

**State:** Pennsylvania **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.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: LTC04I Individual Long Term Care - Nursing Home  
Sub-TOI: LTC04I.001 Qualified  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 08/17/2016  
SERFF Tr Num: MILL-130642241  
SERFF Status: Assigned  
State Tr Num: MILL-130642241  
State Status: Received Review in Progress  
Co Tr Num: LTC3+ TQ FO  
Implementation: On Approval  
Date Requested:  
Author(s): Mike Bergerson, John Hebig, Michael Emmert, Samuel Scheevel, Joe Neary  
Reviewer(s): Jim Lavery (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed 59.3% increase on 83 PA policyholders of MetLife Insurance Company USA form H-LTC3JFQ7.  
(LTC3+ TQ FO)

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 3.2 Filing/145GEC01-50

**Filing Company:** MetLife Insurance Company USA

## General Information

Project Name: Round 3.2 Filing  
Project Number: 145GEC01-50  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact: 59.3%  
Deemer Date:  
Submitted By: John Hebig

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: This filing is not being submitted in Delaware.  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 08/18/2016  
State Status Changed: 08/24/2016  
Created By: Joe Neary  
Corresponding Filing Tracking Number:  
State TOI: LTC04I Individual Long Term Care - Nursing Home

### 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-LTC3JFQ7, et al. is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1996. The form was issued in Pennsylvania from January 1997 through January 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

- 1.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 2.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 3.On April 14, 2015, the company requested a rate increase of 51.4%. 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 59.3% 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

**State:** Pennsylvania **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
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**Project Name/Number:** Round 3.2 Filing/145GEC01-50

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	112604937

**State:** Pennsylvania      **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.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	%	59.300%	\$90,102	83	\$151,942	59.300%	59.300%

State: Pennsylvania      Filing Company: MetLife Insurance Company USA  
 TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
 Product Name: Long-Term Care  
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## 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-LTC3JFQ7, et al.	Revised	Previous State Filing Number: MILL-129889173 Percent Rate Change Request: 59.3	PA_LTC3+_FO_Q_Prem_Current_20160817.pdf, PA_LTC3+_FO_Q_Prem_20160817.pdf,

**Exhibit II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	145.90	135.26	123.11	18-44	9.88	9.88	9.12
45-49	167.18	156.54	142.86	45-49	12.16	11.40	10.64
50-54	188.46	177.82	165.66	50-54	13.68	12.92	12.16
55	259.89	241.65	221.89	55	17.48	16.72	15.96
56	278.13	258.37	237.09	56	19.00	18.24	17.48
57	297.88	276.61	253.81	57	20.52	19.00	18.24
58	319.16	296.36	270.53	58	22.04	20.52	19.00
59	341.96	316.12	290.29	59	22.80	22.04	20.52
60	364.76	337.40	308.52	60	24.32	22.80	21.28
61	390.59	361.72	329.80	61	26.60	25.08	22.80
62	417.95	386.03	352.60	62	28.12	26.60	24.32
63	446.83	411.87	375.39	63	30.40	28.12	25.84
64	478.74	440.75	401.23	64	32.68	30.40	27.36
65	510.66	469.62	427.07	65	34.20	31.92	28.88
66	559.29	513.70	466.58	66	38.00	34.96	31.92
67	612.49	560.81	509.14	67	41.79	38.76	34.96
68	671.76	612.49	554.73	68	45.59	41.79	37.24
69	735.59	670.24	604.89	69	49.39	45.59	41.04
70	803.98	731.03	658.08	70	53.95	49.39	44.07
71	887.57	803.98	718.87	71	60.03	54.71	48.63
72	980.28	883.01	785.75	72	66.11	60.03	53.19
73	1,082.11	969.64	857.18	73	72.95	66.11	57.75
74	1,193.06	1,065.39	936.21	74	80.55	72.19	63.07

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,316.16	1,168.74	1,021.32	75	88.91	79.03	68.39
76	1,481.82	1,316.16	1,150.50	76	100.31	88.91	77.51
77	1,668.76	1,481.82	1,293.36	77	112.47	100.31	86.63
78	1,878.49	1,667.24	1,455.98	78	126.90	112.47	98.03
79	2,114.07	1,876.97	1,638.36	79	142.10	126.14	110.19
80		2,111.03	1,842.02	80	159.58	141.34	123.11
81		2,375.47	2,073.03	81	180.10	159.58	139.06
82		2,673.36	2,331.40	82	202.14	179.34	156.54
83		3,009.24	2,623.20	83	227.21	201.38	175.54
84		3,386.15	2,951.48	84	255.33	226.45	197.58
				85	286.49	254.57	221.89
				86	322.96	286.49	250.01
				87	363.24	322.20	281.17
				88	408.07	362.48	316.12
				89	458.98	408.07	355.64
				90	516.74	458.98	400.47
				91	581.33	516.74	449.87
				92	653.52	581.33	506.10
				93	735.59	653.52	569.93
				94	827.54	734.83	640.60
				95	930.89	826.78	721.15
				96	1,047.15	930.13	810.82
				97	1,177.86	1,046.39	912.65
				98	1,325.28	1,177.10	1,026.64
				99	1,490.18	1,324.52	1,154.30

Fractional Premiums (expressed as a percent of annual premium)

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

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**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	165.66	156.54	145.90	18-44	11.40	11.40	10.64
45-49	194.54	183.90	170.22	45-49	13.68	12.92	12.16
50-54	227.97	212.77	197.58	50-54	15.20	14.44	13.68
55	303.96	288.77	273.57	55	21.28	19.76	18.24
56	326.76	310.04	293.32	56	22.80	21.28	19.76
57	351.08	331.32	311.56	57	24.32	22.80	21.28
58	376.91	355.64	332.84	58	25.84	24.32	22.80
59	404.27	379.95	355.64	59	27.36	25.84	24.32
60	433.15	405.79	378.43	60	28.88	27.36	25.84
61	463.54	434.67	405.79	61	31.16	29.64	28.12
62	495.46	465.06	434.67	62	33.44	31.92	29.64
63	528.90	496.98	466.58	63	35.72	34.20	31.92
64	563.85	531.94	500.02	64	38.76	36.48	34.20
65	601.85	568.41	534.98	65	41.04	38.76	35.72
66	653.52	618.57	583.61	66	44.83	42.55	39.52
67	708.23	671.76	635.28	67	48.63	45.59	42.55
68	769.03	731.03	693.04	68	52.43	49.39	46.35
69	832.86	793.34	753.83	69	56.23	53.95	50.91
70	902.77	861.74	820.70	70	60.79	57.75	54.71
71	998.52	955.96	911.89	71	67.63	64.59	61.55
72	1,104.91	1,057.79	1,012.20	72	74.47	71.43	67.63
73	1,220.41	1,171.78	1,124.66	73	82.07	79.03	75.23
74	1,349.60	1,297.92	1,247.77	74	90.43	87.39	83.59

Fractional Premiums (expressed as a percent of annual premium)

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

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



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Current Annual Premiums**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,490.94	1,437.75	1,384.55	75	99.55	96.51	92.71
76	1,677.88	1,618.61	1,557.81	76	112.47	108.67	104.87
77	1,887.61	1,820.74	1,752.35	77	126.14	122.35	117.79
78	2,123.18	2,048.71	1,971.20	78	142.10	137.54	132.22
79	2,389.15	2,304.04	2,217.41	79	159.58	154.26	148.94
				80	179.34	173.26	167.18
				81	202.14	195.30	188.46
				82	227.21	219.61	212.01
				83	255.33	246.97	238.61
				84	287.25	278.13	268.25
				85	322.96	312.32	300.92
				86	364.00	351.84	338.92
				87	408.83	395.91	381.47
				88	460.50	445.31	428.59
				89	517.50	500.78	482.54
				90	582.09	563.09	542.57
				91	655.04	633.76	610.21
				92	737.11	712.79	686.96
				93	829.06	801.70	772.83
				94	932.41	902.01	869.34
				95	1,049.43	1,014.48	977.24
				96	1,180.14	1,141.38	1,099.59
				97	1,327.56	1,284.25	1,237.13
				98	1,493.98	1,444.59	1,391.39
				99	1,680.16	1,624.68	1,565.41

Fractional Premiums (expressed as a percent of annual premium)

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

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

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Current Annual Premiums**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	193.02	185.42	176.30	18-44	12.92	12.92	12.16
45-49	229.49	215.81	202.14	45-49	15.96	15.20	14.44
50-54	270.53	250.77	231.01	50-54	18.24	17.48	15.96
55	369.32	343.48	317.64	55	25.84	24.32	22.04
56	398.19	369.32	340.44	56	28.12	26.60	23.56
57	427.07	396.67	364.76	57	30.40	28.12	25.08
58	458.98	425.55	390.59	58	31.92	29.64	27.36
59	493.94	455.95	417.95	59	34.20	31.92	28.88
60	530.42	489.38	446.83	60	36.48	33.44	30.40
61	571.45	525.86	478.74	61	39.52	36.48	32.68
62	614.01	563.85	512.18	62	42.55	38.76	34.96
63	661.12	604.89	547.13	63	45.59	41.79	37.24
64	709.75	648.96	585.13	64	48.63	44.07	40.28
65	762.95	694.56	624.64	65	51.67	47.11	42.55
66	832.86	756.87	680.88	66	56.99	51.67	46.35
67	908.85	825.26	740.15	67	61.55	56.23	50.15
68	992.44	899.73	805.50	68	66.87	60.79	54.71
69	1,082.11	980.28	875.41	69	72.95	66.11	59.27
70	1,180.90	1,066.91	951.41	70	79.03	71.43	63.83
71	1,297.92	1,176.34	1,053.23	71	87.39	79.03	70.67
72	1,425.59	1,296.40	1,164.18	72	95.75	87.39	78.27
73	1,566.93	1,428.63	1,287.28	73	105.63	95.75	86.63
74	1,721.95	1,573.01	1,422.55	74	115.51	105.63	95.75

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit II**

**METLIFE INSURANCE COMPANY USA  
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Current Annual Premiums**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,890.65	1,732.59	1,573.01	75	126.90	116.27	105.63
76	2,129.26	1,949.93	1,770.59	76	142.86	131.46	119.31
77	2,395.23	2,194.62	1,992.48	77	161.10	147.42	133.74
78	2,696.16	2,469.70	2,243.25	78	180.86	165.66	150.46
79	3,033.55	2,778.23	2,522.90	79	202.90	186.18	169.46
				80	227.97	208.97	189.98
				81	256.85	235.57	214.29
				82	288.77	264.45	240.89
				83	324.48	297.88	270.53
				84	365.52	335.12	304.72
				85	410.35	376.15	341.96
				86	462.02	423.27	385.27
				87	519.78	476.46	433.15
				88	584.37	535.74	487.10
				89	657.32	602.61	547.89
				90	740.15	678.60	616.29
				91	832.10	762.95	693.80
				92	936.21	857.94	780.43
				93	1,053.23	965.84	877.69
				94	1,184.70	1,085.91	987.12
				95	1,332.88	1,221.93	1,110.99
				96	1,499.30	1,374.67	1,249.29
				97	1,687.00	1,546.41	1,405.83
				98	1,897.49	1,739.43	1,581.37
				99	2,134.58	1,956.76	1,778.95

Fractional Premiums (expressed as a percent of annual premium)

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

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

**Exhibit II**

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1209 Orange Street, Wilmington, DE 19801  
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**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	229.49	220.37	209.73	18-44	15.96	15.20	14.44
45-49	273.57	261.41	247.73	45-49	19.76	18.24	17.48
50-54	325.24	308.52	290.29	50-54	22.80	21.28	19.76
55	463.54	436.19	408.83	55	31.92	29.64	27.36
56	500.02	468.10	437.71	56	34.96	31.92	29.64
57	538.02	503.06	466.58	57	37.24	34.96	31.92
58	579.05	538.02	498.50	58	40.28	37.24	34.20
59	621.61	577.53	533.46	59	42.55	40.28	36.48
60	668.72	618.57	568.41	60	45.59	42.55	38.76
61	720.39	664.16	609.45	61	49.39	45.59	41.79
62	775.11	712.79	652.00	62	53.19	49.39	44.83
63	832.86	765.99	697.60	63	56.99	52.43	47.87
64	896.69	822.22	747.75	64	61.55	56.23	50.91
65	963.56	881.49	799.42	65	65.35	60.03	53.95
66	1,038.04	954.45	872.37	66	70.67	65.35	59.27
67	1,115.55	1,033.48	951.41	67	75.99	70.67	63.83
68	1,200.66	1,118.59	1,036.52	68	81.31	75.99	69.91
69	1,291.84	1,211.29	1,129.22	69	87.39	82.07	75.99
70	1,389.11	1,310.08	1,231.05	70	93.47	88.15	82.07
71	1,542.61	1,449.91	1,358.72	71	104.11	98.03	91.19
72	1,712.83	1,604.93	1,497.02	72	115.51	107.91	100.31
73	1,901.29	1,776.67	1,650.52	73	127.66	119.31	110.95
74	2,111.03	1,966.64	1,820.74	74	141.34	132.22	122.35

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 II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,342.04	2,174.86	2,006.16	75	156.54	145.90	134.50
76	2,635.36	2,448.43	2,258.45	76	176.30	164.14	151.98
77	2,965.16	2,755.43	2,542.65	77	198.34	184.66	170.22
78	3,337.52	3,100.43	2,860.30	78	223.41	207.46	191.50
79	3,753.95	3,487.98	3,220.49	79	250.77	233.29	215.05
				80	281.93	262.17	241.65
				81	317.64	295.60	272.05
				82	357.16	332.08	306.24
				83	401.99	373.12	344.24
				84	452.15	420.23	387.55
				85	508.38	471.90	435.43
				86	572.21	531.18	490.14
				87	643.64	597.29	551.69
				88	724.19	672.52	620.09
				89	814.62	756.11	697.60
				90	916.45	851.10	784.99
				91	1,031.20	956.72	883.01
				92	1,159.62	1,076.79	993.20
				93	1,304.76	1,211.29	1,117.83
				94	1,468.14	1,362.52	1,256.89
				95	1,651.28	1,532.74	1,414.19
				96	1,857.98	1,724.23	1,591.25
				97	2,089.75	1,940.05	1,789.58
				98	2,351.16	2,182.46	2,013.76
				99	2,644.48	2,455.26	2,265.29

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	272.05	253.81	234.05	18-44	18.24	17.48	16.72
45-49	319.16	299.40	278.13	45-49	22.04	21.28	19.76
50-54	372.36	351.08	328.28	50-54	25.84	24.32	22.80
55	487.86	457.46	427.07	55	33.44	31.92	29.64
56	516.74	484.82	454.43	56	35.72	34.20	31.92
57	547.13	513.70	481.78	57	38.00	35.72	33.44
58	579.05	545.61	510.66	58	39.52	38.00	34.96
59	614.01	577.53	541.05	59	41.79	40.28	37.24
60	648.96	610.97	572.97	60	44.07	41.79	38.76
61	688.48	647.44	606.41	61	47.11	44.83	41.79
62	727.99	685.44	642.88	62	49.39	47.11	44.07
63	770.55	724.95	679.36	63	52.43	50.15	46.35
64	816.14	767.51	718.87	64	55.47	52.43	49.39
65	863.26	811.58	759.91	65	58.51	55.47	51.67
66	937.73	881.49	825.26	66	63.83	60.03	56.23
67	1,016.76	955.96	895.17	67	69.15	65.35	60.79
68	1,103.39	1,038.04	972.68	68	74.47	70.67	66.11
69	1,197.62	1,126.18	1,054.75	69	81.31	75.99	71.43
70	1,297.92	1,221.93	1,144.42	70	87.39	82.07	76.75
71	1,425.59	1,342.00	1,256.89	71	96.51	90.43	84.35
72	1,565.41	1,472.70	1,378.47	72	105.63	99.55	92.71
73	1,718.91	1,615.57	1,512.22	73	115.51	108.67	101.83
74	1,886.09	1,773.63	1,659.64	74	126.90	119.31	111.71

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	2,069.99	1,945.37	1,819.22	75	138.30	130.70	122.35
76	2,329.88	2,190.06	2,048.71	76	155.78	147.42	137.54
77	2,620.16	2,463.62	2,305.56	77	175.54	165.66	155.02
78	2,948.44	2,772.15	2,594.33	78	197.58	186.18	174.02
79	3,316.24	3,118.66	2,919.57	79	221.89	208.97	196.06
80		3,507.74	3,285.84	80		234.81	219.61
81		3,946.96	3,697.71	81		264.45	247.73
82		4,440.91	4,159.74	82		297.12	278.13
83		4,995.64	4,679.52	83		334.36	313.08
84		5,618.76	5,264.65	84		376.15	352.60

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	326.76	305.48	284.21	18-44	22.04	21.28	19.76
45-49	386.03	361.72	338.92	45-49	26.60	25.84	23.56
50-54	452.91	427.07	401.23	50-54	31.16	29.64	27.36
55	603.37	566.89	530.42	55	40.28	38.00	35.72
56	638.32	600.33	562.33	56	43.31	41.04	38.00
57	674.80	635.28	595.77	57	45.59	43.31	40.28
58	712.79	673.28	630.72	58	48.63	45.59	42.55
59	753.83	711.27	668.72	59	50.91	48.63	44.83
60	796.38	752.31	706.71	60	53.95	50.91	47.11
61	843.50	796.38	747.75	61	57.75	53.95	50.15
62	893.65	843.50	791.82	62	60.79	57.75	53.19
63	945.33	892.13	835.90	63	64.59	60.79	56.23
64	1,001.56	943.81	884.53	64	67.63	64.59	60.03
65	1,059.31	997.00	934.69	65	71.43	67.63	63.07
66	1,152.02	1,083.63	1,016.76	66	78.27	73.71	69.15
67	1,250.81	1,177.86	1,104.91	67	84.35	79.79	74.47
68	1,358.72	1,279.69	1,200.66	68	91.95	86.63	81.31
69	1,477.26	1,390.63	1,305.52	69	99.55	94.23	88.15
70	1,603.41	1,510.70	1,417.99	70	107.91	101.83	94.99
71	1,764.51	1,662.68	1,559.33	71	118.55	112.47	104.87
72	1,940.81	1,828.34	1,714.35	72	130.70	123.11	115.51
73	2,135.34	2,010.72	1,884.57	73	143.62	135.26	126.90
74	2,349.64	2,209.81	2,069.99	74	157.30	148.18	139.06
75	2,583.69	2,430.19	2,275.17	75	172.50	162.62	152.74
76	2,907.41	2,735.67	2,560.89	76	194.54	183.14	171.74
77	3,270.65	3,077.63	2,883.09	77	218.85	205.94	193.78
78	3,679.48	3,462.14	3,244.81	78	246.21	231.77	217.33
79	4,138.46	3,895.29	3,650.60	79	276.61	260.65	244.69

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	420.99	396.67	370.84	18-44	28.12	26.60	25.08
45-49	500.02	471.14	440.75	45-49	34.20	31.92	30.40
50-54	592.73	557.77	522.82	50-54	40.28	38.00	35.72
55	790.30	740.15	690.00	55	53.19	50.15	47.11
56	837.42	784.23	731.03	56	56.99	53.19	50.15
57	886.05	829.82	773.59	57	60.03	56.23	52.43
58	937.73	878.45	819.18	58	63.83	59.27	55.47
59	992.44	930.13	866.30	59	66.87	63.07	58.51
60	1,050.19	983.32	916.45	60	70.67	66.11	61.55
61	1,114.03	1,041.07	969.64	61	75.23	69.91	65.35
62	1,179.38	1,101.87	1,024.36	62	79.79	74.47	69.15
63	1,249.29	1,165.70	1,083.63	63	83.59	78.27	72.95
64	1,323.76	1,234.09	1,144.42	64	88.91	82.83	77.51
65	1,401.27	1,305.52	1,209.77	65	93.47	87.39	81.31
66	1,525.90	1,424.07	1,322.24	66	101.83	95.75	88.91
67	1,659.64	1,551.73	1,442.31	67	110.95	104.11	97.27
68	1,805.54	1,690.04	1,576.05	68	120.83	113.23	105.63
69	1,963.60	1,842.02	1,720.43	69	131.46	123.87	115.51
70	2,135.34	2,006.16	1,876.97	70	142.86	134.50	125.38
71	2,340.52	2,196.14	2,050.23	71	156.54	147.42	137.54
72	2,565.45	2,402.83	2,240.21	72	171.74	161.10	149.70
73	2,810.14	2,629.28	2,446.91	73	187.70	176.30	163.38
74	3,079.15	2,875.49	2,671.84	74	205.94	192.26	178.58
75	3,373.99	3,146.02	2,918.05	75	224.93	209.73	194.54
76	3,741.79	3,503.18	3,264.57	76	250.01	234.05	218.09
77	4,149.10	3,899.85	3,650.60	77	276.61	260.65	243.93
78	4,598.97	4,342.12	4,083.75	78	307.00	289.53	272.81
79	5,100.51	4,833.02	4,567.05	79	340.44	322.20	304.72

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	556.25	527.38	498.50	18-44	37.24	35.72	34.20
45-49	667.20	635.28	601.85	45-49	44.83	43.31	41.04
50-54	799.42	762.95	726.47	50-54	53.95	51.67	48.63
55	1,053.23	1,000.04	945.33	55	71.43	67.63	63.83
56	1,115.55	1,057.79	998.52	56	75.99	71.43	67.63
57	1,180.90	1,118.59	1,054.75	57	79.79	75.23	71.43
58	1,250.81	1,183.94	1,114.03	58	84.35	79.79	75.23
59	1,323.76	1,250.81	1,176.34	59	88.91	84.35	79.03
60	1,401.27	1,322.24	1,241.69	60	93.47	88.15	82.83
61	1,481.82	1,396.71	1,310.08	61	99.55	93.47	88.15
62	1,565.41	1,474.22	1,381.51	62	104.87	98.79	92.71
63	1,655.08	1,556.29	1,457.50	63	110.95	104.11	98.03
64	1,749.31	1,642.92	1,536.53	64	117.79	110.19	103.35
65	1,848.10	1,734.11	1,620.12	65	123.87	116.27	108.67
66	1,986.40	1,873.93	1,762.99	66	132.98	126.14	118.55
67	2,133.82	2,024.40	1,916.49	67	142.86	136.02	128.42
68	2,291.88	2,188.54	2,083.67	68	153.50	146.66	139.82
69	2,462.10	2,363.32	2,264.53	69	164.90	158.06	151.22
70	2,644.48	2,553.29	2,462.10	70	176.30	170.22	164.14
71	2,901.33	2,794.94	2,690.08	71	193.78	186.94	179.34
72	3,180.98	3,059.39	2,939.33	72	212.77	204.42	196.06
73	3,487.98	3,349.68	3,209.85	73	232.53	223.41	214.29
74	3,825.38	3,665.80	3,506.22	74	255.33	244.69	234.05
75	4,194.69	4,012.32	3,829.94	75	279.65	267.49	255.33
76	4,664.32	4,450.02	4,234.21	76	311.56	297.12	282.69
77	5,187.14	4,933.33	4,679.52	77	346.52	329.80	312.32
78	5,766.19	5,469.82	5,170.42	78	385.27	365.52	345.76
79	6,412.11	6,064.07	5,714.51	79	427.83	405.03	381.47

