877	1.0190	0.2109	0.0000	0.789	0.781	4.5%	0.2190	
2050	5,662	218,415	3857.8%	2	1,187	45,778	3857.8%	1.0000	1.0835	1.0190	0.2152	0.0000	0.785	0.777	4.5%	0.2096	
2051	4,378	185,404	4234.9%	2	878	37,186	4234.9%	1.0000	1.0871	1.0190	0.2191	0.0000	0.781	0.773	4.5%	0.2006	
2052	3,371	156,565	4644.8%	1	647	30,049	4644.8%	1.0000	1.0866	1.0190	0.2228	0.0000	0.777	0.770	4.5%	0.1919	
2053	2,586	131,664	5091.5%	1	475	24,182	5091.5%	1.0000	1.0869	1.0190	0.2263	0.0000	0.774	0.767	4.5%	0.1837	
2054	1,978	110,121	5566.7%	1	348	19,354	5566.7%	1.0000	1.0852	1.0190	0.2293	0.0000	0.771	0.765	4.5%	0.1758	
Past		19,906,948	13,527,342	68.0%	10,647	30,072,926	17,652,794	58.7%									
Future		15,154,851	51,141,940	337.5%	4,181	11,141,896	31,088,851	279.0%									
Lifetime		35,061,798	64,669,282	184.4%	14,828	41,214,822	48,741,645	118.3%									

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Tax-Qualified 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	1997	769,614	0	0.0%	0.0%	1,662,678	0	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	1,224,915	0	0.0%	0.0%	2,532,356	0	0.0%	0.0%	0.0%	4.5%	2.0674
	1999	1,197,516	0	0.0%	0.0%	2,369,102	0	0.0%	0.0%	0.0%	4.5%	1.9783
	2000	1,171,981	44,790	3.8%	1.0%	2,218,741	84,795	3.8%	1.0%	4.5%	1.8932	
	2001	1,148,852	155,670	13.6%	3.6%	2,081,297	282,016	13.6%	3.4%	4.5%	1.8116	
	2002	1,136,574	207,314	18.2%	6.1%	1,970,386	359,404	18.2%	5.7%	4.5%	1.7336	
	2003	1,105,206	312,568	28.3%	9.3%	1,833,498	518,540	28.3%	8.5%	4.5%	1.6590	
	2004	1,098,086	157,024	14.3%	9.9%	1,743,240	249,280	14.3%	9.1%	4.5%	1.5875	
	2005	1,187,272	181,998	15.3%	10.6%	1,803,662	276,485	15.3%	9.7%	4.5%	1.5192	
	2006	1,200,731	148,474	12.4%	10.7%	1,745,557	215,843	12.4%	10.0%	4.5%	1.4537	
	2007	1,201,373	229,589	19.1%	11.6%	1,671,283	319,391	19.1%	10.7%	4.5%	1.3911	
	2008	1,158,681	751,064	64.8%	16.1%	1,542,481	999,846	64.8%	14.3%	4.5%	1.3312	
	2009	1,133,780	1,460,670	128.8%	24.8%	1,444,336	1,860,766	128.8%	21.0%	4.5%	1.2739	
	2010	1,096,883	1,593,660	145.3%	33.1%	1,337,161	1,942,760	145.3%	27.4%	4.5%	1.2191	
2011	1,110,569	1,466,306	132.0%	39.6%	1,295,545	1,710,533	132.0%	32.4%	4.5%	1.1666		
2012	1,112,946	1,428,273	128.3%	45.1%	1,242,410	1,594,417	128.3%	36.5%	4.5%	1.1163		
2013	1,092,152	1,683,302	154.1%	51.3%	1,166,695	1,798,194	154.1%	41.2%	4.5%	1.0683		
2014	1,093,455	1,798,807	164.5%	57.4%	1,117,787	1,838,834	164.5%	45.7%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,114,842	1,963,585	176.1%	63.6%	1,090,574	1,920,842	176.1%	50.1%	4.5%	0.9782	
	2016	1,134,700	2,503,217	220.6%	71.5%	1,062,200	2,343,279	220.6%	55.6%	4.5%	0.9361	