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 II**

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

**NONFORFEITURE BENEFIT RIDER**

**FORM: H-LTC3JFQ7, 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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	232.42	215.48	196.11	18-44	15.74	15.74	14.53
45-49	266.32	249.37	227.58	45-49	19.37	18.16	16.95
50-54	300.21	283.27	263.90	50-54	21.79	20.58	19.37
55	414.00	384.95	353.48	55	27.84	26.63	25.42
56	443.06	411.58	377.69	56	30.26	29.05	27.84
57	474.53	440.63	404.32	57	32.68	30.26	29.05
58	508.42	472.11	430.95	58	35.11	32.68	30.26
59	544.74	503.58	462.42	59	36.32	35.11	32.68
60	581.06	537.48	491.48	60	38.74	36.32	33.89
61	622.21	576.21	525.37	61	42.37	39.95	36.32
62	665.79	614.95	561.69	62	44.79	42.37	38.74
63	711.79	656.11	598.00	63	48.42	44.79	41.16
64	762.64	702.11	639.16	64	52.05	48.42	43.58
65	813.48	748.11	680.32	65	54.47	50.84	46.00
66	890.95	818.32	743.27	66	60.53	55.68	50.84
67	975.69	893.37	811.06	67	66.58	61.74	55.68
68	1,070.11	975.69	883.69	68	72.63	66.58	59.32
69	1,171.80	1,067.69	963.59	69	78.68	72.63	65.37
70	1,280.75	1,164.53	1,048.32	70	85.95	78.68	70.21
71	1,413.90	1,280.75	1,145.17	71	95.63	87.16	77.47
72	1,561.59	1,406.64	1,251.69	72	105.32	95.63	84.74
73	1,723.80	1,544.64	1,365.48	73	116.21	105.32	92.00
74	1,900.54	1,697.17	1,491.38	74	128.32	115.00	100.47

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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,096.65	1,861.80	1,626.96	75	141.63	125.90	108.95
76	2,360.54	2,096.65	1,832.75	76	159.79	141.63	123.47
77	2,658.33	2,360.54	2,060.33	77	179.16	159.79	138.00
78	2,992.44	2,655.91	2,319.38	78	202.16	179.16	156.16
79	3,367.71	2,990.02	2,609.91	79	226.37	200.95	175.53
80		3,362.86	2,934.33	80	254.21	225.16	196.11
81		3,784.13	3,302.34	81	286.90	254.21	221.53
82		4,258.66	3,713.92	82	322.00	285.69	249.37
83		4,793.72	4,178.76	83	361.95	320.79	279.63
84		5,394.14	4,701.71	84	406.74	360.74	314.74
				85	456.37	405.53	353.48
				86	514.48	456.37	398.27
				87	578.64	513.27	447.90
				88	650.06	577.42	503.58
				89	731.16	650.06	566.53
				90	823.16	731.16	637.95
				91	926.06	823.16	716.64
				92	1,041.06	926.06	806.22
				93	1,171.80	1,041.06	907.90
				94	1,318.27	1,170.59	1,020.48
				95	1,482.90	1,317.06	1,148.80
				96	1,668.12	1,481.69	1,291.64
				97	1,876.33	1,666.91	1,453.85
				98	2,111.17	1,875.12	1,635.43
				99	2,373.86	2,109.96	1,838.80

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	263.90	249.37	232.42	18-44	18.16	18.16	16.95
45-49	309.90	292.95	271.16	45-49	21.79	20.58	19.37
50-54	363.16	338.95	314.74	50-54	24.21	23.00	21.79
55	484.21	460.00	435.79	55	33.89	31.47	29.05
56	520.53	493.90	467.27	56	36.32	33.89	31.47
57	559.27	527.79	496.32	57	38.74	36.32	33.89
58	600.42	566.53	530.21	58	41.16	38.74	36.32
59	644.00	605.27	566.53	59	43.58	41.16	38.74
60	690.00	646.43	602.85	60	46.00	43.58	41.16
61	738.43	692.43	646.43	61	49.63	47.21	44.79
62	789.27	740.85	692.43	62	53.26	50.84	47.21
63	842.53	791.69	743.27	63	56.90	54.47	50.84
64	898.22	847.37	796.53	64	61.74	58.11	54.47
65	958.74	905.48	852.22	65	65.37	61.74	56.90
66	1,041.06	985.37	929.69	66	71.42	67.79	62.95
67	1,128.22	1,070.11	1,012.01	67	77.47	72.63	67.79
68	1,225.06	1,164.53	1,104.01	68	83.53	78.68	73.84
69	1,326.75	1,263.80	1,200.85	69	89.58	85.95	81.11
70	1,438.11	1,372.75	1,307.38	70	96.84	92.00	87.16
71	1,590.64	1,522.85	1,452.64	71	107.74	102.90	98.05
72	1,760.12	1,685.06	1,612.43	72	118.63	113.79	107.74
73	1,944.12	1,866.64	1,791.59	73	130.74	125.90	119.84
74	2,149.91	2,067.59	1,987.70	74	144.05	139.21	133.16

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,375.07	2,290.33	2,205.59	75	158.58	153.74	147.69
76	2,672.86	2,578.44	2,481.60	76	179.16	173.11	167.05
77	3,006.97	2,900.44	2,791.49	77	200.95	194.90	187.63
78	3,382.23	3,263.60	3,140.13	78	226.37	219.11	210.63
79	3,805.92	3,670.34	3,532.34	79	254.21	245.74	237.26
				80	285.69	276.00	266.32
				81	322.00	311.11	300.21
				82	361.95	349.84	337.74
				83	406.74	393.42	380.11
				84	457.58	443.06	427.32
				85	514.48	497.53	479.37
				86	579.85	560.48	539.90
				87	651.27	630.69	607.69
				88	733.58	709.37	682.74
				89	824.37	797.74	768.69
				90	927.27	897.01	864.32
				91	1,043.48	1,009.59	972.06
				92	1,174.22	1,135.48	1,094.32
				93	1,320.69	1,277.11	1,231.11
				94	1,485.33	1,436.90	1,384.85
				95	1,671.75	1,616.06	1,556.75
				96	1,879.96	1,818.22	1,751.64
				97	2,114.80	2,045.80	1,970.75
				98	2,379.91	2,301.23	2,216.49
				99	2,676.49	2,588.12	2,493.70

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	307.48	295.37	280.84	18-44	20.58	20.58	19.37
45-49	365.58	343.79	322.00	45-49	25.42	24.21	23.00
50-54	430.95	399.48	368.00	50-54	29.05	27.84	25.42
55	588.32	547.16	506.00	55	41.16	38.74	35.11
56	634.32	588.32	542.32	56	44.79	42.37	37.53
57	680.32	631.90	581.06	57	48.42	44.79	39.95
58	731.16	677.90	622.21	58	50.84	47.21	43.58
59	786.85	726.32	665.79	59	54.47	50.84	46.00
60	844.95	779.58	711.79	60	58.11	53.26	48.42
61	910.32	837.69	762.64	61	62.95	58.11	52.05
62	978.11	898.22	815.90	62	67.79	61.74	55.68
63	1,053.16	963.59	871.58	63	72.63	66.58	59.32
64	1,130.64	1,033.80	932.11	64	77.47	70.21	64.16
65	1,215.38	1,106.43	995.06	65	82.32	75.05	67.79
66	1,326.75	1,205.69	1,084.64	66	90.79	82.32	73.84
67	1,447.80	1,314.64	1,179.06	67	98.05	89.58	79.90
68	1,580.96	1,433.27	1,283.17	68	106.53	96.84	87.16
69	1,723.80	1,561.59	1,394.54	69	116.21	105.32	94.42
70	1,881.17	1,699.59	1,515.59	70	125.90	113.79	101.68
71	2,067.59	1,873.91	1,677.80	71	139.21	125.90	112.58
72	2,270.96	2,065.17	1,854.54	72	152.53	139.21	124.69
73	2,496.12	2,275.80	2,050.65	73	168.26	152.53	138.00
74	2,743.07	2,505.81	2,266.12	74	184.00	168.26	152.53

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	3,011.81	2,760.02	2,505.81	75	202.16	185.21	168.26
76	3,391.92	3,106.23	2,820.54	76	227.58	209.42	190.05
77	3,815.60	3,496.02	3,174.02	77	256.63	234.84	213.05
78	4,294.98	3,934.24	3,573.50	78	288.11	263.90	239.69
79	4,832.45	4,425.71	4,018.97	79	323.21	296.58	269.95
				80	363.16	332.90	302.63
				81	409.16	375.27	341.37
				82	460.00	421.27	383.74
				83	516.90	474.53	430.95
				84	582.27	533.85	485.42
				85	653.69	599.21	544.74
				86	736.00	674.27	613.74
				87	828.01	759.00	690.00
				88	930.90	853.43	775.95
				89	1,047.11	959.95	872.80
				90	1,179.06	1,081.01	981.74
				91	1,325.53	1,215.38	1,105.22
				92	1,491.38	1,366.69	1,243.22
				93	1,677.80	1,538.59	1,398.17
				94	1,887.22	1,729.85	1,572.48
				95	2,123.28	1,946.54	1,769.80
				96	2,388.38	2,189.86	1,990.12
				97	2,687.39	2,463.44	2,239.49
				98	3,022.70	2,770.91	2,519.12
				99	3,400.39	3,117.13	2,833.86

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	365.58	351.05	334.11	18-44	25.42	24.21	23.00
45-49	435.79	416.42	394.63	45-49	31.47	29.05	27.84
50-54	518.11	491.48	462.42	50-54	36.32	33.89	31.47
55	738.43	694.85	651.27	55	50.84	47.21	43.58
56	796.53	745.69	697.27	56	55.68	50.84	47.21
57	857.06	801.37	743.27	57	59.32	55.68	50.84
58	922.43	857.06	794.11	58	64.16	59.32	54.47
59	990.22	920.01	849.80	59	67.79	64.16	58.11
60	1,065.27	985.37	905.48	60	72.63	67.79	61.74
61	1,147.59	1,058.01	970.85	61	78.68	72.63	66.58
62	1,234.74	1,135.48	1,038.64	62	84.74	78.68	71.42
63	1,326.75	1,220.22	1,111.27	63	90.79	83.53	76.26
64	1,428.43	1,309.80	1,191.17	64	98.05	89.58	81.11
65	1,534.96	1,404.22	1,273.48	65	104.11	95.63	85.95
66	1,653.59	1,520.43	1,389.69	66	112.58	104.11	94.42
67	1,777.06	1,646.33	1,515.59	67	121.05	112.58	101.68
68	1,912.64	1,781.91	1,651.17	68	129.53	121.05	111.37
69	2,057.91	1,929.59	1,798.85	69	139.21	130.74	121.05
70	2,212.86	2,086.96	1,961.07	70	148.90	140.42	130.74
71	2,457.38	2,309.70	2,164.44	71	165.84	156.16	145.26
72	2,728.54	2,556.65	2,384.75	72	184.00	171.90	159.79
73	3,028.76	2,830.23	2,629.28	73	203.37	190.05	176.74
74	3,362.86	3,132.86	2,900.44	74	225.16	210.63	194.90

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 III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	3,730.87	3,464.55	3,195.81	75	249.37	232.42	214.26
76	4,198.13	3,900.34	3,597.71	76	280.84	261.48	242.11
77	4,723.50	4,389.40	4,050.45	77	315.95	294.16	271.16
78	5,316.67	4,938.98	4,556.45	78	355.90	330.48	305.05
79	5,980.04	5,556.35	5,130.24	79	399.48	371.63	342.58
				80	449.11	417.63	384.95
				81	506.00	470.90	433.37
				82	568.95	529.00	487.85
				83	640.37	594.37	548.37
				84	720.27	669.43	617.37
				85	809.85	751.74	693.64
				86	911.53	846.16	780.79
				87	1,025.32	951.48	878.85
				88	1,153.64	1,071.32	987.80
				89	1,297.69	1,204.48	1,111.27
				90	1,459.90	1,355.80	1,250.48
				91	1,642.69	1,524.06	1,406.64
				92	1,847.28	1,715.33	1,582.17
				93	2,078.49	1,929.59	1,780.70
				94	2,338.75	2,170.49	2,002.22
				95	2,630.49	2,441.65	2,252.80
				96	2,959.76	2,746.70	2,534.86
				97	3,328.97	3,090.49	2,850.81
				98	3,745.39	3,476.65	3,207.92
				99	4,212.66	3,911.24	3,608.60

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	433.37	404.32	372.84	18-44	29.05	27.84	26.63
45-49	508.42	476.95	443.06	45-49	35.11	33.89	31.47
50-54	593.16	559.27	522.95	50-54	41.16	38.74	36.32
55	777.16	728.74	680.32	55	53.26	50.84	47.21
56	823.16	772.32	723.90	56	56.90	54.47	50.84
57	871.58	818.32	767.48	57	60.53	56.90	53.26
58	922.43	869.16	813.48	58	62.95	60.53	55.68
59	978.11	920.01	861.90	59	66.58	64.16	59.32
60	1,033.80	973.27	912.74	60	70.21	66.58	61.74
61	1,096.74	1,031.38	966.01	61	75.05	71.42	66.58
62	1,159.69	1,091.90	1,024.11	62	78.68	75.05	70.21
63	1,227.48	1,154.85	1,082.22	63	83.53	79.90	73.84
64	1,300.11	1,222.64	1,145.17	64	88.37	83.53	78.68
65	1,375.17	1,292.85	1,210.53	65	93.21	88.37	82.32
66	1,493.80	1,404.22	1,314.64	66	101.68	95.63	89.58
67	1,619.69	1,522.85	1,426.01	67	110.16	104.11	96.84
68	1,757.70	1,653.59	1,549.48	68	118.63	112.58	105.32
69	1,907.80	1,794.01	1,680.22	69	129.53	121.05	113.79
70	2,067.59	1,946.54	1,823.06	70	139.21	130.74	122.26
71	2,270.96	2,137.80	2,002.22	71	153.74	144.05	134.37
72	2,493.70	2,346.02	2,195.91	72	168.26	158.58	147.69
73	2,738.23	2,573.60	2,408.96	73	184.00	173.11	162.21
74	3,004.55	2,825.39	2,643.81	74	202.16	190.05	177.95

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	3,297.50	3,098.97	2,898.02	75	220.32	208.21	194.90
76	3,711.50	3,488.76	3,263.60	76	248.16	234.84	219.11
77	4,173.92	3,924.55	3,672.76	77	279.63	263.90	246.95
78	4,696.87	4,416.03	4,132.76	78	314.74	296.58	277.21
79	5,282.77	4,968.03	4,650.87	79	353.48	332.90	312.32
80		5,587.83	5,234.35	80		374.06	349.84
81		6,287.51	5,890.46	81		421.27	394.63
82		7,074.36	6,626.46	82		473.32	443.06
83		7,958.05	7,454.47	83		532.64	498.74
84		8,950.69	8,386.58	84		599.21	561.69

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 III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	520.53	486.63	452.74	18-44	35.11	33.89	31.47
45-49	614.95	576.21	539.90	45-49	42.37	41.16	37.53
50-54	721.48	680.32	639.16	50-54	49.63	47.21	43.58
55	961.16	903.06	844.95	55	64.16	60.53	56.90
56	1,016.85	956.32	895.80	56	69.00	65.37	60.53
57	1,074.95	1,012.01	949.06	57	72.63	69.00	64.16
58	1,135.48	1,072.53	1,004.74	58	77.47	72.63	67.79
59	1,200.85	1,133.06	1,065.27	59	81.11	77.47	71.42
60	1,268.64	1,198.43	1,125.80	60	85.95	81.11	75.05
61	1,343.69	1,268.64	1,191.17	61	92.00	85.95	79.90
62	1,423.59	1,343.69	1,261.38	62	96.84	92.00	84.74
63	1,505.90	1,421.17	1,331.59	63	102.90	96.84	89.58
64	1,595.48	1,503.48	1,409.06	64	107.74	102.90	95.63
65	1,687.48	1,588.22	1,488.96	65	113.79	107.74	100.47
66	1,835.17	1,726.22	1,619.69	66	124.69	117.42	110.16
67	1,992.54	1,876.33	1,760.12	67	134.37	127.11	118.63
68	2,164.44	2,038.54	1,912.64	68	146.47	138.00	129.53
69	2,353.28	2,215.28	2,079.70	69	158.58	150.11	140.42
70	2,554.23	2,406.54	2,258.86	70	171.90	162.21	151.32
71	2,810.86	2,648.65	2,484.02	71	188.84	179.16	167.05
72	3,091.70	2,912.55	2,730.97	72	208.21	196.11	184.00
73	3,401.60	3,203.07	3,002.12	73	228.79	215.48	202.16
74	3,742.97	3,520.23	3,297.50	74	250.58	236.05	221.53
75	4,115.82	3,871.29	3,624.34	75	274.79	259.05	243.32
76	4,631.50	4,357.92	4,079.50	76	309.90	291.74	273.58
77	5,210.14	4,902.66	4,592.77	77	348.63	328.05	308.69
78	5,861.41	5,515.19	5,168.98	78	392.21	369.21	346.21
79	6,592.57	6,205.20	5,815.41	79	440.63	415.21	389.79

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	670.64	631.90	590.74	18-44	44.79	42.37	39.95
45-49	796.53	750.53	702.11	45-49	54.47	50.84	48.42
50-54	944.22	888.53	832.85	50-54	64.16	60.53	56.90
55	1,258.96	1,179.06	1,099.17	55	84.74	79.90	75.05
56	1,334.01	1,249.27	1,164.53	56	90.79	84.74	79.90
57	1,411.48	1,321.90	1,232.32	57	95.63	89.58	83.53
58	1,493.80	1,399.38	1,304.96	58	101.68	94.42	88.37
59	1,580.96	1,481.69	1,380.01	59	106.53	100.47	93.21
60	1,672.96	1,566.43	1,459.90	60	112.58	105.32	98.05
61	1,774.64	1,658.43	1,544.64	61	119.84	111.37	104.11
62	1,878.75	1,755.27	1,631.80	62	127.11	118.63	110.16
63	1,990.12	1,856.96	1,726.22	63	133.16	124.69	116.21
64	2,108.75	1,965.91	1,823.06	64	141.63	131.95	123.47
65	2,232.23	2,079.70	1,927.17	65	148.90	139.21	129.53
66	2,430.75	2,268.54	2,106.33	66	162.21	152.53	141.63
67	2,643.81	2,471.91	2,297.59	67	176.74	165.84	154.95
68	2,876.23	2,692.23	2,510.65	68	192.47	180.37	168.26
69	3,128.02	2,934.33	2,740.65	69	209.42	197.32	184.00
70	3,401.60	3,195.81	2,990.02	70	227.58	214.26	199.74
71	3,728.45	3,498.44	3,266.02	71	249.37	234.84	219.11
72	4,086.76	3,827.71	3,568.65	72	273.58	256.63	238.48
73	4,476.56	4,188.45	3,897.92	73	299.00	280.84	260.26
74	4,905.08	4,580.66	4,256.24	74	328.05	306.27	284.48
75	5,374.77	5,011.61	4,648.45	75	358.32	334.11	309.90
76	5,960.67	5,580.56	5,200.46	76	398.27	372.84	347.42
77	6,609.52	6,212.46	5,815.41	77	440.63	415.21	388.58
78	7,326.15	6,916.99	6,505.41	78	489.06	461.21	434.58
79	8,125.11	7,699.00	7,275.31	79	542.32	513.27	485.42

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	886.11	840.11	794.11	18-44	59.32	56.90	54.47
45-49	1,062.85	1,012.01	958.74	45-49	71.42	69.00	65.37
50-54	1,273.48	1,215.38	1,157.27	50-54	85.95	82.32	77.47
55	1,677.80	1,593.06	1,505.90	55	113.79	107.74	101.68
56	1,777.06	1,685.06	1,590.64	56	121.05	113.79	107.74
57	1,881.17	1,781.91	1,680.22	57	127.11	119.84	113.79
58	1,992.54	1,886.01	1,774.64	58	134.37	127.11	119.84
59	2,108.75	1,992.54	1,873.91	59	141.63	134.37	125.90
60	2,232.23	2,106.33	1,978.01	60	148.90	140.42	131.95
61	2,360.54	2,224.96	2,086.96	61	158.58	148.90	140.42
62	2,493.70	2,348.44	2,200.75	62	167.05	157.37	147.69
63	2,636.54	2,479.17	2,321.80	63	176.74	165.84	156.16
64	2,786.65	2,617.18	2,447.70	64	187.63	175.53	164.63
65	2,944.02	2,762.44	2,580.86	65	197.32	185.21	173.11
66	3,164.34	2,985.18	2,808.44	66	211.84	200.95	188.84
67	3,399.18	3,224.86	3,052.97	67	227.58	216.69	204.58
68	3,650.97	3,486.34	3,319.28	68	244.53	233.63	222.74
69	3,922.13	3,764.76	3,607.39	69	262.69	251.79	240.90
70	4,212.66	4,067.40	3,922.13	70	280.84	271.16	261.48
71	4,621.82	4,452.34	4,285.29	71	308.69	297.79	285.69
72	5,067.30	4,873.61	4,682.35	72	338.95	325.63	312.32
73	5,556.35	5,336.03	5,113.30	73	370.42	355.90	341.37
74	6,093.83	5,839.62	5,585.40	74	406.74	389.79	372.84
75	6,682.15	6,391.62	6,101.09	75	445.48	426.11	406.74
76	7,430.26	7,088.89	6,745.10	76	496.32	473.32	450.32
77	8,263.11	7,858.79	7,454.47	77	552.00	525.37	497.53
78	9,185.53	8,713.43	8,236.47	78	613.74	582.27	550.79
79	10,214.49	9,660.06	9,103.22	79	681.53	645.21	607.69

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 III**

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

**NONFORFEITURE BENEFIT RIDER**

**FORM: H-LTC3JFQ7, 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-130642241

State Tracking #:

MILL-130642241

Company Tracking #:

LTC3+ TQ FO

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name: Long-Term Care

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

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	CovLtr_LTC3+ TQ FO_PA_20160817.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	AM_LTC3+ TQ FO_PA_20160817.pdf Supplement to AM_LTC3+ TQ FO_PA_20160817.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	MetLife Auth Letter_McLinden_LTC3+ TQ FO_20160817.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

SERFF Tracking #:

MILL-130642241

State Tracking #:

MILL-130642241

Company Tracking #:

LTC3+ TQ FO

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified

Product Name: Long-Term Care

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

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	See the Rate/Rule Schedule attachments.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Numerical Data
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Supplement Exhibits_LTC3+ TQ FO_20160817.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	

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<b>SERFF Tracking #:</b>	MILL-130642241	<b>State Tracking #:</b>	MILL-130642241	<b>Company Tracking #:</b>	LTC3+ TQ FO
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<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	MetLife Insurance Company USA
<b>TOI/Sub-TOI:</b>	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	Round 3.2 Filing/145GEC01-50		

***Attachment PA\_Supplement Exhibits\_LTC3+ TQ FO\_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-130642241

Policy Forms: Nursing Facility Only  
Annual 5% Benefit Inflation Rider  
Cost of Living (CPI) Benefit Inflation Rider  
Nonforfeiture Benefit Rider

H-LTC3JFQ7, et al.  
H-5AIFO  
H-COLRFO4  
H-NF3-10

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-LTC3JFQ7, et al. is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1996. The form was issued in Pennsylvania from January 1997 through January 1999 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

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

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

Offices in Principal Cities Worldwide

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

3. On April 14, 2015, the company requested a rate increase of 51.4%. 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 59.3% 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 Nursing Facility Only Product**

**August 2016**

Product or Rider

Nursing Facility Only  
Annual 5% Benefit Inflation Rider  
Cost of Living (CPI) Benefit Inflation Rider  
Nonforfeiture Benefit Rider

Form Number

H-LTC3JFQ7, et al.  
H-5AIFO  
H-COLRFO4  
H-NF3-10

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

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative 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 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 Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care or Alternate Plan of Care, are being paid.

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.



**METLIFE INSURANCE COMPANY USA**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC3+ Tax-Qualified Nursing Facility Only Product**

**August 2016**

**4. Applicability**

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

**5. Actuarial Assumptions**

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

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits. 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 Nursing Facility Only 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 2.1% 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 Nursing Facility Only 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**

<b>Policy Duration</b>	<b>Lapse Rate</b>
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**

<b>Attained Age</b>	<b>Currently Assumed Exhaustion Rates</b>	<b>Attained Age</b>	<b>Currently Assumed Exhaustion Rates</b>
< 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 2.4% of in-force policyholders are assumed to lapse, and a 5.9% 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 Nursing Facility Only 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**

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

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

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

**6. Marketing Method**

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

**7. Underwriting Description**

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

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**8. Premiums**

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option. Premiums for Nonforfeiture Benefit Rider vary by issue age as shown in the following table:

<b>Issue Age</b>	<b>Price As a Percent of Premium</b>
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, and 100 days are available for issue ages 18 to 79. Only the 60 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):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	51.2%
Semi-Annual	0.51*AP	15.9%
Quarterly	0.26*AP	8.2%
Monthly	0.09*AP	24.7%

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**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

$v = 1 / 1.045 = 0.956938$

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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**

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

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

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

On April 14, 2015, the company requested a rate increase of 51.4%. 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 59.3% 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.

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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 59.3% 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\*: \$2,105  
After increase: \$3,354

\*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:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	2.5%
48 - 52	3.5%
53 - 57	7.8%
58 - 62	18.0%
63 - 67	29.4%
68 - 72	26.1%
73 +	12.7%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.4%
60-day	16.9%
100-day	41.7%



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By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	7.3%
3-Year	31.9%
5-Year	28.1%
Unlimited	32.7%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	16.9%
Compound	34.4%
CPI	48.7%

**21. Number of Policyholders**

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

	<b>Number of Insured</b>	<b>Annual Premium* based on 2014 In-force</b>
Pennsylvania	83	\$151,942
Nationwide	809	\$1,706,727

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

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**22. Actuarial Certification**

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

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



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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 Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1997	567,221	0	0.0%	967	1,225,427	0	0.0%				0.0102		0.990		4.5%	2.1604
	1998	1,816,735	26,822	1.5%	1,673	3,755,869	55,450	1.5%				0.0440		0.956		4.5%	2.0674
	1999	2,203,095	16,476	0.7%	1,651	4,358,487	32,596	0.7%				0.0412		0.959		4.5%	1.9783
	2000	2,132,323	280,658	13.2%	1,579	4,036,818	531,329	13.2%				0.0436		0.956		4.5%	1.8932
	2001	2,069,959	443,401	21.4%	1,516	3,750,003	803,279	21.4%				0.0399		0.960		4.5%	1.8116
	2002	2,025,926	553,819	27.3%	1,474	3,512,183	959,764	27.3%				0.0277		0.972		4.5%	1.7336
	2003	1,978,311	737,063	37.3%	1,437	3,281,950	1,222,762	37.3%				0.0251		0.975		4.5%	1.6590
	2004	1,934,270	2,027,581	104.8%	1,386	3,070,705	3,218,839	104.8%				0.0355		0.965		4.5%	1.5875
	2005	1,871,118	1,750,856	93.6%	1,321	2,842,536	2,659,839	93.6%				0.0469		0.953		4.5%	1.5192
	2006	1,821,372	1,712,125	94.0%	1,282	2,647,812	2,488,995	94.0%				0.0295		0.970		4.5%	1.4537
	2007	1,783,142	2,836,460	159.1%	1,236	2,480,607	3,945,925	159.1%				0.0359		0.964		4.5%	1.3911
	2008	1,729,220	3,848,730	222.6%	1,169	2,302,004	5,123,578	222.6%				0.0542		0.946		4.5%	1.3312
	2009	1,661,813	2,762,202	166.2%	1,121	2,117,004	3,518,804	166.2%				0.0411		0.959		4.5%	1.2739
	2010	1,581,722	2,984,120	189.3%	1,058	1,928,207	3,649,997	189.3%				0.0552		0.944		4.5%	1.2191
2011	1,509,947	1,814,232	120.2%	977	1,761,444	2,116,411	120.2%				0.0766		0.923		4.5%	1.1666	
2012	1,472,072	4,478,409	304.2%	917	1,643,311	4,999,360	304.2%				0.0614		0.939		4.5%	1.1163	
2013	1,423,348	4,364,719	306.7%	866	1,520,497	4,662,628	306.7%				0.0556		0.944		4.5%	1.0683	
2014	1,337,271	3,628,759	271.4%	809	1,367,028	3,708,508	271.4%				0.0658		0.934		4.5%	1.0223	
Projected Future Experience	2015	1,354,886	4,251,464	313.8%	749	1,325,393	4,158,918	313.8%	1.0027	1.2661	1.0000	0.0746	0.0000	0.925	0.918	4.5%	0.9782
	2016	1,354,087	4,221,337	311.7%	687	1,267,570	3,951,624	311.7%	1.0079	1.0824	1.0000	0.0827	0.0000	0.917	0.910	4.5%	0.9361
	2017	1,262,668	4,109,384	325.5%	625	1,131,093	3,681,171	325.5%	1.0447	1.0700	1.0000	0.0902	0.0000	0.910	0.893	4.5%	0.8958
	2018	1,119,715	3,974,077	354.9%	565	959,844	3,406,663	354.9%	1.0000	1.0695	1.0000	0.0958	0.0000	0.904	0.887	4.5%	0.8572
	2019	985,861	3,774,100	382.8%	508	808,709	3,095,923	382.8%	1.0000	1.0561	1.0000	0.1007	0.0000	0.899	0.880	4.5%	0.8203
	2020	862,286	3,546,646	411.3%	454	676,880	2,784,058	411.3%	1.0000	1.0507	1.0000	0.1056	0.0000	0.894	0.875	4.5%	0.7850
	2021	749,289	3,309,432	441.7%	404	562,851	2,485,980	441.7%	1.0000	1.0490	1.0000	0.1104	0.0000	0.890	0.869	4.5%	0.7512
	2022	646,916	3,071,573	474.8%	358	465,024	2,207,947	474.8%	1.0000	1.0490	1.0000	0.1152	0.0000	0.885	0.863	4.5%	0.7188
	2023	554,993	2,838,478	511.4%	315	381,767	1,952,527	511.4%	1.0000	1.0500	1.0000	0.1199	0.0000	0.880	0.858	4.5%	0.6879
	2024	473,177	2,611,342	551.9%	276	311,472	1,718,933	551.9%	1.0000	1.0507	1.0000	0.1244	0.0000	0.876	0.853	4.5%	0.6583
	2025	400,984	2,386,298	595.1%	240	252,584	1,503,154	595.1%	1.0000	1.0489	1.0000	0.1288	0.0000	0.871	0.847	4.5%	0.6299
	2026	337,818	2,166,518	641.3%	208	203,632	1,305,945	641.3%	1.0000	1.0471	1.0000	0.1329	0.0000	0.867	0.842	4.5%	0.6028
	2027	283,005	1,955,578	691.0%	180	163,245	1,128,032	691.0%	1.0000	1.0457	1.0000	0.1368	0.0000	0.863	0.838	4.5%	0.5768
	2028	235,821	1,761,671	747.0%	154	130,170	977,422	747.0%	1.0000	1.0481	1.0000	0.1405	0.0000	0.860	0.833	4.5%	0.5520
	2029	195,519	1,579,772	808.0%	132	103,277	834,465	808.0%	1.0000	1.0474	1.0000	0.1439	0.0000	0.856	0.829	4.5%	0.5282
	2030	161,353	1,415,736	877.4%	113	81,559	715,615	877.4%	1.0000	1.0506	1.0000	0.1470	0.0000	0.853	0.825	4.5%	0.5055
	2031	132,589	1,268,187	956.5%	96	64,134	613,429	956.5%	1.0000	1.0536	1.0000	0.1498	0.0000	0.850	0.822	4.5%	0.4837
	2032	108,537	1,134,836	1045.6%	81	50,239	525,289	1045.6%	1.0000	1.0556	1.0000	0.1523	0.0000	0.848	0.819	4.5%	0.4629
	2033	88,550	1,011,123	1141.9%	69	39,223	447,871	1141.9%	1.0000	1.0538	1.0000	0.1545	0.0000	0.845	0.816	4.5%	0.4429
	2034	72,031	897,479	1246.0%	58	30,532	380,414	1246.0%	1.0000	1.0524	1.0000	0.1566	0.0000	0.843	0.813	4.5%	0.4239
	2035	58,446	794,959	1360.2%	49	23,707	322,449	1360.2%	1.0000	1.0526	1.0000	0.1585	0.0000	0.841	0.811	4.5%	0.4056
	2036	47,321	704,770	1489.3%	41	18,368	273,556	1489.3%	1.0000	1.0558	1.0000	0.1603	0.0000	0.840	0.810	4.5%	0.3882
	2037	38,245	622,599	1627.9%	34	14,206	231,255	1627.9%	1.0000	1.0543	1.0000	0.1621	0.0000	0.838	0.808	4.5%	0.3714
	2038	30,865	549,931	1781.7%	29	10,971	195,468	1781.7%	1.0000	1.0564	1.0000	0.1639	0.0000	0.836	0.807	4.5%	0.3554
	2039	24,880	485,809	1952.6%	24	8,463	165,240	1952.6%	1.0000	1.0588	1.0000	0.1657	0.0000	0.834	0.806	4.5%	0.3401
	2040	20,036	434,224	2167.2%	20	6,521	141,335	2167.2%	1.0000	1.0738	1.0000	0.1676	0.0000	0.832	0.805	4.5%	0.3255
	2041	16,120	387,863	2406.1%	17	5,021	120,808	2406.1%	1.0000	1.0759	1.0000	0.1698	0.0000	0.830	0.805	4.5%	0.3115
	2042	12,956	345,673	2668.0%	14	3,862	103,031	2668.0%	1.0000	1.0767	1.0000	0.1722	0.0000	0.828	0.804	4.5%	0.2981
	2043	10,401	309,826	2978.8%	11	2,967	88,370	2978.8%	1.0000	1.0865	1.0000	0.1751	0.0000	0.825	0.803	4.5%	0.2852
	2044	8,336	277,139	3324.5%	9	2,275	75,643	3324.5%	1.0000	1.0887	1.0000	0.1784	0.0000	0.822	0.802	4.5%	0.2729
2045	6,668	248,135	3721.4%	8	1,742	64,810	3721.4%	1.0000	1.0948	1.0000	0.1822	0.0000	0.818	0.800	4.5%	0.2612	
2046	5,319	221,702	4168.1%	6	1,329	55,412	4168.1%	1.0000	1.0984	1.0000	0.1866	0.0000	0.813	0.798	4.5%	0.2499	
2047	4,229	196,872	4655.3%	5	1,011	47,087	4655.3%	1.0000	1.0984	1.0000	0.1916	0.0000	0.808	0.795	4.5%	0.2392	
2048	3,349	171,980	5135.6%	4	766	39,362	5135.6%	1.0000	1.0882	1.0000	0.1972	0.0000	0.803	0.792	4.5%	0.2289	
2049	2,639	147,934	5606.3%	3	578	32,401	5606.3%	1.0000	1.0800	1.0000	0.2036	0.0000	0.796	0.788	4.5%	0.2190	
2050	2,067	125,990	6094.6%	3	433	26,406	6094.6%	1.0000	1.0787	1.0000	0.2105	0.0000	0.790	0.783	4.5%	0.2096	
2051	1,609	106,080	6593.7%	2	323	21,276	6593.7%	1.0000	1.0768	1.0000	0.2181	0.0000	0.782	0.778	4.5%	0.2006	
2052	1,243	87,465	7039.4%	2	238	16,787	7039.4%	1.0000	1.0656	1.0000	0.2263	0.0000	0.774	0.772	4.5%	0.1919	
2053	951	71,587	7524.0%	1	175	13,148	7524.0%	1.0000	1.0701	1.0000	0.2351	0.0000	0.765	0.766	4.5%	0.1837	
2054	721	57,816	8014.7%	1	127	10,161	8014.7%	1.0000	1.0695	1.0000	0.2448	0.0000	0.755	0.758	4.5%	0.1758	
Past		30,918,865	34,276,233	110.9%	22,439	47,601,893	43,699,064	91.8%									
Future		11,676,486	57,633,387	493.6%	6,553	9,112,282	39,914,389	438.0%									
Lifetime		42,595,351	91,909,621	215.8%	28,992	56,714,174	83,613,453	147.4%									

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with 59.3% Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only Policy Form**

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
		Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			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	567,221	0	0.0%	967	1,225,427	0	0.0%			0.0102		0.990		4.5%	2.1604	
	1998	1,816,735	26,822	1.5%	1,673	3,755,869	55,450	1.5%			0.0440		0.956		4.5%	2.0674	
	1999	2,203,095	16,476	0.7%	1,651	4,358,487	32,596	0.7%			0.0412		0.959		4.5%	1.9783	
	2000	2,132,323	280,658	13.2%	1,579	4,036,818	531,329	13.2%			0.0436		0.956		4.5%	1.8932	
	2001	2,069,959	443,401	21.4%	1,516	3,750,003	803,279	21.4%			0.0399		0.960		4.5%	1.8116	
	2002	2,025,926	553,619	27.3%	1,474	3,512,183	959,764	27.3%			0.0277		0.972		4.5%	1.7336	
	2003	1,978,311	737,063	37.3%	1,437	3,281,950	1,222,762	37.3%			0.0251		0.975		4.5%	1.6590	
	2004	1,934,270	2,027,581	104.8%	1,386	3,070,705	3,218,839	104.8%			0.0355		0.965		4.5%	1.5875	
	2005	1,871,118	1,750,856	93.6%	1,321	2,842,536	2,659,839	93.6%			0.0469		0.953		4.5%	1.5192	
	2006	1,821,372	1,712,125	94.0%	1,282	2,647,812	2,488,995	94.0%			0.0295		0.970		4.5%	1.4537	
	2007	1,783,142	2,836,460	159.1%	1,236	2,480,607	3,945,925	159.1%			0.0359		0.964		4.5%	1.3911	
	2008	1,729,220	3,848,730	222.6%	1,169	2,302,004	5,123,578	222.6%			0.0542		0.946		4.5%	1.3312	
	2009	1,661,813	2,762,202	166.2%	1,121	2,117,004	3,518,804	166.2%			0.0411		0.959		4.5%	1.2739	
	2010	1,581,722	2,984,120	189.3%	1,058	1,928,207	3,649,997	189.3%			0.0562		0.944		4.5%	1.2191	
	2011	1,509,947	1,814,232	120.2%	977	1,761,444	2,116,411	120.2%			0.0766		0.923		4.5%	1.1666	
2012	1,472,072	4,478,409	304.2%	917	1,643,311	4,999,360	304.2%			0.0614		0.939		4.5%	1.1163		
2013	1,423,348	4,364,719	306.7%	866	1,520,497	4,662,628	306.7%			0.0556		0.944		4.5%	1.0683		
2014	1,337,271	3,628,759	271.4%	809	1,367,028	3,709,508	271.4%			0.0658		0.934		4.5%	1.0223		
Projected Future Experience	2015	1,354,886	4,251,464	313.8%	749	1,325,393	4,158,918	313.8%	1.0000	1.2661	1.0000	0.0746	0.0000	0.925	0.918	4.5%	0.9782
	2016	1,364,860	4,216,806	309.0%	684	1,277,655	3,947,382	309.0%	1.0106	1.0851	1.0004	0.0826	0.0040	0.914	0.908	4.5%	0.9361
	2017	1,644,499	3,937,966	239.5%	610	1,473,136	3,527,616	239.5%	1.3839	1.0329	1.0142	0.0900	0.0200	0.892	0.833	4.5%	0.8958
	2018	1,638,131	3,727,095	227.5%	552	1,404,241	3,194,945	227.5%	1.1391	1.0396	1.0212	0.0958	0.0000	0.904	0.874	4.5%	0.8572
	2019	1,442,305	3,539,546	245.4%	496	1,183,133	2,903,516	245.4%	1.0000	1.0561	1.0212	0.1007	0.0000	0.899	0.880	4.5%	0.8203
	2020	1,261,516	3,326,228	263.7%	444	990,269	2,611,034	263.7%	1.0000	1.0507	1.0212	0.1056	0.0000	0.894	0.875	4.5%	0.7850
	2021	1,096,203	3,103,757	283.1%	395	823,446	2,331,480	283.1%	1.0000	1.0490	1.0212	0.1104	0.0000	0.890	0.869	4.5%	0.7512
	2022	946,431	2,880,680	304.4%	349	680,326	2,070,727	304.4%	1.0000	1.0490	1.0212	0.1152	0.0000	0.885	0.863	4.5%	0.7188
	2023	811,949	2,662,071	327.9%	307	558,522	1,831,181	327.9%	1.0000	1.0500	1.0212	0.1199	0.0000	0.880	0.858	4.5%	0.6879
	2024	692,254	2,449,051	353.8%	269	455,681	1,612,104	353.8%	1.0000	1.0507	1.0212	0.1244	0.0000	0.876	0.853	4.5%	0.6583
	2025	586,635	2,237,993	381.5%	234	369,528	1,409,736	381.5%	1.0000	1.0489	1.0212	0.1288	0.0000	0.871	0.847	4.5%	0.6299
	2026	494,224	2,031,872	411.1%	203	297,911	1,224,783	411.1%	1.0000	1.0471	1.0212	0.1329	0.0000	0.867	0.842	4.5%	0.6028
	2027	414,034	1,834,042	443.0%	175	238,826	1,057,927	443.0%	1.0000	1.0457	1.0212	0.1368	0.0000	0.863	0.838	4.5%	0.5768
	2028	345,003	1,652,186	478.9%	151	190,438	911,988	478.9%	1.0000	1.0481	1.0212	0.1405	0.0000	0.860	0.833	4.5%	0.5520
	2029	286,043	1,481,592	518.0%	129	151,093	782,605	518.0%	1.0000	1.0474	1.0212	0.1439	0.0000	0.856	0.829	4.5%	0.5282
	2030	236,057	1,327,750	562.5%	110	119,320	671,141	562.5%	1.0000	1.0506	1.0212	0.1470	0.0000	0.853	0.825	4.5%	0.5055
	2031	193,976	1,189,372	613.2%	94	93,827	575,306	613.2%	1.0000	1.0536	1.0212	0.1498	0.0000	0.850	0.822	4.5%	0.4837
	2032	158,789	1,064,308	670.3%	79	73,500	492,643	670.3%	1.0000	1.0556	1.0212	0.1523	0.0000	0.848	0.819	4.5%	0.4629
	2033	129,548	948,284	732.0%	67	57,382	420,036	732.0%	1.0000	1.0538	1.0212	0.1545	0.0000	0.845	0.816	4.5%	0.4429
	2034	105,381	841,702	798.7%	57	44,668	356,772	798.7%	1.0000	1.0524	1.0212	0.1566	0.0000	0.843	0.813	4.5%	0.4239
	2035	85,506	745,554	871.9%	48	34,683	302,409	871.9%	1.0000	1.0526	1.0212	0.1585	0.0000	0.841	0.811	4.5%	0.4056
	2036	69,231	660,969	954.7%	40	26,872	256,555	954.7%	1.0000	1.0558	1.0212	0.1603	0.0000	0.840	0.810	4.5%	0.3882
	2037	55,953	583,905	1043.6%	34	20,783	216,883	1043.6%	1.0000	1.0543	1.0212	0.1621	0.0000	0.838	0.808	4.5%	0.3714
	2038	45,155	515,754	1142.2%	28	16,050	183,320	1142.2%	1.0000	1.0564	1.0212	0.1639	0.0000	0.836	0.807	4.5%	0.3554
	2039	36,399	455,617	1251.7%	23	12,381	154,971	1251.7%	1.0000	1.0588	1.0212	0.1657	0.0000	0.834	0.806	4.5%	0.3401
	2040	29,312	407,238	1389.3%	19	9,541	132,551	1389.3%	1.0000	1.0738	1.0212	0.1676	0.0000	0.832	0.805	4.5%	0.3255
	2041	23,583	363,758	1542.5%	16	7,345	113,300	1542.5%	1.0000	1.0759	1.0212	0.1698	0.0000	0.830	0.805	4.5%	0.3115
	2042	18,955	324,190	1710.3%	13	5,650	96,628	1710.3%	1.0000	1.0767	1.0212	0.1722	0.0000	0.828	0.804	4.5%	0.2981
	2043	15,216	290,571	1909.6%	11	4,340	82,878	1909.6%	1.0000	1.0865	1.0212	0.1751	0.0000	0.825	0.803	4.5%	0.2852
	2044	12,196	259,915	2131.2%	9	3,329	70,942	2131.2%	1.0000	1.0887	1.0212	0.1784	0.0000	0.822	0.802	4.5%	0.2729
	2045	9,755	232,714	2385.6%	7	2,548	60,782	2385.6%	1.0000	1.0948	1.0212	0.1822	0.0000	0.818	0.800	4.5%	0.2612
	2046	7,782	207,924	2672.0%	6	1,945	51,969	2672.0%	1.0000	1.0984	1.0212	0.1866	0.0000	0.813	0.798	4.5%	0.2499
	2047	6,187	184,637	2984.3%	5	1,480	44,161	2984.3%	1.0000	1.0984	1.0212	0.1916	0.0000	0.808	0.795	4.5%	0.2392
	2048	4,899	161,292	3292.2%	4	1,121	36,916	3292.2%	1.0000	1.0882	1.0212	0.1972	0.0000	0.803	0.792	4.5%	0.2289
2049	3,860	138,740	3593.9%	3	846	30,387	3593.9%	1.0000	1.0800	1.0212	0.2036	0.0000	0.796	0.788	4.5%	0.2190	
2050	3,024	118,160	3906.9%	2	634	24,765	3906.9%	1.0000	1.0787	1.0212	0.2105	0.0000	0.790	0.783	4.5%	0.2096	
2051	2,354	99,487	4226.9%	2	472	19,954	4226.9%	1.0000	1.0768	1.0212	0.2181	0.0000	0.782	0.778	4.5%	0.2006	
2052	1,818	82,029	4512.6%	1	349	15,744	4512.6%	1.0000	1.0656	1.0212	0.2263	0.0000	0.774	0.772	4.5%	0.1919	
2053	1,392	67,138	4823.3%	1	256	12,331	4823.3%	1.0000	1.0701	1.0212	0.2351	0.0000	0.765	0.766	4.5%	0.1837	
2054	1,055	54,223	5137.8%	1	185	9,530	5137.8%	1.0000	1.0695	1.0212	0.2448	0.0000	0.755	0.758	4.5%	0.1758	
Past		30,918,865	34,276,233	110.9%	22,439	47,601,893	43,699,064	91.8%									
Future		15,636,356	54,657,583	349.6%	6,429	11,959,103	38,008,816	317.8%									
Lifetime		46,555,221	88,933,816	191.0%	28,868	59,560,996	81,707,880	137.2%									