	2017	1,048,812	2,737,033	261.0%	80.0%	939,522	2,451,824	261.0%	61.3%	4.5%	0.8958	
	2018	951,215	2,488,575	261.6%	87.0%	815,402	2,133,259	261.6%	66.0%	4.5%	0.8572	
	2019	858,260	2,525,169	294.2%	94.0%	704,037	2,071,415	294.2%	70.6%	4.5%	0.8203	
	2020	770,512	2,514,435	326.3%	100.9%	604,839	1,973,790	326.3%	74.9%	4.5%	0.7850	
	2021	688,376	2,479,728	360.2%	107.5%	517,094	1,862,722	360.2%	78.9%	4.5%	0.7512	
	2022	612,106	2,433,516	397.6%	114.0%	440,002	1,749,291	397.6%	82.7%	4.5%	0.7188	
	2023	541,824	2,383,126	439.8%	120.3%	372,709	1,639,301	439.8%	86.3%	4.5%	0.6879	
	2024	477,530	2,332,092	488.4%	126.5%	314,337	1,535,115	488.4%	89.6%	4.5%	0.6583	
	2025	419,111	2,280,624	544.2%	132.6%	264,002	1,436,589	544.2%	92.8%	4.5%	0.6299	
	2026	366,353	2,227,577	608.0%	138.5%	220,832	1,342,751	608.0%	95.8%	4.5%	0.6028	
	2027	318,982	2,173,232	681.3%	144.4%	183,998	1,253,581	681.3%	98.6%	4.5%	0.5768	
	2028	276,669	2,116,007	764.8%	150.2%	152,718	1,168,012	764.8%	101.2%	4.5%	0.5520	
	2029	239,059	2,052,914	858.7%	155.8%	126,276	1,084,388	858.7%	103.7%	4.5%	0.5282	
	2030	205,782	1,984,768	964.5%	161.3%	104,017	1,003,245	964.5%	106.0%	4.5%	0.5055	
	2031	176,456	1,912,944	1084.1%	166.6%	85,353	925,302	1084.1%	108.2%	4.5%	0.4837	
	2032	150,710	1,838,880	1220.1%	171.8%	69,760	851,174	1220.1%	110.2%	4.5%	0.4629	
	2033	128,190	1,764,281	1376.3%	176.9%	56,781	781,477	1376.3%	112.0%	4.5%	0.4429	
	2034	108,564	1,688,975	1555.7%	181.7%	46,017	715,905	1555.7%	113.7%	4.5%	0.4239	
	2035	91,523	1,612,169	1761.5%	186.4%	37,123	653,923	1761.5%	115.3%	4.5%	0.4056	
	2036	76,786	1,531,039	1993.9%	190.9%	29,805	594,273	1993.9%	116.7%	4.5%	0.3882	
	2037	64,096	1,442,421	2250.4%	195.1%	23,808	535,766	2250.4%	118.0%	4.5%	0.3714	
	2038	53,221	1,344,896	2527.0%	199.1%	18,917	478,031	2527.0%	119.2%	4.5%	0.3554	
	2039	43,951	1,241,000	2823.6%	202.8%	14,949	422,107	2823.6%	120.2%	4.5%	0.3401	
	2040	36,093	1,136,775	3149.6%	206.2%	11,748	370,006	3149.6%	121.1%	4.5%	0.3255	
	2041	29,471	1,035,583	3513.9%	209.3%	9,179	322,555	3513.9%	121.9%	4.5%	0.3115	
	2042	23,925	938,325	3922.0%	212.2%	7,131	279,676	3922.0%	122.6%	4.5%	0.2981	
	2043	19,310	845,844	4380.3%	214.8%	5,508	241,255	4380.3%	123.2%	4.5%	0.2852	
	2044	15,495	758,793	4897.0%	217.1%	4,229	207,106	4897.0%	123.7%	4.5%	0.2729	
	2045	12,362	678,029	5485.0%	219.2%	3,229	177,093	5485.0%	124.2%	4.5%	0.2612	
	2046	9,804	603,490	6155.2%	221.0%	2,451	150,837	6155.2%	124.6%	4.5%	0.2499	
	2047	7,732	534,871	6918.0%	222.7%	1,849	127,929	6918.0%	124.9%	4.5%	0.2392	