**Exhibit II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	145.90	135.26	123.11	18-44	9.88	9.88	9.12
45-49	167.18	156.54	142.86	45-49	12.16	11.40	10.64
50-54	188.46	177.82	165.66	50-54	13.68	12.92	12.16
55	259.89	241.65	221.89	55	17.48	16.72	15.96
56	278.13	258.37	237.09	56	19.00	18.24	17.48
57	297.88	276.61	253.81	57	20.52	19.00	18.24
58	319.16	296.36	270.53	58	22.04	20.52	19.00
59	341.96	316.12	290.29	59	22.80	22.04	20.52
60	364.76	337.40	308.52	60	24.32	22.80	21.28
61	390.59	361.72	329.80	61	26.60	25.08	22.80
62	417.95	386.03	352.60	62	28.12	26.60	24.32
63	446.83	411.87	375.39	63	30.40	28.12	25.84
64	478.74	440.75	401.23	64	32.68	30.40	27.36
65	510.66	469.62	427.07	65	34.20	31.92	28.88
66	559.29	513.70	466.58	66	38.00	34.96	31.92
67	612.49	560.81	509.14	67	41.79	38.76	34.96
68	671.76	612.49	554.73	68	45.59	41.79	37.24
69	735.59	670.24	604.89	69	49.39	45.59	41.04
70	803.98	731.03	658.08	70	53.95	49.39	44.07
71	887.57	803.98	718.87	71	60.03	54.71	48.63
72	980.28	883.01	785.75	72	66.11	60.03	53.19
73	1,082.11	969.64	857.18	73	72.95	66.11	57.75
74	1,193.06	1,065.39	936.21	74	80.55	72.19	63.07

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,316.16	1,168.74	1,021.32	75	88.91	79.03	68.39
76	1,481.82	1,316.16	1,150.50	76	100.31	88.91	77.51
77	1,668.76	1,481.82	1,293.36	77	112.47	100.31	86.63
78	1,878.49	1,667.24	1,455.98	78	126.90	112.47	98.03
79	2,114.07	1,876.97	1,638.36	79	142.10	126.14	110.19
80		2,111.03	1,842.02	80	159.58	141.34	123.11
81		2,375.47	2,073.03	81	180.10	159.58	139.06
82		2,673.36	2,331.40	82	202.14	179.34	156.54
83		3,009.24	2,623.20	83	227.21	201.38	175.54
84		3,386.15	2,951.48	84	255.33	226.45	197.58
				85	286.49	254.57	221.89
				86	322.96	286.49	250.01
				87	363.24	322.20	281.17
				88	408.07	362.48	316.12
				89	458.98	408.07	355.64
				90	516.74	458.98	400.47
				91	581.33	516.74	449.87
				92	653.52	581.33	506.10
				93	735.59	653.52	569.93
				94	827.54	734.83	640.60
				95	930.89	826.78	721.15
				96	1,047.15	930.13	810.82
				97	1,177.86	1,046.39	912.65
				98	1,325.28	1,177.10	1,026.64
				99	1,490.18	1,324.52	1,154.30

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	165.66	156.54	145.90	18-44	11.40	11.40	10.64
45-49	194.54	183.90	170.22	45-49	13.68	12.92	12.16
50-54	227.97	212.77	197.58	50-54	15.20	14.44	13.68
55	303.96	288.77	273.57	55	21.28	19.76	18.24
56	326.76	310.04	293.32	56	22.80	21.28	19.76
57	351.08	331.32	311.56	57	24.32	22.80	21.28
58	376.91	355.64	332.84	58	25.84	24.32	22.80
59	404.27	379.95	355.64	59	27.36	25.84	24.32
60	433.15	405.79	378.43	60	28.88	27.36	25.84
61	463.54	434.67	405.79	61	31.16	29.64	28.12
62	495.46	465.06	434.67	62	33.44	31.92	29.64
63	528.90	496.98	466.58	63	35.72	34.20	31.92
64	563.85	531.94	500.02	64	38.76	36.48	34.20
65	601.85	568.41	534.98	65	41.04	38.76	35.72
66	653.52	618.57	583.61	66	44.83	42.55	39.52
67	708.23	671.76	635.28	67	48.63	45.59	42.55
68	769.03	731.03	693.04	68	52.43	49.39	46.35
69	832.86	793.34	753.83	69	56.23	53.95	50.91
70	902.77	861.74	820.70	70	60.79	57.75	54.71
71	998.52	955.96	911.89	71	67.63	64.59	61.55
72	1,104.91	1,057.79	1,012.20	72	74.47	71.43	67.63
73	1,220.41	1,171.78	1,124.66	73	82.07	79.03	75.23
74	1,349.60	1,297.92	1,247.77	74	90.43	87.39	83.59

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,490.94	1,437.75	1,384.55	75	99.55	96.51	92.71
76	1,677.88	1,618.61	1,557.81	76	112.47	108.67	104.87
77	1,887.61	1,820.74	1,752.35	77	126.14	122.35	117.79
78	2,123.18	2,048.71	1,971.20	78	142.10	137.54	132.22
79	2,389.15	2,304.04	2,217.41	79	159.58	154.26	148.94
				80	179.34	173.26	167.18
				81	202.14	195.30	188.46
				82	227.21	219.61	212.01
				83	255.33	246.97	238.61
				84	287.25	278.13	268.25
				85	322.96	312.32	300.92
				86	364.00	351.84	338.92
				87	408.83	395.91	381.47
				88	460.50	445.31	428.59
				89	517.50	500.78	482.54
				90	582.09	563.09	542.57
				91	655.04	633.76	610.21
				92	737.11	712.79	686.96
				93	829.06	801.70	772.83
				94	932.41	902.01	869.34
				95	1,049.43	1,014.48	977.24
				96	1,180.14	1,141.38	1,099.59
				97	1,327.56	1,284.25	1,237.13
				98	1,493.98	1,444.59	1,391.39
				99	1,680.16	1,624.68	1,565.41

Fractional Premiums (expressed as a percent of annual premium)

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

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



**Exhibit II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	193.02	185.42	176.30	18-44	12.92	12.92	12.16
45-49	229.49	215.81	202.14	45-49	15.96	15.20	14.44
50-54	270.53	250.77	231.01	50-54	18.24	17.48	15.96
55	369.32	343.48	317.64	55	25.84	24.32	22.04
56	398.19	369.32	340.44	56	28.12	26.60	23.56
57	427.07	396.67	364.76	57	30.40	28.12	25.08
58	458.98	425.55	390.59	58	31.92	29.64	27.36
59	493.94	455.95	417.95	59	34.20	31.92	28.88
60	530.42	489.38	446.83	60	36.48	33.44	30.40
61	571.45	525.86	478.74	61	39.52	36.48	32.68
62	614.01	563.85	512.18	62	42.55	38.76	34.96
63	661.12	604.89	547.13	63	45.59	41.79	37.24
64	709.75	648.96	585.13	64	48.63	44.07	40.28
65	762.95	694.56	624.64	65	51.67	47.11	42.55
66	832.86	756.87	680.88	66	56.99	51.67	46.35
67	908.85	825.26	740.15	67	61.55	56.23	50.15
68	992.44	899.73	805.50	68	66.87	60.79	54.71
69	1,082.11	980.28	875.41	69	72.95	66.11	59.27
70	1,180.90	1,066.91	951.41	70	79.03	71.43	63.83
71	1,297.92	1,176.34	1,053.23	71	87.39	79.03	70.67
72	1,425.59	1,296.40	1,164.18	72	95.75	87.39	78.27
73	1,566.93	1,428.63	1,287.28	73	105.63	95.75	86.63
74	1,721.95	1,573.01	1,422.55	74	115.51	105.63	95.75

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	1,890.65	1,732.59	1,573.01	75	126.90	116.27	105.63
76	2,129.26	1,949.93	1,770.59	76	142.86	131.46	119.31
77	2,395.23	2,194.62	1,992.48	77	161.10	147.42	133.74
78	2,696.16	2,469.70	2,243.25	78	180.86	165.66	150.46
79	3,033.55	2,778.23	2,522.90	79	202.90	186.18	169.46
				80	227.97	208.97	189.98
				81	256.85	235.57	214.29
				82	288.77	264.45	240.89
				83	324.48	297.88	270.53
				84	365.52	335.12	304.72
				85	410.35	376.15	341.96
				86	462.02	423.27	385.27
				87	519.78	476.46	433.15
				88	584.37	535.74	487.10
				89	657.32	602.61	547.89
				90	740.15	678.60	616.29
				91	832.10	762.95	693.80
				92	936.21	857.94	780.43
				93	1,053.23	965.84	877.69
				94	1,184.70	1,085.91	987.12
				95	1,332.88	1,221.93	1,110.99
				96	1,499.30	1,374.67	1,249.29
				97	1,687.00	1,546.41	1,405.83
				98	1,897.49	1,739.43	1,581.37
				99	2,134.58	1,956.76	1,778.95

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	229.49	220.37	209.73	18-44	15.96	15.20	14.44
45-49	273.57	261.41	247.73	45-49	19.76	18.24	17.48
50-54	325.24	308.52	290.29	50-54	22.80	21.28	19.76
55	463.54	436.19	408.83	55	31.92	29.64	27.36
56	500.02	468.10	437.71	56	34.96	31.92	29.64
57	538.02	503.06	466.58	57	37.24	34.96	31.92
58	579.05	538.02	498.50	58	40.28	37.24	34.20
59	621.61	577.53	533.46	59	42.55	40.28	36.48
60	668.72	618.57	568.41	60	45.59	42.55	38.76
61	720.39	664.16	609.45	61	49.39	45.59	41.79
62	775.11	712.79	652.00	62	53.19	49.39	44.83
63	832.86	765.99	697.60	63	56.99	52.43	47.87
64	896.69	822.22	747.75	64	61.55	56.23	50.91
65	963.56	881.49	799.42	65	65.35	60.03	53.95
66	1,038.04	954.45	872.37	66	70.67	65.35	59.27
67	1,115.55	1,033.48	951.41	67	75.99	70.67	63.83
68	1,200.66	1,118.59	1,036.52	68	81.31	75.99	69.91
69	1,291.84	1,211.29	1,129.22	69	87.39	82.07	75.99
70	1,389.11	1,310.08	1,231.05	70	93.47	88.15	82.07
71	1,542.61	1,449.91	1,358.72	71	104.11	98.03	91.19
72	1,712.83	1,604.93	1,497.02	72	115.51	107.91	100.31
73	1,901.29	1,776.67	1,650.52	73	127.66	119.31	110.95
74	2,111.03	1,966.64	1,820.74	74	141.34	132.22	122.35

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 II**

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

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,342.04	2,174.86	2,006.16	75	156.54	145.90	134.50
76	2,635.36	2,448.43	2,258.45	76	176.30	164.14	151.98
77	2,965.16	2,755.43	2,542.65	77	198.34	184.66	170.22
78	3,337.52	3,100.43	2,860.30	78	223.41	207.46	191.50
79	3,753.95	3,487.98	3,220.49	79	250.77	233.29	215.05
				80	281.93	262.17	241.65
				81	317.64	295.60	272.05
				82	357.16	332.08	306.24
				83	401.99	373.12	344.24
				84	452.15	420.23	387.55
				85	508.38	471.90	435.43
				86	572.21	531.18	490.14
				87	643.64	597.29	551.69
				88	724.19	672.52	620.09
				89	814.62	756.11	697.60
				90	916.45	851.10	784.99
				91	1,031.20	956.72	883.01
				92	1,159.62	1,076.79	993.20
				93	1,304.76	1,211.29	1,117.83
				94	1,468.14	1,362.52	1,256.89
				95	1,651.28	1,532.74	1,414.19
				96	1,857.98	1,724.23	1,591.25
				97	2,089.75	1,940.05	1,789.58
				98	2,351.16	2,182.46	2,013.76
				99	2,644.48	2,455.26	2,265.29

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	272.05	253.81	234.05	18-44	18.24	17.48	16.72
45-49	319.16	299.40	278.13	45-49	22.04	21.28	19.76
50-54	372.36	351.08	328.28	50-54	25.84	24.32	22.80
55	487.86	457.46	427.07	55	33.44	31.92	29.64
56	516.74	484.82	454.43	56	35.72	34.20	31.92
57	547.13	513.70	481.78	57	38.00	35.72	33.44
58	579.05	545.61	510.66	58	39.52	38.00	34.96
59	614.01	577.53	541.05	59	41.79	40.28	37.24
60	648.96	610.97	572.97	60	44.07	41.79	38.76
61	688.48	647.44	606.41	61	47.11	44.83	41.79
62	727.99	685.44	642.88	62	49.39	47.11	44.07
63	770.55	724.95	679.36	63	52.43	50.15	46.35
64	816.14	767.51	718.87	64	55.47	52.43	49.39
65	863.26	811.58	759.91	65	58.51	55.47	51.67
66	937.73	881.49	825.26	66	63.83	60.03	56.23
67	1,016.76	955.96	895.17	67	69.15	65.35	60.79
68	1,103.39	1,038.04	972.68	68	74.47	70.67	66.11
69	1,197.62	1,126.18	1,054.75	69	81.31	75.99	71.43
70	1,297.92	1,221.93	1,144.42	70	87.39	82.07	76.75
71	1,425.59	1,342.00	1,256.89	71	96.51	90.43	84.35
72	1,565.41	1,472.70	1,378.47	72	105.63	99.55	92.71
73	1,718.91	1,615.57	1,512.22	73	115.51	108.67	101.83
74	1,886.09	1,773.63	1,659.64	74	126.90	119.31	111.71

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	2,069.99	1,945.37	1,819.22	75	138.30	130.70	122.35
76	2,329.88	2,190.06	2,048.71	76	155.78	147.42	137.54
77	2,620.16	2,463.62	2,305.56	77	175.54	165.66	155.02
78	2,948.44	2,772.15	2,594.33	78	197.58	186.18	174.02
79	3,316.24	3,118.66	2,919.57	79	221.89	208.97	196.06
80		3,507.74	3,285.84	80		234.81	219.61
81		3,946.96	3,697.71	81		264.45	247.73
82		4,440.91	4,159.74	82		297.12	278.13
83		4,995.64	4,679.52	83		334.36	313.08
84		5,618.76	5,264.65	84		376.15	352.60

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	326.76	305.48	284.21	18-44	22.04	21.28	19.76
45-49	386.03	361.72	338.92	45-49	26.60	25.84	23.56
50-54	452.91	427.07	401.23	50-54	31.16	29.64	27.36
55	603.37	566.89	530.42	55	40.28	38.00	35.72
56	638.32	600.33	562.33	56	43.31	41.04	38.00
57	674.80	635.28	595.77	57	45.59	43.31	40.28
58	712.79	673.28	630.72	58	48.63	45.59	42.55
59	753.83	711.27	668.72	59	50.91	48.63	44.83
60	796.38	752.31	706.71	60	53.95	50.91	47.11
61	843.50	796.38	747.75	61	57.75	53.95	50.15
62	893.65	843.50	791.82	62	60.79	57.75	53.19
63	945.33	892.13	835.90	63	64.59	60.79	56.23
64	1,001.56	943.81	884.53	64	67.63	64.59	60.03
65	1,059.31	997.00	934.69	65	71.43	67.63	63.07
66	1,152.02	1,083.63	1,016.76	66	78.27	73.71	69.15
67	1,250.81	1,177.86	1,104.91	67	84.35	79.79	74.47
68	1,358.72	1,279.69	1,200.66	68	91.95	86.63	81.31
69	1,477.26	1,390.63	1,305.52	69	99.55	94.23	88.15
70	1,603.41	1,510.70	1,417.99	70	107.91	101.83	94.99
71	1,764.51	1,662.68	1,559.33	71	118.55	112.47	104.87
72	1,940.81	1,828.34	1,714.35	72	130.70	123.11	115.51
73	2,135.34	2,010.72	1,884.57	73	143.62	135.26	126.90
74	2,349.64	2,209.81	2,069.99	74	157.30	148.18	139.06
75	2,583.69	2,430.19	2,275.17	75	172.50	162.62	152.74
76	2,907.41	2,735.67	2,560.89	76	194.54	183.14	171.74
77	3,270.65	3,077.63	2,883.09	77	218.85	205.94	193.78
78	3,679.48	3,462.14	3,244.81	78	246.21	231.77	217.33
79	4,138.46	3,895.29	3,650.60	79	276.61	260.65	244.69

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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	420.99	396.67	370.84	18-44	28.12	26.60	25.08
45-49	500.02	471.14	440.75	45-49	34.20	31.92	30.40
50-54	592.73	557.77	522.82	50-54	40.28	38.00	35.72
55	790.30	740.15	690.00	55	53.19	50.15	47.11
56	837.42	784.23	731.03	56	56.99	53.19	50.15
57	886.05	829.82	773.59	57	60.03	56.23	52.43
58	937.73	878.45	819.18	58	63.83	59.27	55.47
59	992.44	930.13	866.30	59	66.87	63.07	58.51
60	1,050.19	983.32	916.45	60	70.67	66.11	61.55
61	1,114.03	1,041.07	969.64	61	75.23	69.91	65.35
62	1,179.38	1,101.87	1,024.36	62	79.79	74.47	69.15
63	1,249.29	1,165.70	1,083.63	63	83.59	78.27	72.95
64	1,323.76	1,234.09	1,144.42	64	88.91	82.83	77.51
65	1,401.27	1,305.52	1,209.77	65	93.47	87.39	81.31
66	1,525.90	1,424.07	1,322.24	66	101.83	95.75	88.91
67	1,659.64	1,551.73	1,442.31	67	110.95	104.11	97.27
68	1,805.54	1,690.04	1,576.05	68	120.83	113.23	105.63
69	1,963.60	1,842.02	1,720.43	69	131.46	123.87	115.51
70	2,135.34	2,006.16	1,876.97	70	142.86	134.50	125.38
71	2,340.52	2,196.14	2,050.23	71	156.54	147.42	137.54
72	2,565.45	2,402.83	2,240.21	72	171.74	161.10	149.70
73	2,810.14	2,629.28	2,446.91	73	187.70	176.30	163.38
74	3,079.15	2,875.49	2,671.84	74	205.94	192.26	178.58
75	3,373.99	3,146.02	2,918.05	75	224.93	209.73	194.54
76	3,741.79	3,503.18	3,264.57	76	250.01	234.05	218.09
77	4,149.10	3,899.85	3,650.60	77	276.61	260.65	243.93
78	4,598.97	4,342.12	4,083.75	78	307.00	289.53	272.81
79	5,100.51	4,833.02	4,567.05	79	340.44	322.20	304.72

Fractional Premiums (expressed as a percent of annual premium)

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

*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**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	556.25	527.38	498.50	18-44	37.24	35.72	34.20
45-49	667.20	635.28	601.85	45-49	44.83	43.31	41.04
50-54	799.42	762.95	726.47	50-54	53.95	51.67	48.63
55	1,053.23	1,000.04	945.33	55	71.43	67.63	63.83
56	1,115.55	1,057.79	998.52	56	75.99	71.43	67.63
57	1,180.90	1,118.59	1,054.75	57	79.79	75.23	71.43
58	1,250.81	1,183.94	1,114.03	58	84.35	79.79	75.23
59	1,323.76	1,250.81	1,176.34	59	88.91	84.35	79.03
60	1,401.27	1,322.24	1,241.69	60	93.47	88.15	82.83
61	1,481.82	1,396.71	1,310.08	61	99.55	93.47	88.15
62	1,565.41	1,474.22	1,381.51	62	104.87	98.79	92.71
63	1,655.08	1,556.29	1,457.50	63	110.95	104.11	98.03
64	1,749.31	1,642.92	1,536.53	64	117.79	110.19	103.35
65	1,848.10	1,734.11	1,620.12	65	123.87	116.27	108.67
66	1,986.40	1,873.93	1,762.99	66	132.98	126.14	118.55
67	2,133.82	2,024.40	1,916.49	67	142.86	136.02	128.42
68	2,291.88	2,188.54	2,083.67	68	153.50	146.66	139.82
69	2,462.10	2,363.32	2,264.53	69	164.90	158.06	151.22
70	2,644.48	2,553.29	2,462.10	70	176.30	170.22	164.14
71	2,901.33	2,794.94	2,690.08	71	193.78	186.94	179.34
72	3,180.98	3,059.39	2,939.33	72	212.77	204.42	196.06
73	3,487.98	3,349.68	3,209.85	73	232.53	223.41	214.29
74	3,825.38	3,665.80	3,506.22	74	255.33	244.69	234.05
75	4,194.69	4,012.32	3,829.94	75	279.65	267.49	255.33
76	4,664.32	4,450.02	4,234.21	76	311.56	297.12	282.69
77	5,187.14	4,933.33	4,679.52	77	346.52	329.80	312.32
78	5,766.19	5,469.82	5,170.42	78	385.27	365.52	345.76
79	6,412.11	6,064.07	5,714.51	79	427.83	405.03	381.47

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 II**

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

**NONFORFEITURE BENEFIT RIDER**

**FORM: H-LTC3JFQ7, 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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	232.42	215.48	196.11	18-44	15.74	15.74	14.53
45-49	266.32	249.37	227.58	45-49	19.37	18.16	16.95
50-54	300.21	283.27	263.90	50-54	21.79	20.58	19.37
55	414.00	384.95	353.48	55	27.84	26.63	25.42
56	443.06	411.58	377.69	56	30.26	29.05	27.84
57	474.53	440.63	404.32	57	32.68	30.26	29.05
58	508.42	472.11	430.95	58	35.11	32.68	30.26
59	544.74	503.58	462.42	59	36.32	35.11	32.68
60	581.06	537.48	491.48	60	38.74	36.32	33.89
61	622.21	576.21	525.37	61	42.37	39.95	36.32
62	665.79	614.95	561.69	62	44.79	42.37	38.74
63	711.79	656.11	598.00	63	48.42	44.79	41.16
64	762.64	702.11	639.16	64	52.05	48.42	43.58
65	813.48	748.11	680.32	65	54.47	50.84	46.00
66	890.95	818.32	743.27	66	60.53	55.68	50.84
67	975.69	893.37	811.06	67	66.58	61.74	55.68
68	1,070.11	975.69	883.69	68	72.63	66.58	59.32
69	1,171.80	1,067.69	963.59	69	78.68	72.63	65.37
70	1,280.75	1,164.53	1,048.32	70	85.95	78.68	70.21
71	1,413.90	1,280.75	1,145.17	71	95.63	87.16	77.47
72	1,561.59	1,406.64	1,251.69	72	105.32	95.63	84.74
73	1,723.80	1,544.64	1,365.48	73	116.21	105.32	92.00
74	1,900.54	1,697.17	1,491.38	74	128.32	115.00	100.47

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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,096.65	1,861.80	1,626.96	75	141.63	125.90	108.95
76	2,360.54	2,096.65	1,832.75	76	159.79	141.63	123.47
77	2,658.33	2,360.54	2,060.33	77	179.16	159.79	138.00
78	2,992.44	2,655.91	2,319.38	78	202.16	179.16	156.16
79	3,367.71	2,990.02	2,609.91	79	226.37	200.95	175.53
80		3,362.86	2,934.33	80	254.21	225.16	196.11
81		3,784.13	3,302.34	81	286.90	254.21	221.53
82		4,258.66	3,713.92	82	322.00	285.69	249.37
83		4,793.72	4,178.76	83	361.95	320.79	279.63
84		5,394.14	4,701.71	84	406.74	360.74	314.74
				85	456.37	405.53	353.48
				86	514.48	456.37	398.27
				87	578.64	513.27	447.90
				88	650.06	577.42	503.58
				89	731.16	650.06	566.53
				90	823.16	731.16	637.95
				91	926.06	823.16	716.64
				92	1,041.06	926.06	806.22
				93	1,171.80	1,041.06	907.90
				94	1,318.27	1,170.59	1,020.48
				95	1,482.90	1,317.06	1,148.80
				96	1,668.12	1,481.69	1,291.64
				97	1,876.33	1,666.91	1,453.85
				98	2,111.17	1,875.12	1,635.43
				99	2,373.86	2,109.96	1,838.80

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	263.90	249.37	232.42	18-44	18.16	18.16	16.95
45-49	309.90	292.95	271.16	45-49	21.79	20.58	19.37
50-54	363.16	338.95	314.74	50-54	24.21	23.00	21.79
55	484.21	460.00	435.79	55	33.89	31.47	29.05
56	520.53	493.90	467.27	56	36.32	33.89	31.47
57	559.27	527.79	496.32	57	38.74	36.32	33.89
58	600.42	566.53	530.21	58	41.16	38.74	36.32
59	644.00	605.27	566.53	59	43.58	41.16	38.74
60	690.00	646.43	602.85	60	46.00	43.58	41.16
61	738.43	692.43	646.43	61	49.63	47.21	44.79
62	789.27	740.85	692.43	62	53.26	50.84	47.21
63	842.53	791.69	743.27	63	56.90	54.47	50.84
64	898.22	847.37	796.53	64	61.74	58.11	54.47
65	958.74	905.48	852.22	65	65.37	61.74	56.90
66	1,041.06	985.37	929.69	66	71.42	67.79	62.95
67	1,128.22	1,070.11	1,012.01	67	77.47	72.63	67.79
68	1,225.06	1,164.53	1,104.01	68	83.53	78.68	73.84
69	1,326.75	1,263.80	1,200.85	69	89.58	85.95	81.11
70	1,438.11	1,372.75	1,307.38	70	96.84	92.00	87.16
71	1,590.64	1,522.85	1,452.64	71	107.74	102.90	98.05
72	1,760.12	1,685.06	1,612.43	72	118.63	113.79	107.74
73	1,944.12	1,866.64	1,791.59	73	130.74	125.90	119.84
74	2,149.91	2,067.59	1,987.70	74	144.05	139.21	133.16

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	2,375.07	2,290.33	2,205.59	75	158.58	153.74	147.69
76	2,672.86	2,578.44	2,481.60	76	179.16	173.11	167.05
77	3,006.97	2,900.44	2,791.49	77	200.95	194.90	187.63
78	3,382.23	3,263.60	3,140.13	78	226.37	219.11	210.63
79	3,805.92	3,670.34	3,532.34	79	254.21	245.74	237.26
				80	285.69	276.00	266.32
				81	322.00	311.11	300.21
				82	361.95	349.84	337.74
				83	406.74	393.42	380.11
				84	457.58	443.06	427.32
				85	514.48	497.53	479.37
				86	579.85	560.48	539.90
				87	651.27	630.69	607.69
				88	733.58	709.37	682.74
				89	824.37	797.74	768.69
				90	927.27	897.01	864.32
				91	1,043.48	1,009.59	972.06
				92	1,174.22	1,135.48	1,094.32
				93	1,320.69	1,277.11	1,231.11
				94	1,485.33	1,436.90	1,384.85
				95	1,671.75	1,616.06	1,556.75
				96	1,879.96	1,818.22	1,751.64
				97	2,114.80	2,045.80	1,970.75
				98	2,379.91	2,301.23	2,216.49
				99	2,676.49	2,588.12	2,493.70

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	307.48	295.37	280.84	18-44	20.58	20.58	19.37
45-49	365.58	343.79	322.00	45-49	25.42	24.21	23.00
50-54	430.95	399.48	368.00	50-54	29.05	27.84	25.42
55	588.32	547.16	506.00	55	41.16	38.74	35.11
56	634.32	588.32	542.32	56	44.79	42.37	37.53
57	680.32	631.90	581.06	57	48.42	44.79	39.95
58	731.16	677.90	622.21	58	50.84	47.21	43.58
59	786.85	726.32	665.79	59	54.47	50.84	46.00
60	844.95	779.58	711.79	60	58.11	53.26	48.42
61	910.32	837.69	762.64	61	62.95	58.11	52.05
62	978.11	898.22	815.90	62	67.79	61.74	55.68
63	1,053.16	963.59	871.58	63	72.63	66.58	59.32
64	1,130.64	1,033.80	932.11	64	77.47	70.21	64.16
65	1,215.38	1,106.43	995.06	65	82.32	75.05	67.79
66	1,326.75	1,205.69	1,084.64	66	90.79	82.32	73.84
67	1,447.80	1,314.64	1,179.06	67	98.05	89.58	79.90
68	1,580.96	1,433.27	1,283.17	68	106.53	96.84	87.16
69	1,723.80	1,561.59	1,394.54	69	116.21	105.32	94.42
70	1,881.17	1,699.59	1,515.59	70	125.90	113.79	101.68
71	2,067.59	1,873.91	1,677.80	71	139.21	125.90	112.58
72	2,270.96	2,065.17	1,854.54	72	152.53	139.21	124.69
73	2,496.12	2,275.80	2,050.65	73	168.26	152.53	138.00
74	2,743.07	2,505.81	2,266.12	74	184.00	168.26	152.53

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	3,011.81	2,760.02	2,505.81	75	202.16	185.21	168.26
76	3,391.92	3,106.23	2,820.54	76	227.58	209.42	190.05
77	3,815.60	3,496.02	3,174.02	77	256.63	234.84	213.05
78	4,294.98	3,934.24	3,573.50	78	288.11	263.90	239.69
79	4,832.45	4,425.71	4,018.97	79	323.21	296.58	269.95
				80	363.16	332.90	302.63
				81	409.16	375.27	341.37
				82	460.00	421.27	383.74
				83	516.90	474.53	430.95
				84	582.27	533.85	485.42
				85	653.69	599.21	544.74
				86	736.00	674.27	613.74
				87	828.01	759.00	690.00
				88	930.90	853.43	775.95
				89	1,047.11	959.95	872.80
				90	1,179.06	1,081.01	981.74
				91	1,325.53	1,215.38	1,105.22
				92	1,491.38	1,366.69	1,243.22
				93	1,677.80	1,538.59	1,398.17
				94	1,887.22	1,729.85	1,572.48
				95	2,123.28	1,946.54	1,769.80
				96	2,388.38	2,189.86	1,990.12
				97	2,687.39	2,463.44	2,239.49
				98	3,022.70	2,770.91	2,519.12
				99	3,400.39	3,117.13	2,833.86

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	365.58	351.05	334.11	18-44	25.42	24.21	23.00
45-49	435.79	416.42	394.63	45-49	31.47	29.05	27.84
50-54	518.11	491.48	462.42	50-54	36.32	33.89	31.47
55	738.43	694.85	651.27	55	50.84	47.21	43.58
56	796.53	745.69	697.27	56	55.68	50.84	47.21
57	857.06	801.37	743.27	57	59.32	55.68	50.84
58	922.43	857.06	794.11	58	64.16	59.32	54.47
59	990.22	920.01	849.80	59	67.79	64.16	58.11
60	1,065.27	985.37	905.48	60	72.63	67.79	61.74
61	1,147.59	1,058.01	970.85	61	78.68	72.63	66.58
62	1,234.74	1,135.48	1,038.64	62	84.74	78.68	71.42
63	1,326.75	1,220.22	1,111.27	63	90.79	83.53	76.26
64	1,428.43	1,309.80	1,191.17	64	98.05	89.58	81.11
65	1,534.96	1,404.22	1,273.48	65	104.11	95.63	85.95
66	1,653.59	1,520.43	1,389.69	66	112.58	104.11	94.42
67	1,777.06	1,646.33	1,515.59	67	121.05	112.58	101.68
68	1,912.64	1,781.91	1,651.17	68	129.53	121.05	111.37
69	2,057.91	1,929.59	1,798.85	69	139.21	130.74	121.05
70	2,212.86	2,086.96	1,961.07	70	148.90	140.42	130.74
71	2,457.38	2,309.70	2,164.44	71	165.84	156.16	145.26
72	2,728.54	2,556.65	2,384.75	72	184.00	171.90	159.79
73	3,028.76	2,830.23	2,629.28	73	203.37	190.05	176.74
74	3,362.86	3,132.86	2,900.44	74	225.16	210.63	194.90

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 III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 59.3% Rate Increase**

**FACILITY ONLY BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-COLRFO4**

**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	3,730.87	3,464.55	3,195.81	75	249.37	232.42	214.26
76	4,198.13	3,900.34	3,597.71	76	280.84	261.48	242.11
77	4,723.50	4,389.40	4,050.45	77	315.95	294.16	271.16
78	5,316.67	4,938.98	4,556.45	78	355.90	330.48	305.05
79	5,980.04	5,556.35	5,130.24	79	399.48	371.63	342.58
				80	449.11	417.63	384.95
				81	506.00	470.90	433.37
				82	568.95	529.00	487.85
				83	640.37	594.37	548.37
				84	720.27	669.43	617.37
				85	809.85	751.74	693.64
				86	911.53	846.16	780.79
				87	1,025.32	951.48	878.85
				88	1,153.64	1,071.32	987.80
				89	1,297.69	1,204.48	1,111.27
				90	1,459.90	1,355.80	1,250.48
				91	1,642.69	1,524.06	1,406.64
				92	1,847.28	1,715.33	1,582.17
				93	2,078.49	1,929.59	1,780.70
				94	2,338.75	2,170.49	2,002.22
				95	2,630.49	2,441.65	2,252.80
				96	2,959.76	2,746.70	2,534.86
				97	3,328.97	3,090.49	2,850.81
				98	3,745.39	3,476.65	3,207.92
				99	4,212.66	3,911.24	3,608.60

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	433.37	404.32	372.84	18-44	29.05	27.84	26.63
45-49	508.42	476.95	443.06	45-49	35.11	33.89	31.47
50-54	593.16	559.27	522.95	50-54	41.16	38.74	36.32
55	777.16	728.74	680.32	55	53.26	50.84	47.21
56	823.16	772.32	723.90	56	56.90	54.47	50.84
57	871.58	818.32	767.48	57	60.53	56.90	53.26
58	922.43	869.16	813.48	58	62.95	60.53	55.68
59	978.11	920.01	861.90	59	66.58	64.16	59.32
60	1,033.80	973.27	912.74	60	70.21	66.58	61.74
61	1,096.74	1,031.38	966.01	61	75.05	71.42	66.58
62	1,159.69	1,091.90	1,024.11	62	78.68	75.05	70.21
63	1,227.48	1,154.85	1,082.22	63	83.53	79.90	73.84
64	1,300.11	1,222.64	1,145.17	64	88.37	83.53	78.68
65	1,375.17	1,292.85	1,210.53	65	93.21	88.37	82.32
66	1,493.80	1,404.22	1,314.64	66	101.68	95.63	89.58
67	1,619.69	1,522.85	1,426.01	67	110.16	104.11	96.84
68	1,757.70	1,653.59	1,549.48	68	118.63	112.58	105.32
69	1,907.80	1,794.01	1,680.22	69	129.53	121.05	113.79
70	2,067.59	1,946.54	1,823.06	70	139.21	130.74	122.26
71	2,270.96	2,137.80	2,002.22	71	153.74	144.05	134.37
72	2,493.70	2,346.02	2,195.91	72	168.26	158.58	147.69
73	2,738.23	2,573.60	2,408.96	73	184.00	173.11	162.21
74	3,004.55	2,825.39	2,643.81	74	202.16	190.05	177.95

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	3,297.50	3,098.97	2,898.02	75	220.32	208.21	194.90
76	3,711.50	3,488.76	3,263.60	76	248.16	234.84	219.11
77	4,173.92	3,924.55	3,672.76	77	279.63	263.90	246.95
78	4,696.87	4,416.03	4,132.76	78	314.74	296.58	277.21
79	5,282.77	4,968.03	4,650.87	79	353.48	332.90	312.32
80		5,587.83	5,234.35	80		374.06	349.84
81		6,287.51	5,890.46	81		421.27	394.63
82		7,074.36	6,626.46	82		473.32	443.06
83		7,958.05	7,454.47	83		532.64	498.74
84		8,950.69	8,386.58	84		599.21	561.69

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 III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	520.53	486.63	452.74	18-44	35.11	33.89	31.47
45-49	614.95	576.21	539.90	45-49	42.37	41.16	37.53
50-54	721.48	680.32	639.16	50-54	49.63	47.21	43.58
55	961.16	903.06	844.95	55	64.16	60.53	56.90
56	1,016.85	956.32	895.80	56	69.00	65.37	60.53
57	1,074.95	1,012.01	949.06	57	72.63	69.00	64.16
58	1,135.48	1,072.53	1,004.74	58	77.47	72.63	67.79
59	1,200.85	1,133.06	1,065.27	59	81.11	77.47	71.42
60	1,268.64	1,198.43	1,125.80	60	85.95	81.11	75.05
61	1,343.69	1,268.64	1,191.17	61	92.00	85.95	79.90
62	1,423.59	1,343.69	1,261.38	62	96.84	92.00	84.74
63	1,505.90	1,421.17	1,331.59	63	102.90	96.84	89.58
64	1,595.48	1,503.48	1,409.06	64	107.74	102.90	95.63
65	1,687.48	1,588.22	1,488.96	65	113.79	107.74	100.47
66	1,835.17	1,726.22	1,619.69	66	124.69	117.42	110.16
67	1,992.54	1,876.33	1,760.12	67	134.37	127.11	118.63
68	2,164.44	2,038.54	1,912.64	68	146.47	138.00	129.53
69	2,353.28	2,215.28	2,079.70	69	158.58	150.11	140.42
70	2,554.23	2,406.54	2,258.86	70	171.90	162.21	151.32
71	2,810.86	2,648.65	2,484.02	71	188.84	179.16	167.05
72	3,091.70	2,912.55	2,730.97	72	208.21	196.11	184.00
73	3,401.60	3,203.07	3,002.12	73	228.79	215.48	202.16
74	3,742.97	3,520.23	3,297.50	74	250.58	236.05	221.53
75	4,115.82	3,871.29	3,624.34	75	274.79	259.05	243.32
76	4,631.50	4,357.92	4,079.50	76	309.90	291.74	273.58
77	5,210.14	4,902.66	4,592.77	77	348.63	328.05	308.69
78	5,861.41	5,515.19	5,168.98	78	392.21	369.21	346.21
79	6,592.57	6,205.20	5,815.41	79	440.63	415.21	389.79

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM: H-LTC3JFQ7, et al.**

**RIDER: H-5AIFO**

**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	670.64	631.90	590.74	18-44	44.79	42.37	39.95
45-49	796.53	750.53	702.11	45-49	54.47	50.84	48.42
50-54	944.22	888.53	832.85	50-54	64.16	60.53	56.90
55	1,258.96	1,179.06	1,099.17	55	84.74	79.90	75.05
56	1,334.01	1,249.27	1,164.53	56	90.79	84.74	79.90
57	1,411.48	1,321.90	1,232.32	57	95.63	89.58	83.53
58	1,493.80	1,399.38	1,304.96	58	101.68	94.42	88.37
59	1,580.96	1,481.69	1,380.01	59	106.53	100.47	93.21
60	1,672.96	1,566.43	1,459.90	60	112.58	105.32	98.05
61	1,774.64	1,658.43	1,544.64	61	119.84	111.37	104.11
62	1,878.75	1,755.27	1,631.80	62	127.11	118.63	110.16
63	1,990.12	1,856.96	1,726.22	63	133.16	124.69	116.21
64	2,108.75	1,965.91	1,823.06	64	141.63	131.95	123.47
65	2,232.23	2,079.70	1,927.17	65	148.90	139.21	129.53
66	2,430.75	2,268.54	2,106.33	66	162.21	152.53	141.63
67	2,643.81	2,471.91	2,297.59	67	176.74	165.84	154.95
68	2,876.23	2,692.23	2,510.65	68	192.47	180.37	168.26
69	3,128.02	2,934.33	2,740.65	69	209.42	197.32	184.00
70	3,401.60	3,195.81	2,990.02	70	227.58	214.26	199.74
71	3,728.45	3,498.44	3,266.02	71	249.37	234.84	219.11
72	4,086.76	3,827.71	3,568.65	72	273.58	256.63	238.48
73	4,476.56	4,188.45	3,897.92	73	299.00	280.84	260.26
74	4,905.08	4,580.66	4,256.24	74	328.05	306.27	284.48
75	5,374.77	5,011.61	4,648.45	75	358.32	334.11	309.90
76	5,960.67	5,580.56	5,200.46	76	398.27	372.84	347.42
77	6,609.52	6,212.46	5,815.41	77	440.63	415.21	388.58
78	7,326.15	6,916.99	6,505.41	78	489.06	461.21	434.58
79	8,125.11	7,699.00	7,275.31	79	542.32	513.27	485.42

Fractional Premiums (expressed as a percent of annual premium)

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

*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 59.3% Rate Increase**

**FACILITY ONLY INFLATION BENEFITS**

**FORM:** H-LTC3JFQ7, et al.

**RIDER:** H-5AIFO

**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	886.11	840.11	794.11	18-44	59.32	56.90	54.47
45-49	1,062.85	1,012.01	958.74	45-49	71.42	69.00	65.37
50-54	1,273.48	1,215.38	1,157.27	50-54	85.95	82.32	77.47
55	1,677.80	1,593.06	1,505.90	55	113.79	107.74	101.68
56	1,777.06	1,685.06	1,590.64	56	121.05	113.79	107.74
57	1,881.17	1,781.91	1,680.22	57	127.11	119.84	113.79
58	1,992.54	1,886.01	1,774.64	58	134.37	127.11	119.84
59	2,108.75	1,992.54	1,873.91	59	141.63	134.37	125.90
60	2,232.23	2,106.33	1,978.01	60	148.90	140.42	131.95
61	2,360.54	2,224.96	2,086.96	61	158.58	148.90	140.42
62	2,493.70	2,348.44	2,200.75	62	167.05	157.37	147.69
63	2,636.54	2,479.17	2,321.80	63	176.74	165.84	156.16
64	2,786.65	2,617.18	2,447.70	64	187.63	175.53	164.63
65	2,944.02	2,762.44	2,580.86	65	197.32	185.21	173.11
66	3,164.34	2,985.18	2,808.44	66	211.84	200.95	188.84
67	3,399.18	3,224.86	3,052.97	67	227.58	216.69	204.58
68	3,650.97	3,486.34	3,319.28	68	244.53	233.63	222.74
69	3,922.13	3,764.76	3,607.39	69	262.69	251.79	240.90
70	4,212.66	4,067.40	3,922.13	70	280.84	271.16	261.48
71	4,621.82	4,452.34	4,285.29	71	308.69	297.79	285.69
72	5,067.30	4,873.61	4,682.35	72	338.95	325.63	312.32
73	5,556.35	5,336.03	5,113.30	73	370.42	355.90	341.37
74	6,093.83	5,839.62	5,585.40	74	406.74	389.79	372.84
75	6,682.15	6,391.62	6,101.09	75	445.48	426.11	406.74
76	7,430.26	7,088.89	6,745.10	76	496.32	473.32	450.32
77	8,263.11	7,858.79	7,454.47	77	552.00	525.37	497.53
78	9,185.53	8,713.43	8,236.47	78	613.74	582.27	550.79
79	10,214.49	9,660.06	9,103.22	79	681.53	645.21	607.69

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 III**

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

**NONFORFEITURE BENEFIT RIDER**

**FORM: H-LTC3JFQ7, 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 Nursing Facility Only Product**

**August 2016**

Product

Nursing Facility Only Policy  
Annual 5% Benefit Inflation Rider  
Cost of Living (CPI) Benefit Inflation Rider  
Nonforfeiture Benefit Rider

Form Number

H-LTC3JFQ7, et al.  
H-5AIFO  
H-COLRFO4  
H-NF3-10

**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 51.4%. 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 59.3% 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 Nursing Facility Only Product**