	2048	6,062	472,097	7787.8%	224.1%	1,387	108,053	7787.8%	125.2%	4.5%	0.2289	
	2049	4,727	414,549	8770.6%	225.4%	1,035	90,795	8770.6%	125.4%	4.5%	0.2190	
	2050	3,666	361,903	9872.1%	226.6%	768	75,851	9872.1%	125.6%	4.5%	0.2096	
2051	2,830	314,321	11107.6%	227.5%	568	63,042	11107.6%	125.7%	4.5%	0.2006		
2052	2,175	271,650	12487.8%	228.4%	418	52,137	12487.8%	125.9%	4.5%	0.1919		
2053	1,667	233,614	14017.6%	229.1%	306	42,906	14017.6%	126.0%	4.5%	0.1837		
2054	1,274	199,915	15697.6%	229.7%	224	35,136	15697.6%	126.1%	4.5%	0.1758		
Past		20,240,585	11,619,510	57.4%		30,778,216	14,051,104	45.7%				
Future		11,094,223	60,371,960	544.2%		8,345,102	35,271,740	422.7%				
Lifetime		31,334,808	71,991,470	229.7%		39,123,319	49,322,845	126.1%				

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 53.3% Increase
LTC3+ Tax-Qualified Comprehensive Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year	Mid-Year	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor	
Historical Experience	1997	769,614	0	0.0%	0.0%	1,662,678	0	0.0%	0.0%	4.5%	2.1604	
	1998	1,224,915	0	0.0%	0.0%	2,532,356	0	0.0%	0.0%	4.5%	2.0674	
	1999	1,197,516	0	0.0%	0.0%	2,369,102	0	0.0%	0.0%	4.5%	1.9783	
	2000	1,171,981	44,790	3.8%	1.0%	2,218,741	84,795	3.8%	1.0%	4.5%	1.8932	
	2001	1,148,852	155,670	13.6%	3.6%	2,081,297	282,016	13.6%	3.4%	4.5%	1.8116	
	2002	1,136,574	207,314	18.2%	6.1%	1,970,386	359,404	18.2%	5.7%	4.5%	1.7336	
	2003	1,105,206	312,568	28.3%	9.3%	1,833,498	518,540	28.3%	8.5%	4.5%	1.6590	
	2004	1,098,086	157,024	14.3%	9.9%	1,743,240	249,280	14.3%	9.1%	4.5%	1.5875	
	2005	1,187,272	181,998	15.3%	10.6%	1,803,662	276,485	15.3%	9.7%	4.5%	1.5192	
	2006	1,200,731	148,474	12.4%	10.7%	1,745,557	215,843	12.4%	10.0%	4.5%	1.4537	
	2007	1,201,373	229,589	19.1%	11.6%	1,671,283	319,391	19.1%	10.7%	4.5%	1.3911	
	2008	1,158,681	751,064	64.8%	16.1%	1,542,481	999,846	64.8%	14.3%	4.5%	1.3312	
	2009	1,133,780	1,460,670	128.8%	24.8%	1,444,336	1,860,766	128.8%	21.0%	4.5%	1.2739	
	2010	1,096,883	1,593,660	145.3%	33.1%	1,337,161	1,942,760	145.3%	27.4%	4.5%	1.2191	
2011	1,110,569	1,466,306	132.0%	39.6%	1,295,545	1,710,533	132.0%	32.4%	4.5%	1.1666		
2012	1,112,946	1,428,273	128.3%	45.1%	1,242,410	1,594,417	128.3%	36.5%	4.5%	1.1163		
2013	1,092,152	1,683,302	154.1%	51.3%	1,166,695	1,798,194	154.1%	41.2%	4.5%	1.0683		
2014	1,093,455	1,798,807	164.5%	57.4%	1,117,787	1,838,834	164.5%	45.7%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,114,944	1,963,585	176.1%	63.6%	1,090,674	1,920,842	176.1%	50.1%	4.5%	0.9782	
	2016	1,191,933	2,502,495	210.0%	71.3%	1,115,777	2,342,604	210.0%	55.5%	4.5%	0.9361	