**August 2016**

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

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

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

**Table 1: Commission Scales by Duration**

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

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

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

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

**METLIFE INSURANCE COMPANY USA**

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**Supplement to the Actuarial Memorandum for the  
LTC3+ Tax-Qualified Nursing Facility Only 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 Nursing Facility Only 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	567,221	0	0.0%	967	1,225,427	0	0.0%				0.0102		0.990		4.5%	2.1604
	1998	1,816,735	26,822	1.5%	1,673	3,755,869	55,450	1.5%				0.0440		0.956		4.5%	2.0674
	1999	2,203,095	16,476	0.7%	1,651	4,358,487	32,596	0.7%				0.0412		0.959		4.5%	1.9783
	2000	2,132,323	280,658	13.2%	1,579	4,036,818	531,329	13.2%				0.0436		0.956		4.5%	1.8932
	2001	2,069,959	443,401	21.4%	1,516	3,750,003	803,279	21.4%				0.0399		0.960		4.5%	1.8116
	2002	2,025,926	553,619	27.3%	1,474	3,512,183	959,764	27.3%				0.0277		0.972		4.5%	1.7336
	2003	1,978,311	737,063	37.3%	1,437	3,281,950	1,222,762	37.3%				0.0251		0.975		4.5%	1.6590
	2004	1,934,270	2,027,581	104.8%	1,386	3,070,705	3,218,839	104.8%				0.0355		0.965		4.5%	1.5875
	2005	1,871,118	1,750,856	93.6%	1,321	2,842,536	2,659,839	93.6%				0.0469		0.953		4.5%	1.5192
	2006	1,821,372	1,712,125	94.0%	1,282	2,647,812	2,488,995	94.0%				0.0295		0.970		4.5%	1.4537
	2007	1,783,142	2,836,460	159.1%	1,236	2,480,607	3,945,925	159.1%				0.0359		0.964		4.5%	1.3911
	2008	1,729,220	3,848,730	222.6%	1,169	2,302,004	5,123,578	222.6%				0.0542		0.946		4.5%	1.3312
	2009	1,661,813	2,762,202	166.2%	1,121	2,117,004	3,518,804	166.2%				0.0411		0.959		4.5%	1.2739
	2010	1,581,722	2,994,120	189.3%	1,058	1,928,207	3,649,997	189.3%				0.0562		0.944		4.5%	1.2191
2011	1,509,947	1,814,232	120.2%	977	1,761,444	2,116,411	120.2%				0.0766		0.923		4.5%	1.1666	
2012	1,472,072	4,478,409	304.2%	917	1,643,311	4,999,360	304.2%				0.0614		0.939		4.5%	1.1163	
2013	1,423,348	4,364,719	306.7%	866	1,520,497	4,662,628	306.7%				0.0556		0.944		4.5%	1.0683	
2014	1,337,271	3,628,759	271.4%	809	1,367,028	3,709,508	271.4%				0.0658		0.934		4.5%	1.0223	
Projected Future Experience (40 Years)	2015	1,354,866	4,251,464	313.8%	749	1,325,393	4,158,918	313.8%	1.0027	1.2661	1.0000	0.0746	0.0000	0.925	0.918	4.5%	0.9782
	2016	1,354,087	4,221,337	311.7%	687	1,267,570	3,951,624	311.7%	1.0979	1.0824	1.0000	0.0827	0.0000	0.917	0.910	4.5%	0.9361
	2017	1,262,668	4,109,384	325.5%	625	1,131,093	3,681,171	325.5%	1.0447	1.0700	1.0000	0.0902	0.0000	0.910	0.893	4.5%	0.8958
	2018	1,119,715	3,974,077	354.9%	565	959,844	3,406,663	354.9%	1.0000	1.0695	1.0000	0.0958	0.0000	0.904	0.887	4.5%	0.8572
	2019	985,861	3,774,100	382.8%	508	808,709	3,095,323	382.8%	1.0000	1.0561	1.0000	0.1007	0.0000	0.899	0.880	4.5%	0.8203
	2020	862,286	3,546,646	411.3%	454	676,880	2,784,058	411.3%	1.0000	1.0507	1.0000	0.1056	0.0000	0.894	0.875	4.5%	0.7850
	2021	749,289	3,309,432	441.7%	404	562,851	2,485,980	441.7%	1.0000	1.0490	1.0000	0.1104	0.0000	0.890	0.869	4.5%	0.7512
	2022	646,916	3,071,573	474.8%	358	465,024	2,207,947	474.8%	1.0000	1.0490	1.0000	0.1152	0.0000	0.885	0.863	4.5%	0.7188
	2023	554,993	2,838,478	511.4%	315	381,767	1,952,527	511.4%	1.0000	1.0500	1.0000	0.1199	0.0000	0.880	0.858	4.5%	0.6879
	2024	473,177	2,611,342	551.9%	276	311,472	1,718,933	551.9%	1.0000	1.0507	1.0000	0.1244	0.0000	0.876	0.853	4.5%	0.6583
	2025	400,984	2,386,298	595.1%	240	252,584	1,503,154	595.1%	1.0000	1.0489	1.0000	0.1288	0.0000	0.871	0.847	4.5%	0.6299
	2026	337,818	2,166,518	641.3%	208	203,632	1,305,945	641.3%	1.0000	1.0471	1.0000	0.1329	0.0000	0.867	0.842	4.5%	0.6028
	2027	283,005	1,955,578	691.0%	180	163,245	1,128,032	691.0%	1.0000	1.0457	1.0000	0.1368	0.0000	0.863	0.838	4.5%	0.5768
	2028	235,821	1,761,671	747.0%	154	130,170	972,422	747.0%	1.0000	1.0481	1.0000	0.1405	0.0000	0.860	0.833	4.5%	0.5520
	2029	195,519	1,579,772	808.0%	132	103,277	834,465	808.0%	1.0000	1.0474	1.0000	0.1439	0.0000	0.856	0.829	4.5%	0.5282
	2030	161,353	1,415,736	877.4%	113	81,559	715,615	877.4%	1.0000	1.0506	1.0000	0.1470	0.0000	0.853	0.825	4.5%	0.5055
	2031	132,589	1,268,187	956.5%	96	64,134	613,429	956.5%	1.0000	1.0536	1.0000	0.1498	0.0000	0.850	0.822	4.5%	0.4837
	2032	108,537	1,134,836	1045.6%	81	50,239	525,289	1045.6%	1.0000	1.0556	1.0000	0.1523	0.0000	0.848	0.819	4.5%	0.4629
	2033	88,550	1,011,123	1141.9%	69	39,223	447,871	1141.9%	1.0000	1.0538	1.0000	0.1545	0.0000	0.845	0.816	4.5%	0.4429
	2034	72,031	897,479	1246.0%	58	30,532	380,414	1246.0%	1.0000	1.0524	1.0000	0.1566	0.0000	0.843	0.813	4.5%	0.4239
	2035	58,446	794,959	1360.2%	49	23,707	322,449	1360.2%	1.0000	1.0526	1.0000	0.1585	0.0000	0.841	0.811	4.5%	0.4056
	2036	47,321	704,770	1489.3%	41	18,368	273,556	1489.3%	1.0000	1.0558	1.0000	0.1603	0.0000	0.840	0.810	4.5%	0.3882
	2037	38,245	622,599	1627.9%	34	14,206	231,255	1627.9%	1.0000	1.0543	1.0000	0.1621	0.0000	0.838	0.808	4.5%	0.3714
	2038	30,865	549,931	1781.7%	29	10,971	195,468	1781.7%	1.0000	1.0564	1.0000	0.1639	0.0000	0.836	0.807	4.5%	0.3554
	2039	24,880	485,809	1952.6%	24	8,463	165,240	1952.6%	1.0000	1.0588	1.0000	0.1657	0.0000	0.834	0.806	4.5%	0.3401
	2040	20,036	434,224	2167.2%	20	6,521	141,335	2167.2%	1.0000	1.0738	1.0000	0.1676	0.0000	0.832	0.805	4.5%	0.3255
	2041	16,120	387,863	2406.1%	17	5,021	120,808	2406.1%	1.0000	1.0759	1.0000	0.1698	0.0000	0.830	0.805	4.5%	0.3115
	2042	12,956	345,673	2668.0%	14	3,862	103,031	2668.0%	1.0000	1.0767	1.0000	0.1722	0.0000	0.828	0.804	4.5%	0.2981
	2043	10,401	309,826	2978.8%	11	2,967	88,370	2978.8%	1.0000	1.0865	1.0000	0.1751	0.0000	0.825	0.803	4.5%	0.2852
	2044	8,336	277,139	3324.5%	9	2,275	75,643	3324.5%	1.0000	1.0887	1.0000	0.1784	0.0000	0.822	0.802	4.5%	0.2729
2045	6,668	248,135	3721.4%	8	1,742	64,810	3721.4%	1.0000	1.0948	1.0000	0.1822	0.0000	0.818	0.800	4.5%	0.2612	
2046	5,319	221,702	4168.1%	6	1,329	55,412	4168.1%	1.0000	1.0984	1.0000	0.1866	0.0000	0.813	0.798	4.5%	0.2499	
2047	4,229	196,872	4655.3%	5	1,011	47,087	4655.3%	1.0000	1.0984	1.0000	0.1916	0.0000	0.808	0.795	4.5%	0.2392	
2048	3,349	171,980	5135.6%	4	766	39,362	5135.6%	1.0000	1.0882	1.0000	0.1972	0.0000	0.803	0.792	4.5%	0.2289	
2049	2,639	147,934	5606.3%	3	578	32,401	5606.3%	1.0000	1.0800	1.0000	0.2036	0.0000	0.796	0.788	4.5%	0.2190	
2050	2,067	125,990	6094.6%	3	433	26,406	6094.6%	1.0000	1.0787	1.0000	0.2105	0.0000	0.790	0.783	4.5%	0.2096	
2051	1,609	106,080	6593.7%	2	323	21,276	6593.7%	1.0000	1.0768	1.0000	0.2181	0.0000	0.782	0.778	4.5%	0.2006	
2052	1,243	87,465	7039.4%	2	238	16,787	7039.4%	1.0000	1.0656	1.0000	0.2263	0.0000	0.774	0.772	4.5%	0.1919	
2053	951	71,587	7524.0%	1	175	13,148	7524.0%	1.0000	1.0701	1.0000	0.2351	0.0000	0.765	0.766	4.5%	0.1837	
2054	721	57,816	8014.7%	1	127	10,161	8014.7%	1.0000	1.0695	1.0000	0.2448	0.0000	0.755	0.758	4.5%	0.1758	
Past		30,918,865	34,276,233	110.9%	22,439	47,601,893	43,699,064	91.8%									
Future		11,676,486	57,633,387	493.6%	6,553	9,112,282	39,914,389	438.0%									
Lifetime		42,595,351	91,909,621	215.8%	28,992	56,714,174	83,613,453	147.4%									

**Attachment 1**  
**MetLife Insurance Company USA**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with 59.3% Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	567,221	0	0.0%	967	1,225,427	0	0.0%				0.0102	0.990		4.5%	2.1604	
	1998	1,816,735	26,822	1.5%	1,673	3,755,869	55,450	1.5%				0.0440	0.956		4.5%	2.0674	
	1999	2,203,095	16,476	0.7%	1,651	4,358,487	32,596	0.7%				0.0412	0.959		4.5%	1.9783	
	2000	2,132,323	280,658	13.2%	1,579	4,036,818	531,329	13.2%				0.0436	0.956		4.5%	1.8932	
	2001	2,069,959	443,401	21.4%	1,516	3,750,003	803,279	21.4%				0.0399	0.960		4.5%	1.8116	
	2002	2,025,926	553,619	27.3%	1,474	3,512,183	959,764	27.3%				0.0277	0.972		4.5%	1.7336	
	2003	1,978,311	737,063	37.3%	1,437	3,281,950	1,222,762	37.3%				0.0251	0.975		4.5%	1.6590	
	2004	1,934,270	2,027,581	104.8%	1,386	3,070,705	3,218,839	104.8%				0.0355	0.965		4.5%	1.5875	
	2005	1,871,118	1,750,856	93.6%	1,321	2,842,536	2,659,839	93.6%				0.0469	0.953		4.5%	1.5192	
	2006	1,821,372	1,712,125	94.0%	1,282	2,647,812	2,488,995	94.0%				0.0295	0.970		4.5%	1.4537	
	2007	1,783,142	2,836,460	159.1%	1,236	2,480,607	3,945,925	159.1%				0.0359	0.964		4.5%	1.3911	
	2008	1,729,220	3,848,730	222.6%	1,169	2,302,004	5,123,578	222.6%				0.0542	0.946		4.5%	1.3312	
	2009	1,661,813	2,762,202	166.2%	1,121	2,117,004	3,518,804	166.2%				0.0411	0.959		4.5%	1.2739	
	2010	1,581,722	2,994,120	189.3%	1,058	1,928,207	3,649,997	189.3%				0.0562	0.944		4.5%	1.2191	
2011	1,509,947	1,814,232	120.2%	977	1,761,444	2,116,411	120.2%				0.0766	0.923		4.5%	1.1666		
2012	1,472,072	4,478,409	304.2%	917	1,643,311	4,999,360	304.2%				0.0614	0.939		4.5%	1.1163		
2013	1,423,348	4,364,719	306.7%	866	1,520,497	4,662,628	306.7%				0.0556	0.944		4.5%	1.0683		
2014	1,337,271	3,628,759	271.4%	809	1,367,028	3,709,508	271.4%				0.0658	0.934		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	1,354,866	4,251,464	313.8%	749	1,325,393	4,158,918	313.8%	1.0000	1.2661	1.0000	0.0746	0.0000	0.925	0.918	4.5%	0.9782
	2016	1,364,860	4,216,806	309.0%	684	1,277,655	3,947,382	309.0%	1.0106	1.0851	1.0004	0.0826	0.0040	0.914	0.908	4.5%	0.9361
	2017	1,644,499	3,937,966	239.5%	610	1,473,136	3,627,616	239.5%	1.3839	1.0329	1.0142	0.0900	0.0200	0.892	0.833	4.5%	0.8958
	2018	1,638,131	3,727,095	227.5%	552	1,404,241	3,194,945	227.5%	1.1391	1.0396	1.0212	0.0958	0.0000	0.904	0.874	4.5%	0.8872
	2019	1,442,305	3,539,546	245.4%	496	1,183,133	2,903,516	245.4%	1.0000	1.0561	1.0212	0.1007	0.0000	0.899	0.880	4.5%	0.8203
	2020	1,261,516	3,326,228	263.7%	444	990,269	2,611,034	263.7%	1.0000	1.0507	1.0212	0.1056	0.0000	0.894	0.875	4.5%	0.7850
	2021	1,096,203	3,103,757	283.1%	395	823,446	2,331,480	283.1%	1.0000	1.0490	1.0212	0.1104	0.0000	0.890	0.869	4.5%	0.7512
	2022	946,431	2,880,680	304.4%	349	680,326	2,070,727	304.4%	1.0000	1.0490	1.0212	0.1152	0.0000	0.885	0.863	4.5%	0.7188
	2023	811,949	2,662,071	327.9%	307	558,522	1,831,181	327.9%	1.0000	1.0500	1.0212	0.1199	0.0000	0.880	0.858	4.5%	0.6879
	2024	692,254	2,449,051	353.8%	269	455,681	1,612,104	353.8%	1.0000	1.0507	1.0212	0.1244	0.0000	0.876	0.853	4.5%	0.6583
	2025	586,635	2,237,993	381.5%	234	369,528	1,409,736	381.5%	1.0000	1.0489	1.0212	0.1288	0.0000	0.871	0.847	4.5%	0.6299
	2026	494,224	2,031,872	411.1%	203	297,911	1,224,783	411.1%	1.0000	1.0471	1.0212	0.1329	0.0000	0.867	0.842	4.5%	0.6028
	2027	414,034	1,834,042	443.0%	175	238,826	1,057,927	443.0%	1.0000	1.0457	1.0212	0.1368	0.0000	0.863	0.838	4.5%	0.5768
	2028	345,003	1,652,186	478.9%	151	190,438	911,988	478.9%	1.0000	1.0481	1.0212	0.1405	0.0000	0.860	0.833	4.5%	0.5520
	2029	286,043	1,481,592	518.0%	129	151,093	782,605	518.0%	1.0000	1.0474	1.0212	0.1439	0.0000	0.856	0.829	4.5%	0.5282
	2030	236,057	1,327,750	562.5%	110	119,320	671,141	562.5%	1.0000	1.0506	1.0212	0.1470	0.0000	0.853	0.825	4.5%	0.5055
	2031	193,976	1,189,372	613.2%	94	93,827	575,306	613.2%	1.0000	1.0536	1.0212	0.1498	0.0000	0.850	0.822	4.5%	0.4837
	2032	158,789	1,064,308	670.3%	79	73,500	492,643	670.3%	1.0000	1.0556	1.0212	0.1523	0.0000	0.848	0.819	4.5%	0.4629
	2033	129,548	948,284	732.0%	67	57,382	420,036	732.0%	1.0000	1.0538	1.0212	0.1545	0.0000	0.845	0.816	4.5%	0.4429
	2034	105,381	841,702	798.7%	57	44,668	356,772	798.7%	1.0000	1.0524	1.0212	0.1566	0.0000	0.843	0.813	4.5%	0.4239
	2035	85,506	745,554	871.9%	48	34,683	302,409	871.9%	1.0000	1.0526	1.0212	0.1585	0.0000	0.841	0.811	4.5%	0.4056
	2036	69,231	660,969	954.7%	40	26,872	256,555	954.7%	1.0000	1.0558	1.0212	0.1603	0.0000	0.840	0.810	4.5%	0.3882
	2037	55,953	583,905	1043.6%	34	20,783	216,883	1043.6%	1.0000	1.0543	1.0212	0.1621	0.0000	0.838	0.808	4.5%	0.3714
	2038	45,155	515,754	1142.2%	28	16,050	183,320	1142.2%	1.0000	1.0564	1.0212	0.1639	0.0000	0.836	0.807	4.5%	0.3554
	2039	36,399	455,617	1251.7%	23	12,381	154,971	1251.7%	1.0000	1.0588	1.0212	0.1657	0.0000	0.834	0.806	4.5%	0.3401
	2040	29,312	407,238	1389.3%	19	9,541	132,551	1389.3%	1.0000	1.0738	1.0212	0.1676	0.0000	0.832	0.805	4.5%	0.3255
	2041	23,583	363,758	1542.5%	16	7,345	113,300	1542.5%	1.0000	1.0759	1.0212	0.1698	0.0000	0.830	0.805	4.5%	0.3115
	2042	18,955	324,190	1710.3%	13	5,650	96,628	1710.3%	1.0000	1.0767	1.0212	0.1722	0.0000	0.828	0.804	4.5%	0.2981
2043	15,216	290,571	1909.6%	11	4,340	82,878	1909.6%	1.0000	1.0865	1.0212	0.1751	0.0000	0.825	0.803	4.5%	0.2852	
2044	12,196	259,915	2131.2%	9	3,329	70,942	2131.2%	1.0000	1.0887	1.0212	0.1784	0.0000	0.822	0.802	4.5%	0.2729	
2045	9,755	232,714	2385.6%	7	2,548	60,782	2385.6%	1.0000	1.0948	1.0212	0.1822	0.0000	0.818	0.800	4.5%	0.2612	
2046	7,782	207,924	2672.0%	6	1,945	51,969	2672.0%	1.0000	1.0984	1.0212	0.1866	0.0000	0.813	0.798	4.5%	0.2499	
2047	6,187	184,637	2984.3%	5	1,480	44,161	2984.3%	1.0000	1.0984	1.0212	0.1916	0.0000	0.808	0.795	4.5%	0.2392	
2048	4,899	161,292	3292.2%	4	1,121	36,916	3292.2%	1.0000	1.0882	1.0212	0.1972	0.0000	0.803	0.792	4.5%	0.2289	
2049	3,860	138,740	3593.9%	3	846	30,387	3593.9%	1.0000	1.0800	1.0212	0.2036	0.0000	0.796	0.788	4.5%	0.2190	
2050	3,024	118,160	3906.9%	2	634	24,765	3906.9%	1.0000	1.0787	1.0212	0.2105	0.0000	0.790	0.783	4.5%	0.2096	
2051	2,354	99,487	4226.9%	2	472	19,954	4226.9%	1.0000	1.0768	1.0212	0.2181	0.0000	0.782	0.778	4.5%	0.2006	
2052	1,818	82,029	4512.6%	1	349	15,744	4512.6%	1.0000	1.0656	1.0212	0.2263	0.0000	0.774	0.772	4.5%	0.1919	
2053	1,392	67,138	4823.3%	1	256	12,331	4823.3%	1.0000	1.0701	1.0212	0.2351	0.0000	0.765	0.766	4.5%	0.1837	
2054	1,055	54,223	5137.8%	1	185	9,530	5137.8%	1.0000	1.0695	1.0212	0.2448	0.0000	0.755	0.758	4.5%	0.1758	
Past		30,918,865	34,276,233	110.9%	22,439	47,601,893	43,699,064	91.8%									
Future		15,636,356	54,657,583	349.6%	6,429	11,959,103	38,008,816	317.8%									
Lifetime		46,555,221	88,933,816	191.0%	28,868	59,560,996	81,707,880	137.2%									

**Attachment 2**  
**MetLife Insurance Company USA**  
**Nationwide Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	917,572	0	0.0%	0.0%	1,982,326	0	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	2,033,369	6,979	0.3%	0.2%	4,203,732	14,427	0.3%	0.2%	0.2%	4.5%	2.0674
	1999	2,181,519	32,515	1.5%	0.8%	4,315,801	64,326	1.5%	0.7%	0.7%	4.5%	1.9783
	2000	2,106,219	56,681	2.7%	1.3%	3,987,400	107,306	2.7%	1.3%	1.3%	4.5%	1.8932
	2001	2,051,465	131,063	6.4%	2.4%	3,716,499	237,439	6.4%	2.3%	2.3%	4.5%	1.8116
	2002	2,016,557	226,220	11.2%	4.0%	3,495,941	392,178	11.2%	3.8%	3.8%	4.5%	1.7336
	2003	1,967,077	472,541	24.0%	7.0%	3,263,312	783,929	24.0%	6.4%	6.4%	4.5%	1.6590
	2004	1,916,786	616,425	32.2%	10.2%	3,042,949	978,592	32.2%	9.2%	9.2%	4.5%	1.5875
	2005	1,859,595	798,482	42.9%	13.7%	2,825,031	1,213,026	42.9%	12.3%	12.3%	4.5%	1.5192
	2006	1,809,582	676,228	37.4%	16.0%	2,630,672	983,063	37.4%	14.3%	14.3%	4.5%	1.4537
	2007	1,769,326	535,805	30.3%	17.2%	2,461,388	745,382	30.3%	15.4%	15.4%	4.5%	1.3911
	2008	1,708,752	2,792,274	163.4%	28.4%	2,274,756	3,717,183	163.4%	24.2%	24.2%	4.5%	1.3312
	2009	1,654,640	3,663,197	221.4%	41.7%	2,107,866	4,666,593	221.4%	34.5%	34.5%	4.5%	1.2739
	2010	1,553,491	3,641,555	234.4%	53.4%	1,893,791	4,439,256	234.4%	43.5%	43.5%	4.5%	1.2191
2011	1,494,447	3,103,159	207.6%	62.0%	1,743,361	3,620,021	207.6%	50.0%	50.0%	4.5%	1.1666	
2012	1,482,575	3,163,351	213.4%	69.8%	1,655,036	3,531,329	213.4%	55.9%	55.9%	4.5%	1.1163	
2013	1,406,262	3,488,331	248.1%	78.2%	1,502,244	3,726,422	248.1%	62.0%	62.0%	4.5%	1.0683	
2014	1,349,233	3,895,876	288.7%	87.3%	1,379,257	3,982,568	288.7%	68.5%	68.5%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	1,351,614	4,716,384	348.9%	98.1%	1,322,192	4,613,718	348.9%	75.9%	75.9%	4.5%	0.9782
	2016	1,348,442	5,268,355	390.7%	109.7%	1,262,286	4,931,745	390.7%	83.7%	83.7%	4.5%	0.9361
	2017	1,224,945	5,272,339	430.4%	120.9%	1,097,301	4,722,942	430.4%	91.0%	91.0%	4.5%	0.8958
	2018	1,084,007	4,495,245	414.7%	129.7%	929,234	3,853,420	414.7%	96.7%	96.7%	4.5%	0.8572
	2019	952,654	4,309,422	452.4%	137.9%	781,469	3,535,052	452.4%	101.8%	101.8%	4.5%	0.8203
	2020	831,692	4,065,564	488.8%	145.6%	652,865	3,191,400	488.8%	106.5%	106.5%	4.5%	0.7850
	2021	721,363	3,854,763	534.4%	152.8%	541,873	2,895,621	534.4%	110.7%	110.7%	4.5%	0.7512
	2022	621,645	3,627,940	583.6%	159.6%	446,858	2,607,882	583.6%	114.5%	114.5%	4.5%	0.7188
	2023	532,324	3,394,522	637.7%	166.0%	366,174	2,335,018	637.7%	117.9%	117.9%	4.5%	0.6879
	2024	453,010	3,161,065	697.8%	171.9%	298,197	2,080,792	697.8%	121.0%	121.0%	4.5%	0.6583
	2025	383,188	2,928,940	764.4%	177.5%	241,374	1,844,971	764.4%	123.7%	123.7%	4.5%	0.6299
	2026	322,242	2,698,636	837.5%	182.7%	194,243	1,626,698	837.5%	126.2%	126.2%	4.5%	0.6028
	2027	269,479	2,472,766	917.6%	187.5%	155,443	1,426,361	917.6%	128.4%	128.4%	4.5%	0.5768
	2028	224,165	2,255,044	1006.0%	191.9%	123,736	1,244,759	1006.0%	130.3%	130.3%	4.5%	0.5520
	2029	185,550	2,048,021	1103.8%	195.9%	98,011	1,081,803	1103.8%	131.9%	131.9%	4.5%	0.5282
	2030	152,886	1,853,297	1212.2%	199.6%	77,280	936,791	1212.2%	133.4%	133.4%	4.5%	0.5055
	2031	125,449	1,672,857	1333.5%	203.0%	60,680	809,170	1333.5%	134.7%	134.7%	4.5%	0.4837
	2032	102,554	1,507,286	1469.7%	206.1%	47,470	697,687	1469.7%	135.8%	135.8%	4.5%	0.4629
	2033	83,566	1,355,764	1622.4%	208.9%	37,015	600,527	1622.4%	136.7%	136.7%	4.5%	0.4429
	2034	67,901	1,216,849	1792.1%	211.4%	28,781	515,785	1792.1%	137.6%	137.6%	4.5%	0.4239
	2035	55,039	1,089,921	1980.3%	213.7%	22,325	442,090	1980.3%	138.3%	138.3%	4.5%	0.4056
	2036	44,523	974,580	2188.9%	215.8%	17,282	378,283	2188.9%	138.9%	138.9%	4.5%	0.3882
	2037	35,955	870,337	2420.6%	217.7%	13,355	323,274	2420.6%	139.4%	139.4%	4.5%	0.3714
	2038	28,995	776,329	2677.5%	219.4%	10,306	275,939	2677.5%	139.9%	139.9%	4.5%	0.3554
	2039	23,357	691,865	2962.1%	220.9%	7,945	235,327	2962.1%	140.3%	140.3%	4.5%	0.3401
	2040	18,798	616,847	3281.5%	222.2%	6,118	200,776	3281.5%	140.6%	140.6%	4.5%	0.3255
	2041	15,115	550,831	3644.4%	223.4%	4,708	171,568	3644.4%	140.9%	140.9%	4.5%	0.3115
	2042	12,142	492,104	4053.0%	224.5%	3,619	146,676	4053.0%	141.2%	141.2%	4.5%	0.2981
	2043	9,742	440,120	4518.0%	225.5%	2,779	125,533	4518.0%	141.4%	141.4%	4.5%	0.2852
	2044	7,804	393,798	5046.4%	226.4%	2,130	107,484	5046.4%	141.6%	141.6%	4.5%	0.2729
	2045	6,238	352,528	5651.4%	227.2%	1,629	92,076	5651.4%	141.7%	141.7%	4.5%	0.2612
	2046	4,973	315,792	6349.9%	227.9%	1,243	78,929	6349.9%	141.9%	141.9%	4.5%	0.2499
	2047	3,952	282,848	7157.6%	228.5%	945	67,651	7157.6%	142.0%	142.0%	4.5%	0.2392
	2048	3,127	252,556	8076.1%	229.1%	716	57,805	8076.1%	142.1%	142.1%	4.5%	0.2289
	2049	2,462	223,973	9095.5%	229.6%	539	49,055	9095.5%	142.1%	142.1%	4.5%	0.2190
	2050	1,928	196,900	10214.0%	230.1%	404	41,268	10214.0%	142.2%	142.2%	4.5%	0.2096
2051	1,499	171,460	11437.8%	230.5%	301	34,389	11437.8%	142.3%	142.3%	4.5%	0.2006	
2052	1,157	147,727	12769.9%	230.8%	222	28,353	12769.9%	142.3%	142.3%	4.5%	0.1919	
2053	885	125,836	14219.6%	231.1%	163	23,112	14219.6%	142.4%	142.4%	4.5%	0.1837	
2054	670	106,056	15826.6%	231.4%	118	18,640	15826.6%	142.4%	142.4%	4.5%	0.1758	
Past		31,278,465	27,300,683	87.3%		48,481,363	33,203,041	68.5%				
Future		11,317,032	71,247,469	629.6%		8,859,326	48,450,369	546.9%				
Lifetime		42,595,497	98,548,152	231.4%		57,340,689	81,653,410	142.4%				

**Attachment 2**  
**MetLife Insurance Company USA**  
**Nationwide Written Premium and Paid Claim Experience Projections with 59.3% Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	917,572	0	0.0%	0.0%	1,982,326	0	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	2,033,369	6,979	0.3%	0.2%	4,203,732	14,427	0.3%	0.2%	0.2%	4.5%	2.0674
	1999	2,181,519	32,515	1.5%	0.8%	4,315,801	64,326	1.5%	0.7%	0.7%	4.5%	1.9783
	2000	2,106,219	56,681	2.7%	1.3%	3,987,400	107,306	2.7%	1.3%	1.3%	4.5%	1.8932
	2001	2,051,465	131,063	6.4%	2.4%	3,716,499	237,439	6.4%	2.3%	2.3%	4.5%	1.8116
	2002	2,016,557	226,220	11.2%	4.0%	3,495,941	392,178	11.2%	3.8%	3.8%	4.5%	1.7336
	2003	1,967,077	472,541	24.0%	7.0%	3,263,312	783,929	24.0%	6.4%	6.4%	4.5%	1.6590
	2004	1,916,786	616,425	32.2%	10.2%	3,042,949	978,592	32.2%	9.2%	9.2%	4.5%	1.5875
	2005	1,859,595	798,482	42.9%	13.7%	2,825,031	1,213,026	42.9%	12.3%	12.3%	4.5%	1.5192
	2006	1,809,582	676,228	37.4%	16.0%	2,630,672	983,063	37.4%	14.3%	14.3%	4.5%	1.4537
	2007	1,769,326	535,805	30.3%	17.2%	2,461,388	745,382	30.3%	15.4%	15.4%	4.5%	1.3911
	2008	1,708,752	2,792,274	163.4%	28.4%	2,274,756	3,717,183	163.4%	24.2%	24.2%	4.5%	1.3312
	2009	1,654,640	3,663,197	221.4%	41.7%	2,107,866	4,666,593	221.4%	34.5%	34.5%	4.5%	1.2739
	2010	1,553,491	3,641,555	234.4%	53.4%	1,893,791	4,439,256	234.4%	43.5%	43.5%	4.5%	1.2191
2011	1,494,447	3,103,159	207.6%	62.0%	1,743,361	3,620,021	207.6%	50.0%	50.0%	4.5%	1.1666	
2012	1,482,575	3,163,351	213.4%	69.8%	1,655,036	3,531,329	213.4%	55.9%	55.9%	4.5%	1.1163	
2013	1,406,262	3,488,331	248.1%	78.2%	1,502,244	3,726,422	248.1%	62.0%	62.0%	4.5%	1.0683	
2014	1,349,233	3,895,876	288.7%	87.3%	1,379,257	3,982,568	288.7%	68.5%	68.5%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	1,351,737	4,716,384	348.9%	98.1%	1,322,312	4,613,718	348.9%	75.9%	75.9%	4.5%	0.9782
	2016	1,403,502	5,267,318	375.3%	109.6%	1,313,829	4,930,774	375.3%	83.6%	83.6%	4.5%	0.9361
	2017	1,706,679	5,230,343	306.5%	119.0%	1,528,837	4,685,322	306.5%	90.1%	90.1%	4.5%	0.8958
	2018	1,586,005	4,381,036	276.2%	125.6%	1,359,558	3,755,518	276.2%	94.8%	94.8%	4.5%	0.8572
	2019	1,393,819	4,130,908	296.4%	131.8%	1,143,360	3,388,615	296.4%	99.0%	99.0%	4.5%	0.8203
	2020	1,216,837	3,855,755	316.9%	137.4%	955,197	3,026,703	316.9%	102.7%	102.7%	4.5%	0.7850
	2021	1,055,411	3,637,462	344.6%	142.8%	792,804	2,732,389	344.6%	106.0%	106.0%	4.5%	0.7512
	2022	909,512	3,414,651	375.4%	147.8%	653,787	2,454,563	375.4%	109.1%	109.1%	4.5%	0.7188
	2023	778,826	3,190,973	409.7%	152.6%	535,738	2,195,001	409.7%	111.9%	111.9%	4.5%	0.6879
	2024	662,781	2,969,596	448.1%	157.1%	436,280	1,954,756	448.1%	114.4%	114.4%	4.5%	0.6583
	2025	560,625	2,750,339	490.6%	161.4%	353,144	1,732,468	490.6%	116.6%	116.6%	4.5%	0.6299
	2026	471,456	2,533,329	537.3%	165.4%	284,187	1,527,053	537.3%	118.7%	118.7%	4.5%	0.6028
	2027	394,260	2,320,822	588.7%	169.1%	227,420	1,338,715	588.7%	120.5%	120.5%	4.5%	0.5768
	2028	327,962	2,116,194	645.3%	172.5%	181,031	1,168,115	645.3%	122.1%	122.1%	4.5%	0.5520
	2029	271,466	1,921,741	707.9%	175.8%	143,393	1,015,099	707.9%	123.5%	123.5%	4.5%	0.5282
	2030	223,677	1,738,907	777.4%	178.7%	113,062	878,970	777.4%	124.7%	124.7%	4.5%	0.5055
	2031	183,535	1,569,525	855.2%	181.4%	88,777	759,188	855.2%	125.8%	125.8%	4.5%	0.4837
	2032	150,039	1,414,124	942.5%	183.9%	69,450	654,564	942.5%	126.7%	126.7%	4.5%	0.4629
	2033	122,258	1,271,923	1040.4%	186.2%	54,154	563,390	1040.4%	127.5%	127.5%	4.5%	0.4429
	2034	99,341	1,141,566	1149.1%	188.2%	42,108	483,875	1149.1%	128.3%	128.3%	4.5%	0.4239
	2035	80,523	1,022,467	1269.8%	190.1%	32,662	414,730	1269.8%	128.9%	128.9%	4.5%	0.4056
	2036	65,137	914,241	1403.6%	191.8%	25,283	354,863	1403.6%	129.4%	129.4%	4.5%	0.3882
	2037	52,602	816,432	1552.1%	193.4%	19,538	303,252	1552.1%	129.9%	129.9%	4.5%	0.3714
	2038	42,420	728,230	1716.7%	194.8%	15,078	258,842	1716.7%	130.3%	130.3%	4.5%	0.3554
	2039	34,171	648,983	1899.2%	196.0%	11,623	220,742	1899.2%	130.6%	130.6%	4.5%	0.3401
	2040	27,501	578,602	2103.9%	197.2%	8,951	188,328	2103.9%	130.9%	130.9%	4.5%	0.3255
	2041	22,113	516,658	2336.5%	198.2%	6,887	160,924	2336.5%	131.2%	131.2%	4.5%	0.3115
	2042	17,763	461,545	2598.3%	199.1%	5,294	137,568	2598.3%	131.4%	131.4%	4.5%	0.2981
	2043	14,252	412,778	2896.3%	199.9%	4,065	117,734	2896.3%	131.6%	131.6%	4.5%	0.2852
	2044	11,417	369,327	3235.0%	200.7%	3,116	100,805	3235.0%	131.7%	131.7%	4.5%	0.2729
	2045	9,126	330,619	3622.8%	201.3%	2,384	86,354	3622.8%	131.9%	131.9%	4.5%	0.2612
	2046	7,276	296,166	4070.6%	201.9%	1,818	74,024	4070.6%	132.0%	132.0%	4.5%	0.2499
	2047	5,781	265,270	4588.4%	202.5%	1,383	63,447	4588.4%	132.1%	132.1%	4.5%	0.2392
	2048	4,575	236,860	5177.2%	203.0%	1,047	54,212	5177.2%	132.2%	132.2%	4.5%	0.2289
	2049	3,603	210,053	5830.7%	203.4%	789	46,006	5830.7%	132.3%	132.3%	4.5%	0.2190
	2050	2,820	184,663	6547.7%	203.8%	591	38,704	6547.7%	132.3%	132.3%	4.5%	0.2096
2051	2,193	160,804	7332.2%	204.1%	440	32,252	7332.2%	132.4%	132.4%	4.5%	0.2006	
2052	1,692	138,546	8186.2%	204.4%	325	26,591	8186.2%	132.4%	132.4%	4.5%	0.1919	
2053	1,295	118,016	9115.5%	204.7%	238	21,675	9115.5%	132.4%	132.4%	4.5%	0.1837	
2054	980	99,465	10145.6%	204.9%	172	17,481	10145.6%	132.5%	132.5%	4.5%	0.1758	
Past		31,278,465	27,300,683	87.3%		48,481,363	33,203,041	68.5%				
Future		15,276,970	68,082,620	445.7%		11,740,111	46,577,329	396.7%				
Lifetime		46,555,435	95,383,303	204.9%		60,221,473	79,780,370	132.5%				

**Attachment 3**  
**MetLife Insurance Company USA**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	57,665	0	0.0%	98	124,579	0	0.0%				0.0101	0.990		4.5%	2.1604		
	1998	176,800	0	0.0%	159	365,512	0	0.0%				0.0479	0.952		4.5%	2.0674		
	1999	200,510	0	0.0%	153	396,677	0	0.0%				0.0438	0.956		4.5%	1.9783		
	2000	195,423	0	0.0%	150	369,966	0	0.0%				0.0196	0.980		4.5%	1.8932		
	2001	192,213	0	0.0%	145	348,219	0	0.0%				0.0333	0.967		4.5%	1.8116		
	2002	190,492	5,062	2.7%	140	330,240	8,776	2.7%				0.0345	0.966		4.5%	1.7336		
	2003	186,105	0	0.0%	137	308,742	0	0.0%				0.0214	0.979		4.5%	1.6590		
	2004	182,182	595,819	327.0%	132	289,218	945,879	327.0%				0.0365	0.964		4.5%	1.5875		
	2005	175,136	68,666	39.2%	124	266,060	104,315	39.2%				0.0606	0.939		4.5%	1.5192		
	2006	171,896	224,996	130.9%	122	249,894	327,086	130.9%				0.0161	0.984		4.5%	1.4537		
	2007	170,717	1,142,110	669.0%	119	237,492	1,588,840	669.0%				0.0246	0.975		4.5%	1.3911		
	2008	166,064	11,519	6.9%	112	221,070	15,334	6.9%				0.0588	0.941		4.5%	1.3312		
	2009	162,493	261,282	160.8%	109	207,002	332,851	160.8%				0.0268	0.973		4.5%	1.2739		
	2010	153,853	1,535	1.0%	101	187,555	1,871	1.0%				0.0734	0.927		4.5%	1.2191		
2011	147,159	163,536	111.1%	97	171,869	190,774	111.1%				0.0396	0.960		4.5%	1.1666			
2012	149,255	416,912	279.3%	92	166,617	465,409	279.3%				0.0515	0.948		4.5%	1.1163			
2013	141,261	69,309	49.1%	86	150,902	74,040	49.1%				0.0652	0.935		4.5%	1.0683			
2014	135,509	374,025	276.0%	83	138,524	382,348	276.0%				0.0349	0.965		4.5%	1.0223			
Projected Future Experience (40 Years)	2015	141,787	380,535	268.4%	77	138,701	372,251	268.4%	1.0038	1.0987	1.0000	0.0740	0.0000	0.926	0.916	4.5%	0.9782	
	2016	141,415	372,560	263.5%	71	132,380	348,756	263.5%	1.0988	1.0667	1.0000	0.0822	0.0000	0.918	0.908	4.5%	0.9361	
	2017	131,125	358,801	273.6%	64	117,461	321,413	273.6%	1.0426	1.0583	1.0000	0.0900	0.0000	0.910	0.898	4.5%	0.8958	
	2018	115,868	345,069	297.8%	58	99,324	295,800	297.8%	1.0000	1.0638	1.0000	0.0960	0.0000	0.904	0.884	4.5%	0.8572	
	2019	101,668	326,491	321.1%	52	83,399	267,823	321.1%	1.0000	1.0531	1.0000	0.1016	0.0000	0.898	0.877	4.5%	0.8203	
	2020	88,607	304,518	343.7%	47	69,555	239,042	343.7%	1.0000	1.0448	1.0000	0.1073	0.0000	0.893	0.872	4.5%	0.7850	
	2021	76,998	280,764	366.1%	41	57,614	210,904	366.1%	1.0000	1.0396	1.0000	0.1131	0.0000	0.887	0.866	4.5%	0.7512	
	2022	65,935	257,357	390.3%	36	47,396	184,997	390.3%	1.0000	1.0405	1.0000	0.1190	0.0000	0.881	0.860	4.5%	0.7188	
	2023	56,293	232,163	412.4%	32	38,723	159,700	412.4%	1.0000	1.0309	1.0000	0.1250	0.0000	0.875	0.854	4.5%	0.6879	
	2024	47,737	206,939	433.5%	28	31,423	136,219	433.5%	1.0000	1.0257	1.0000	0.1310	0.0000	0.869	0.848	4.5%	0.6583	
	2025	40,209	181,350	451.0%	24	25,328	114,234	451.0%	1.0000	1.0154	1.0000	0.1369	0.0000	0.863	0.842	4.5%	0.6299	
	2026	33,644	157,347	467.7%	20	20,280	94,846	467.7%	1.0000	1.0123	1.0000	0.1429	0.0000	0.857	0.837	4.5%	0.6028	
	2027	27,966	135,622	485.0%	17	16,132	78,231	485.0%	1.0000	1.0128	1.0000	0.1489	0.0000	0.851	0.831	4.5%	0.5768	
	2028	23,095	116,701	505.3%	15	12,748	64,417	505.3%	1.0000	1.0184	1.0000	0.1550	0.0000	0.845	0.826	4.5%	0.5520	
	2029	18,950	100,435	530.0%	12	10,010	53,051	530.0%	1.0000	1.0262	1.0000	0.1613	0.0000	0.839	0.820	4.5%	0.5282	
	2030	15,446	86,912	562.7%	10	7,807	43,932	562.7%	1.0000	1.0400	1.0000	0.1679	0.0000	0.832	0.815	4.5%	0.5055	
	2031	12,503	75,205	601.5%	8	6,048	36,377	601.5%	1.0000	1.0486	1.0000	0.1748	0.0000	0.825	0.810	4.5%	0.4837	
	2032	10,048	64,554	642.5%	7	4,651	29,881	642.5%	1.0000	1.0495	1.0000	0.1821	0.0000	0.818	0.804	4.5%	0.4629	
	2033	8,012	54,615	681.6%	6	3,549	24,191	681.6%	1.0000	1.0443	1.0000	0.1898	0.0000	0.810	0.797	4.5%	0.4429	
	2034	6,336	45,456	717.5%	5	2,685	19,268	717.5%	1.0000	1.0379	1.0000	0.1981	0.0000	0.802	0.791	4.5%	0.4239	
	2035	4,964	37,001	745.4%	4	2,013	15,008	745.4%	1.0000	1.0262	1.0000	0.2068	0.0000	0.793	0.783	4.5%	0.4056	
	2036	3,851	29,332	761.7%	3	1,495	11,385	761.7%	1.0000	1.0110	1.0000	0.2159	0.0000	0.784	0.776	4.5%	0.3882	
	2037	2,957	22,828	772.1%	2	1,098	8,479	772.1%	1.0000	1.0045	1.0000	0.2252	0.0000	0.775	0.768	4.5%	0.3714	
	2038	2,245	17,542	781.3%	2	798	6,235	781.3%	1.0000	1.0043	1.0000	0.2349	0.0000	0.765	0.759	4.5%	0.3554	
	2039	1,686	13,307	789.4%	1	573	4,526	789.4%	1.0000	1.0044	1.0000	0.2448	0.0000	0.755	0.751	4.5%	0.3401	
	2040	1,251	10,037	802.6%	1	407	3,267	802.6%	1.0000	1.0124	1.0000	0.2549	0.0000	0.745	0.742	4.5%	0.3255	
	2041	916	7,600	829.3%	1	285	2,367	829.3%	1.0000	1.0309	1.0000	0.2656	0.0000	0.734	0.733	4.5%	0.3115	
	2042	662	5,699	860.4%	0	197	1,699	860.4%	1.0000	1.0373	1.0000	0.2770	0.0000	0.723	0.723	4.5%	0.2981	
	2043	472	4,215	893.3%	0	135	1,202	893.3%	1.0000	1.0409	1.0000	0.2895	0.0000	0.710	0.712	4.5%	0.2852	
	2044	330	3,056	924.9%	0	90	834	924.9%	1.0000	1.0409	1.0000	0.3035	0.0000	0.696	0.700	4.5%	0.2729	
2045	227	2,247	990.8%	0	59	587	990.8%	1.0000	1.0811	1.0000	0.3198	0.0000	0.680	0.686	4.5%	0.2612		
2046	152	1,535	1010.5%	0	38	384	1010.5%	1.0000	1.0328	1.0000	0.3383	0.0000	0.662	0.670	4.5%	0.2499		
2047	99	1,016	1025.6%	0	24	243	1025.6%	1.0000	1.0323	1.0000	0.3591	0.0000	0.641	0.652	4.5%	0.2392		
2048	62	650	1041.4%	0	14	149	1041.4%	1.0000	1.0382	1.0000	0.3836	0.0000	0.616	0.630	4.5%	0.2289		
2049	38	399	1058.2%	0	8	87	1058.2%	1.0000	1.0454	1.0000	0.4124	0.0000	0.588	0.605	4.5%	0.2190		
2050	22	234	1077.3%	0	5	49	1077.3%	1.0000	1.0546	1.0000	0.4454	0.0000	0.555	0.575	4.5%	0.2096		
2051	12	129	1099.4%	0	2	26	1099.4%	1.0000	1.0658	1.0000	0.4828	0.0000	0.517	0.540	4.5%	0.2006		
2052	6	66	1124.7%	0	1	13	1124.7%	1.0000	1.0787	1.0000	0.5246	0.0000	0.475	0.501	4.5%	0.1919		
2053	3	31	1153.8%	0	0	6	1153.8%	1.0000	1.0945	1.0000	0.5706	0.0000	0.429	0.458	4.5%	0.1837		
2054	1	13	1185.7%	0	0	2	1185.7%	1.0000	1.1128	1.0000	0.6208	0.0000	0.379	0.411	4.5%	0.1758		
Past		2,954,731	3,334,771	112.9%	2,159	4,529,940	4,437,524	98.0%										
Future		1,183,296	4,240,331	358.3%	645	932,458	3,151,882	338.0%										
Lifetime		4,138,026	7,575,102	183.1%	2,804	5,462,398	7,589,406	138.9%										