	2017	1,441,511	2,710,019	188.0%	78.4%	1,291,300	2,427,625	188.0%	60.5%	4.5%	0.8958	
	2018	1,351,150	2,419,318	179.1%	83.7%	1,158,235	2,073,891	179.1%	64.4%	4.5%	0.8572	
	2019	1,219,106	2,419,355	198.5%	89.0%	1,000,042	1,984,615	198.5%	68.1%	4.5%	0.8203	
	2020	1,094,461	2,389,710	218.3%	94.1%	859,133	1,875,883	218.3%	71.5%	4.5%	0.7850	
	2021	977,788	2,348,579	240.2%	99.1%	734,495	1,764,206	240.2%	74.8%	4.5%	0.7512	
	2022	869,448	2,301,300	264.7%	104.0%	624,988	1,654,249	264.7%	77.9%	4.5%	0.7188	
	2023	769,615	2,252,176	292.6%	108.8%	529,401	1,549,223	292.6%	80.8%	4.5%	0.6879	
	2024	678,288	2,203,264	324.8%	113.5%	446,488	1,450,313	324.8%	83.5%	4.5%	0.6583	
	2025	595,307	2,154,202	361.9%	118.2%	374,990	1,356,955	361.9%	86.1%	4.5%	0.6299	
	2026	520,368	2,103,812	404.3%	122.8%	313,670	1,268,147	404.3%	88.6%	4.5%	0.6028	
	2027	453,081	2,052,296	453.0%	127.4%	261,350	1,183,822	453.0%	90.9%	4.5%	0.5768	
	2028	392,978	1,998,131	508.5%	132.0%	216,919	1,102,946	508.5%	93.2%	4.5%	0.5520	
	2029	339,557	1,938,472	570.9%	136.5%	179,360	1,023,937	570.9%	95.3%	4.5%	0.5282	
	2030	292,290	1,874,070	641.2%	140.9%	147,744	947,291	641.2%	97.2%	4.5%	0.5055	
	2031	250,635	1,806,216	720.7%	145.2%	121,234	873,677	720.7%	99.0%	4.5%	0.4837	
	2032	214,065	1,736,258	811.1%	149.4%	99,086	803,672	811.1%	100.8%	4.5%	0.4629	
	2033	182,078	1,665,801	914.9%	153.4%	80,650	737,856	914.9%	102.3%	4.5%	0.4429	
	2034	154,201	1,594,683	1034.2%	157.4%	65,361	675,938	1034.2%	103.8%	4.5%	0.4239	
	2035	129,997	1,522,154	1170.9%	161.2%	52,729	617,411	1170.9%	105.2%	4.5%	0.4066	
	2036	109,065	1,445,545	1325.4%	164.9%	42,334	561,088	1325.4%	106.4%	4.5%	0.3882	
	2037	91,040	1,361,868	1495.9%	168.4%	33,816	505,846	1495.9%	107.5%	4.5%	0.3714	
	2038	75,594	1,269,784	1679.7%	171.7%	26,869	451,333	1679.7%	108.5%	4.5%	0.3554	
	2039	62,427	1,171,687	1876.9%	174.7%	21,234	398,531	1876.9%	109.4%	4.5%	0.3401	
	2040	51,265	1,073,281	2093.6%	177.5%	16,686	349,340	2093.6%	110.2%	4.5%	0.3255	
	2041	41,859	977,737	2335.8%	180.1%	13,038	304,537	2335.8%	110.9%	4.5%	0.3115	
	2042	33,982	885,906	2607.0%	182.5%	10,129	264,052	2607.0%	111.5%	4.5%	0.2981	
	2043	27,428	798,588	2911.6%	184.6%	7,823	227,776	2911.6%	112.1%	4.5%	0.2852	
	2044	22,009	716,399	3255.1%	186.6%	6,007	195,535	3255.1%	112.5%	4.5%	0.2729	
	2045	17,558	640,147	3645.9%	188.3%	4,586	167,199	3645.9%	112.9%	4.5%	0.2612	
	2046	13,926	569,772	4091.5%	189.9%	3,481	142,409	4091.5%	113.2%	4.5%	0.2499	
	2047	10,982	504,987	4598.5%	191.2%	2,627	120,782	4598.5%	113.5%	4.5%	0.2392	
	2048	8,610	445,720	5176.7%	192.5%	1,971	102,016	5176.7%	113.8%	4.5%	0.2289	
	2049	6,713	391,387	5830.0%	193.5%	1,470	85,722	5830.0%	114.0%	4.5%	0.2190	
	2050	5,207	341,683	6562.1%	194.5%	1,091	71,613	6562.1%	114.1%	4.5%	0.2096	
2051	4,019	296,760	7383.4%	195.3%	806	59,520	7383.4%	114.3%	4.5%	0.2006		
2052	3,090	256,472	8300.8%	196.0%	593	49,224	8300.8%	114.4%	4.5%	0.1919		
2053	2,367	220,561	9317.7%	196.6%	435	40,509	9317.7%	114.5%	4.5%	0.1837		
2054	1,809	188,745	10434.5%	197.2%	318	33,173	10434.5%	114.6%	4.5%	0.1758		
Past		20,240,585	11,619,510	57.4%		30,778,216	14,051,104	45.7%				
Future		14,821,752	57,512,926	388.0%		10,958,940	33,765,309	308.1%				
Lifetime		35,062,338	69,132,435	197.2%		41,737,156	47,816,413	114.6%				

Attachment 5
MetLife Insurance Company USA
Reserve Balance at 12/31/2014
LTC3+ Tax-Qualified Comprehensive Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1997	0		0	
1998	11,449		0	
1999	0		0	
2000	0		0	
2001	23,930		0	
2002	67,474		0	
2003	24,016		0	
2004	92,401		0	
2005	411,928		53,005	
2006	689,907		0	
2007	584,544		105,989	
2008	1,454,839		31,660	
2009	2,519,965		139,494	
2010	5,445,168		271,911	
2011	10,992,186		459,098	
2012	16,498,614		591,056	
2013	26,447,982		659,565	
2014	35,543,022	370,127,151	850,308	15,717,748

(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+ Tax-Qualified Comprehensive Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	29,421,767	1,787,526	6.1%
2	28,117,038	3,037,333	10.8%
3	27,472,306	3,230,049	11.8%
4	27,059,395	8,017,987	29.6%
5	26,733,222	8,672,895	32.4%
6	26,428,729	7,289,431	27.6%
7	26,206,029	11,776,725	44.9%
8	27,124,640	10,880,222	40.1%
9	28,958,605	18,092,650	62.5%
10	28,604,813	19,190,922	67.1%
11	28,266,715	22,911,352	81.1%
12	27,747,976	27,349,646	98.6%
13	27,272,098	29,848,553	109.4%
14	26,643,250	35,541,594	133.4%
15	26,976,185	39,326,517	145.8%
16	27,272,592	42,094,320	154.3%
17	26,321,922	43,013,951	163.4%
18	27,124,099	42,834,412	157.9%
19	27,451,557	52,426,509	191.0%
20	26,584,232	53,565,568	201.5%
21	24,603,533	54,817,475	222.8%
22	22,328,614	55,040,350	246.5%
23	20,165,017	54,649,443	271.0%
24	18,122,259	54,039,840	298.2%
25	16,207,448	53,354,443	329.2%
26	14,425,225	52,455,324	363.6%
27	12,777,913	51,372,805	402.0%
28	11,265,651	50,082,464	444.6%
29	9,886,577	48,579,520	491.4%
30	8,637,051	46,925,288	543.3%
31	7,511,913	45,080,089	600.1%
32	6,504,790	43,105,130	662.7%
33	5,608,397	41,133,710	733.4%
34	4,814,878	39,179,239	813.7%
35	4,116,033	37,216,713	904.2%
36	3,503,570	35,175,889	1004.0%
37	2,969,327	33,008,986	1111.7%
38	2,505,442	30,752,673	1227.4%
39	2,104,480	28,375,212	1348.3%
40	1,759,482	25,909,089	1472.5%
41	1,463,996	23,422,544	1599.9%
42	1,212,107	21,043,190	1736.1%
43	998,423	19,054,783	1908.5%
44	818,060	17,163,246	2098.0%
45	666,611	15,344,814	2301.9%
46	540,116	13,617,055	2521.1%
47	435,042	12,001,273	2758.6%
48	348,263	10,513,219	3018.8%
49	277,026	9,108,135	3287.8%
50	218,924	7,812,675	3568.7%
51	171,854	6,628,644	3857.1%
52	133,992	5,568,518	4155.9%
53	103,770	4,641,363	4472.8%
54	79,839	3,825,960	4792.1%
55	61,047	3,127,786	5123.5%
56	46,412	2,540,861	5474.6%
57	35,105	2,053,575	5849.8%
58	26,436	1,655,421	6262.0%
59	19,835	1,328,776	6699.2%
60	14,838	1,060,616	7147.8%
Total	755,276,466	1,542,654,298	204.3%

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	1,252,221	0	0.0%
2	1,225,674	0	0.0%
3	1,187,839	535,606	45.1%
4	1,164,042	420,439	36.1%
5	1,140,781	193,206	16.9%
6	1,123,812	157,989	14.1%
7	1,094,041	425,178	38.9%
8	1,121,097	810,872	72.3%
9	1,207,192	185,020	15.3%
10	1,199,942	1,139,211	94.9%
11	1,183,098	817,885	69.1%
12	1,136,049	1,308,130	115.1%
13	1,117,515	2,324,533	208.0%
14	1,076,710	1,287,928	119.6%
15	1,111,175	1,393,509	125.4%
16	1,115,761	1,461,214	131.0%
17	1,074,208	814,182	75.8%
18	1,104,331	1,719,783	155.7%
19	1,125,440	2,422,708	215.3%
20	1,096,017	2,448,745	223.4%
21	1,014,931	2,479,260	244.3%
22	918,970	2,464,183	268.1%
23	827,876	2,416,657	291.9%
24	742,144	2,360,248	318.0%
25	662,113	2,304,569	348.1%
26	587,982	2,250,844	382.8%
27	519,817	2,200,916	423.4%
28	457,574	2,149,936	469.9%
29	401,102	2,093,471	521.9%
30	350,170	2,037,960	582.0%
31	304,487	1,972,601	647.8%
32	263,723	1,896,449	719.1%
33	227,524	1,819,894	799.9%
34	195,526	1,741,567	890.7%
35	167,359	1,663,323	993.9%
36	142,665	1,586,191	1111.8%
37	121,097	1,504,657	1242.5%
38	102,331	1,419,327	1387.0%
39	86,069	1,326,148	1540.8%
40	72,036	1,222,083	1696.5%
41	59,980	1,109,786	1850.3%
42	49,675	997,974	2009.0%
43	40,913	901,415	2203.3%
44	33,506	809,807	2416.9%
45	27,282	723,750	2652.8%
46	22,085	641,791	2906.0%
47	17,773	566,052	3184.8%
48	14,219	499,263	3511.2%
49	11,309	437,113	3865.2%
50	8,942	380,374	4254.0%
51	7,029	330,047	4695.8%
52	5,493	283,611	5163.0%
53	4,269	242,775	5686.8%
54	3,301	206,422	6254.3%
55	2,540	174,481	6870.3%
56	1,946	146,722	7539.1%
57	1,486	122,435	8237.4%
58	1,132	101,995	9009.1%
59	861	85,016	9879.8%
60	653	69,257	10610.4%
Total	31,336,830	67,606,512	215.7%

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-130642239

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