**Attachment 3**  
**MetLife Insurance Company USA**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with 59.3% Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	57,665	0	0.0%	98	124,579	0	0.0%				0.0101	0.990		4.5%	2.1604	
	1998	176,800	0	0.0%	159	365,512	0	0.0%				0.0479	0.952		4.5%	2.0674	
	1999	200,510	0	0.0%	153	396,677	0	0.0%				0.0438	0.956		4.5%	1.9783	
	2000	195,423	0	0.0%	150	369,966	0	0.0%				0.0196	0.980		4.5%	1.8932	
	2001	192,213	0	0.0%	145	348,219	0	0.0%				0.0333	0.967		4.5%	1.8116	
	2002	190,492	5,062	2.7%	140	330,240	8,776	2.7%				0.0345	0.966		4.5%	1.7336	
	2003	186,105	0	0.0%	137	308,742	0	0.0%				0.0214	0.979		4.5%	1.6590	
	2004	182,182	595,819	327.0%	132	289,218	945,879	327.0%				0.0365	0.964		4.5%	1.5875	
	2005	175,136	68,666	39.2%	124	266,060	104,315	39.2%				0.0606	0.939		4.5%	1.5192	
	2006	171,896	224,996	130.9%	122	249,894	327,086	130.9%				0.0161	0.984		4.5%	1.4537	
	2007	170,717	1,142,110	669.0%	119	237,492	1,588,840	669.0%				0.0246	0.975		4.5%	1.3911	
	2008	166,064	11,519	6.9%	112	221,070	15,334	6.9%				0.0588	0.941		4.5%	1.3312	
	2009	162,493	261,282	160.8%	109	207,002	332,851	160.8%				0.0268	0.973		4.5%	1.2739	
	2010	153,853	1,535	1.0%	101	187,555	1,871	1.0%				0.0734	0.927		4.5%	1.2191	
2011	147,159	163,536	111.1%	97	171,869	190,774	111.1%				0.0396	0.960		4.5%	1.1666		
2012	149,255	416,912	279.3%	92	166,617	465,409	279.3%				0.0515	0.948		4.5%	1.1163		
2013	141,261	69,309	49.1%	86	150,902	74,040	49.1%				0.0652	0.935		4.5%	1.0683		
2014	135,509	374,025	276.0%	83	138,524	382,348	276.0%				0.0349	0.965		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	141,767	380,535	268.4%	77	138,701	372,251	268.4%	1.0000	1.0987	1.0000	0.0740	0.0000	0.926	0.916	4.5%	0.9782
	2016	143,033	371,910	260.0%	70	133,895	348,148	260.0%	1.0151	1.0697	1.0006	0.0823	0.0050	0.913	0.904	4.5%	0.9361
	2017	171,723	342,883	199.7%	63	153,829	307,153	199.7%	1.3863	1.0176	1.0151	0.0897	0.0190	0.893	0.831	4.5%	0.8958
	2018	169,513	323,623	190.9%	57	145,310	277,417	190.9%	1.1320	1.0378	1.0212	0.0960	0.0000	0.904	0.872	4.5%	0.8722
	2019	148,739	306,201	205.9%	51	122,012	251,179	205.9%	1.0000	1.0531	1.0212	0.1016	0.0000	0.898	0.877	4.5%	0.8203
	2020	129,631	285,593	220.3%	45	101,758	224,186	220.3%	1.0000	1.0448	1.0212	0.1073	0.0000	0.893	0.872	4.5%	0.7850
	2021	112,208	263,315	234.7%	40	84,289	197,797	234.7%	1.0000	1.0396	1.0212	0.1131	0.0000	0.887	0.866	4.5%	0.7512
	2022	96,462	241,363	250.2%	36	69,340	173,500	250.2%	1.0000	1.0405	1.0212	0.1190	0.0000	0.881	0.860	4.5%	0.7188
	2023	82,356	217,735	264.4%	31	56,651	149,775	264.4%	1.0000	1.0309	1.0212	0.1250	0.0000	0.875	0.854	4.5%	0.6879
	2024	69,838	194,078	277.9%	27	45,971	127,753	277.9%	1.0000	1.0257	1.0212	0.1310	0.0000	0.869	0.848	4.5%	0.6583
	2025	58,825	170,079	289.1%	23	37,055	107,135	289.1%	1.0000	1.0154	1.0212	0.1369	0.0000	0.863	0.842	4.5%	0.6299
	2026	49,221	147,568	299.8%	20	29,669	88,952	299.8%	1.0000	1.0123	1.0212	0.1429	0.0000	0.857	0.837	4.5%	0.6028
	2027	40,914	127,193	310.9%	17	23,600	73,369	310.9%	1.0000	1.0128	1.0212	0.1489	0.0000	0.851	0.831	4.5%	0.5768
	2028	33,788	109,448	323.9%	14	18,651	60,414	323.9%	1.0000	1.0184	1.0212	0.1550	0.0000	0.845	0.826	4.5%	0.5520
	2029	27,723	94,193	339.8%	12	14,644	49,754	339.8%	1.0000	1.0262	1.0212	0.1613	0.0000	0.839	0.820	4.5%	0.5282
	2030	22,597	81,511	360.7%	10	11,422	41,201	360.7%	1.0000	1.0400	1.0212	0.1679	0.0000	0.832	0.815	4.5%	0.5055
	2031	18,292	70,531	385.6%	8	8,848	34,116	385.6%	1.0000	1.0486	1.0212	0.1748	0.0000	0.825	0.810	4.5%	0.4837
	2032	14,700	60,542	411.8%	7	6,804	28,024	411.8%	1.0000	1.0495	1.0212	0.1821	0.0000	0.818	0.804	4.5%	0.4629
	2033	11,722	51,221	437.0%	5	5,192	22,688	437.0%	1.0000	1.0443	1.0212	0.1898	0.0000	0.810	0.797	4.5%	0.4429
	2034	9,269	42,631	459.9%	4	3,929	18,070	459.9%	1.0000	1.0379	1.0212	0.1981	0.0000	0.802	0.791	4.5%	0.4239
	2035	7,262	34,701	477.8%	3	2,946	14,075	477.8%	1.0000	1.0262	1.0212	0.2068	0.0000	0.793	0.783	4.5%	0.4056
	2036	5,634	27,509	488.3%	3	2,187	10,678	488.3%	1.0000	1.0110	1.0212	0.2159	0.0000	0.784	0.776	4.5%	0.3882
	2037	4,325	21,409	495.0%	2	1,607	7,952	495.0%	1.0000	1.0045	1.0212	0.2252	0.0000	0.775	0.768	4.5%	0.3714
	2038	3,285	16,452	500.9%	2	1,168	5,848	500.9%	1.0000	1.0043	1.0212	0.2349	0.0000	0.765	0.759	4.5%	0.3554
	2039	2,466	12,480	506.0%	1	839	4,245	506.0%	1.0000	1.0044	1.0212	0.2448	0.0000	0.755	0.751	4.5%	0.3401
	2040	1,830	9,414	514.5%	1	596	3,064	514.5%	1.0000	1.0124	1.0212	0.2549	0.0000	0.745	0.742	4.5%	0.3255
	2041	1,341	7,127	531.7%	1	418	2,220	531.7%	1.0000	1.0309	1.0212	0.2656	0.0000	0.734	0.733	4.5%	0.3115
	2042	969	5,345	551.5%	0	289	1,593	551.5%	1.0000	1.0373	1.0212	0.2770	0.0000	0.723	0.723	4.5%	0.2981
	2043	690	3,953	572.7%	0	197	1,127	572.7%	1.0000	1.0409	1.0212	0.2895	0.0000	0.710	0.712	4.5%	0.2852
	2044	483	2,866	592.9%	0	132	782	592.9%	1.0000	1.0409	1.0212	0.3035	0.0000	0.696	0.700	4.5%	0.2729
2045	332	2,107	635.2%	0	87	550	635.2%	1.0000	1.0811	1.0212	0.3198	0.0000	0.680	0.686	4.5%	0.2612	
2046	222	1,440	647.8%	0	56	360	647.8%	1.0000	1.0328	1.0212	0.3383	0.0000	0.662	0.670	4.5%	0.2499	
2047	145	953	657.5%	0	35	228	657.5%	1.0000	1.0323	1.0212	0.3591	0.0000	0.641	0.652	4.5%	0.2392	
2048	91	610	667.6%	0	21	140	667.6%	1.0000	1.0382	1.0212	0.3836	0.0000	0.616	0.630	4.5%	0.2289	
2049	55	375	678.4%	0	12	82	678.4%	1.0000	1.0454	1.0212	0.4124	0.0000	0.588	0.605	4.5%	0.2190	
2050	32	219	690.6%	0	7	46	690.6%	1.0000	1.0546	1.0212	0.4454	0.0000	0.555	0.575	4.5%	0.2096	
2051	17	121	704.8%	0	3	24	704.8%	1.0000	1.0658	1.0212	0.4828	0.0000	0.517	0.540	4.5%	0.2006	
2052	9	62	721.0%	0	2	12	721.0%	1.0000	1.0787	1.0212	0.5246	0.0000	0.475	0.501	4.5%	0.1919	
2053	4	29	739.6%	0	1	5	739.6%	1.0000	1.0945	1.0212	0.5706	0.0000	0.429	0.458	4.5%	0.1837	
2054	2	12	760.1%	0	0	2	760.1%	1.0000	1.1128	1.0212	0.6208	0.0000	0.379	0.411	4.5%	0.1758	
Past		2,954,731	3,334,771	112.9%	2,159	4,529,940	4,437,524	98.0%									
Future		1,581,537	4,029,336	254.8%	632	1,222,169	3,005,915	245.9%									
Lifetime		4,536,268	7,364,107	162.3%	2,791	5,752,109	7,443,439	129.4%									

**Attachment 4**  
**MetLife Insurance Company USA**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	95,895	0	0.0%	0.0%	207,171	0	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	194,227	0	0.0%	0.0%	401,540	0	0.0%	0.0%	0.0%	4.5%	2.0674
	1999	197,829	0	0.0%	0.0%	391,374	0	0.0%	0.0%	0.0%	4.5%	1.9783
	2000	193,940	0	0.0%	0.0%	367,159	0	0.0%	0.0%	0.0%	4.5%	1.8932
	2001	191,046	0	0.0%	0.0%	346,105	0	0.0%	0.0%	0.0%	4.5%	1.8116
	2002	188,690	5,088	2.7%	0.5%	327,116	8,821	2.7%	0.4%	0.4%	4.5%	1.7336
	2003	185,478	0	0.0%	0.4%	307,702	0	0.0%	0.4%	0.4%	4.5%	1.6590
	2004	181,718	108,863	59.9%	8.0%	288,482	172,823	59.9%	6.9%	6.9%	4.5%	1.5875
	2005	174,542	146,707	84.1%	16.3%	265,158	222,872	84.1%	13.9%	13.9%	4.5%	1.5192
	2006	172,046	103,388	60.1%	20.5%	250,110	150,300	60.1%	17.6%	17.6%	4.5%	1.4537
	2007	169,337	14,380	8.5%	19.5%	235,573	20,004	8.5%	17.0%	17.0%	4.5%	1.3911
	2008	163,813	373,207	227.8%	35.6%	218,074	496,827	227.8%	29.7%	29.7%	4.5%	1.3312
	2009	164,073	561,180	342.0%	57.8%	209,015	714,895	342.0%	46.8%	46.8%	4.5%	1.2739
	2010	150,226	467,300	311.1%	73.5%	183,133	569,665	311.1%	58.9%	58.9%	4.5%	1.2191
2011	149,769	252,364	168.5%	79.0%	174,715	294,397	168.5%	63.5%	63.5%	4.5%	1.1666	
2012	149,156	328,472	220.2%	86.7%	166,507	366,682	220.2%	69.5%	69.5%	4.5%	1.1163	
2013	140,786	367,041	260.7%	95.3%	150,395	392,093	260.7%	75.9%	75.9%	4.5%	1.0683	
2014	139,347	352,693	253.1%	102.6%	142,447	360,541	253.1%	81.4%	81.4%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	141,246	326,584	231.2%	108.4%	138,172	319,475	231.2%	85.7%	85.7%	4.5%	0.9782
	2016	140,017	444,573	317.5%	117.3%	131,071	416,168	317.5%	91.9%	91.9%	4.5%	0.9361
	2017	126,048	452,503	359.0%	126.3%	112,913	405,351	359.0%	97.9%	97.9%	4.5%	0.8958
	2018	111,142	374,488	336.9%	132.9%	95,273	321,019	336.9%	102.4%	102.4%	4.5%	0.8572
	2019	97,323	365,169	375.2%	139.4%	79,835	299,551	375.2%	106.6%	106.6%	4.5%	0.8203
	2020	84,638	349,168	412.5%	145.7%	66,440	274,091	412.5%	110.5%	110.5%	4.5%	0.7850
	2021	73,099	328,730	449.7%	151.6%	54,910	246,936	449.7%	114.0%	114.0%	4.5%	0.7512
	2022	62,693	306,090	488.2%	157.1%	45,066	220,028	488.2%	117.1%	117.1%	4.5%	0.7188
	2023	53,399	282,141	528.4%	162.2%	36,732	194,078	528.4%	119.9%	119.9%	4.5%	0.6879
	2024	45,169	257,196	569.4%	166.8%	29,733	169,301	569.4%	122.4%	122.4%	4.5%	0.6583
	2025	37,948	231,619	610.4%	171.1%	23,904	145,899	610.4%	124.5%	124.5%	4.5%	0.6299
	2026	31,667	206,034	650.6%	174.8%	19,088	124,194	650.6%	126.4%	126.4%	4.5%	0.6028
	2027	26,250	181,345	690.9%	178.2%	15,142	104,605	690.9%	127.9%	127.9%	4.5%	0.5768
	2028	21,614	158,286	732.3%	181.2%	11,931	87,372	732.3%	129.2%	129.2%	4.5%	0.5520
	2029	17,679	137,459	777.5%	183.8%	9,338	72,609	777.5%	130.3%	130.3%	4.5%	0.5282
	2030	14,361	119,085	829.2%	186.0%	7,259	60,194	829.2%	131.3%	131.3%	4.5%	0.5055
	2031	11,583	103,196	890.9%	188.0%	5,603	49,916	890.9%	132.0%	132.0%	4.5%	0.4837
	2032	9,271	89,439	964.7%	189.8%	4,291	41,399	964.7%	132.7%	132.7%	4.5%	0.4629
	2033	7,360	77,346	1050.9%	191.3%	3,260	34,260	1050.9%	133.2%	133.2%	4.5%	0.4429
	2034	5,791	66,528	1148.7%	192.7%	2,455	28,199	1148.7%	133.7%	133.7%	4.5%	0.4239
	2035	4,513	56,692	1256.1%	193.8%	1,831	22,995	1256.1%	134.0%	134.0%	4.5%	0.4056
	2036	3,482	47,657	1368.8%	194.8%	1,351	18,498	1368.8%	134.4%	134.4%	4.5%	0.3882
	2037	2,657	39,407	1483.1%	195.6%	987	14,637	1483.1%	134.6%	134.6%	4.5%	0.3714
	2038	2,004	32,029	1597.8%	196.3%	712	11,384	1597.8%	134.8%	134.8%	4.5%	0.3554
	2039	1,494	25,613	1714.1%	196.9%	508	8,712	1714.1%	134.9%	134.9%	4.5%	0.3401
	2040	1,100	20,196	1835.8%	197.3%	358	6,574	1835.8%	135.0%	135.0%	4.5%	0.3255
	2041	799	15,766	1972.4%	197.6%	249	4,911	1972.4%	135.1%	135.1%	4.5%	0.3115
	2042	573	12,232	2136.4%	197.9%	171	3,646	2136.4%	135.2%	135.2%	4.5%	0.2981
	2043	404	9,436	2338.0%	198.1%	115	2,691	2338.0%	135.2%	135.2%	4.5%	0.2852
	2044	279	7,225	2586.4%	198.3%	76	1,972	2586.4%	135.3%	135.3%	4.5%	0.2729
	2045	189	5,490	2901.9%	198.4%	49	1,434	2901.9%	135.3%	135.3%	4.5%	0.2612
	2046	125	4,140	3313.9%	198.5%	31	1,035	3313.9%	135.3%	135.3%	4.5%	0.2499
	2047	80	3,076	3843.4%	198.6%	19	736	3843.4%	135.3%	135.3%	4.5%	0.2392
	2048	49	2,250	4554.1%	198.6%	11	515	4554.1%	135.3%	135.3%	4.5%	0.2289
	2049	29	1,618	5560.8%	198.7%	6	354	5560.8%	135.3%	135.3%	4.5%	0.2190
	2050	16	1,144	7064.2%	198.7%	3	240	7064.2%	135.3%	135.3%	4.5%	0.2096
2051	8	795	9457.9%	198.7%	2	159	9457.9%	135.3%	135.3%	4.5%	0.2006	
2052	4	546	13647.7%	198.7%	1	105	13647.7%	135.3%	135.3%	4.5%	0.1919	
2053	2	373	21751.4%	198.7%	0	68	21751.4%	135.3%	135.3%	4.5%	0.1837	
2054	1	254	39531.3%	198.7%	0	45	39531.3%	135.3%	135.3%	4.5%	0.1758	
Past		3,001,917	3,080,684	102.6%		4,631,776	3,769,921	81.4%				
Future		1,136,110	5,142,919	452.7%		898,899	3,715,356	413.3%				
Lifetime		4,138,027	8,223,603	198.7%		5,530,675	7,485,277	135.3%				

**Attachment 4**  
**MetLife Insurance Company USA**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with 59.3% Increase**  
**LTC3+ Tax-Qualified Nursing Facility Only 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	95,895	0	0.0%	0.0%	207,171	0	0.0%	0.0%	0.0%	4.5%	2.1604
	1998	194,227	0	0.0%	0.0%	401,540	0	0.0%	0.0%	0.0%	4.5%	2.0674
	1999	197,829	0	0.0%	0.0%	391,374	0	0.0%	0.0%	0.0%	4.5%	1.9783
	2000	193,940	0	0.0%	0.0%	367,159	0	0.0%	0.0%	0.0%	4.5%	1.8932
	2001	191,046	0	0.0%	0.0%	346,105	0	0.0%	0.0%	0.0%	4.5%	1.8116
	2002	188,690	5,088	2.7%	0.5%	327,116	8,821	2.7%	0.4%	0.4%	4.5%	1.7336
	2003	185,478	0	0.0%	0.4%	307,702	0	0.0%	0.4%	0.4%	4.5%	1.6590
	2004	181,718	108,863	59.9%	8.0%	288,482	172,823	59.9%	6.9%	6.9%	4.5%	1.5875
	2005	174,542	146,707	84.1%	16.3%	265,158	222,872	84.1%	13.9%	13.9%	4.5%	1.5192
	2006	172,046	103,388	60.1%	20.5%	250,110	150,300	60.1%	17.6%	17.6%	4.5%	1.4537
	2007	169,337	14,380	8.5%	19.5%	235,573	20,004	8.5%	17.0%	17.0%	4.5%	1.3911
	2008	163,813	373,207	227.8%	35.6%	218,074	496,827	227.8%	29.7%	29.7%	4.5%	1.3312
	2009	164,073	561,180	342.0%	57.8%	209,015	714,895	342.0%	46.8%	46.8%	4.5%	1.2739
	2010	150,226	467,300	311.1%	73.5%	183,133	569,665	311.1%	58.9%	58.9%	4.5%	1.2191
2011	149,769	252,364	168.5%	79.0%	174,715	294,397	168.5%	63.5%	63.5%	4.5%	1.1666	
2012	149,156	328,472	220.2%	86.7%	166,507	366,682	220.2%	69.5%	69.5%	4.5%	1.1163	
2013	140,786	367,041	260.7%	95.3%	150,395	392,093	260.7%	75.9%	75.9%	4.5%	1.0683	
2014	139,347	352,693	253.1%	102.6%	142,447	360,541	253.1%	81.4%	81.4%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	141,266	326,584	231.2%	108.4%	138,191	319,475	231.2%	85.7%	85.7%	4.5%	0.9782
	2016	148,751	444,459	298.8%	117.0%	139,247	416,061	298.8%	91.8%	91.8%	4.5%	0.9361
	2017	178,018	448,637	252.0%	123.9%	159,468	401,888	252.0%	96.8%	96.8%	4.5%	0.8958
	2018	162,618	363,689	223.6%	128.4%	139,399	311,762	223.6%	100.2%	100.2%	4.5%	0.8528
	2019	142,398	348,393	244.7%	132.8%	116,810	285,789	244.7%	103.4%	103.4%	4.5%	0.8203
	2020	123,837	329,893	266.4%	137.0%	97,210	258,961	266.4%	106.3%	106.3%	4.5%	0.7850
	2021	106,953	309,339	289.2%	141.1%	80,341	232,369	289.2%	109.0%	109.0%	4.5%	0.7512
	2022	91,728	287,566	313.5%	144.9%	65,937	206,712	313.5%	111.4%	111.4%	4.5%	0.7188
	2023	78,129	264,892	339.0%	148.6%	53,743	182,214	339.0%	113.6%	113.6%	4.5%	0.6879
	2024	66,088	241,401	365.3%	152.0%	43,503	158,904	365.3%	115.5%	115.5%	4.5%	0.6583
	2025	55,522	217,352	391.5%	155.1%	34,974	136,912	391.5%	117.2%	117.2%	4.5%	0.6299
	2026	46,332	193,318	417.2%	157.8%	27,928	116,529	417.2%	118.7%	118.7%	4.5%	0.6028
	2027	38,405	170,137	443.0%	160.3%	22,153	98,140	443.0%	119.9%	119.9%	4.5%	0.5768
	2028	31,623	148,494	469.6%	162.6%	17,456	81,967	469.6%	121.0%	121.0%	4.5%	0.5520
	2029	25,865	128,951	498.5%	164.5%	13,663	68,114	498.5%	121.9%	121.9%	4.5%	0.5282
	2030	21,011	111,711	531.7%	166.2%	10,621	56,467	531.7%	122.6%	122.6%	4.5%	0.5055
	2031	16,946	96,803	571.2%	167.8%	8,197	46,824	571.2%	123.2%	123.2%	4.5%	0.4837
	2032	13,564	83,897	618.5%	169.1%	6,278	38,834	618.5%	123.8%	123.8%	4.5%	0.4629
	2033	10,768	72,553	673.8%	170.4%	4,770	32,137	673.8%	124.2%	124.2%	4.5%	0.4429
	2034	8,473	62,404	736.5%	171.4%	3,591	26,451	736.5%	124.6%	124.6%	4.5%	0.4239
	2035	6,603	53,177	805.3%	172.3%	2,678	21,570	805.3%	124.9%	124.9%	4.5%	0.4056
	2036	5,094	44,703	877.6%	173.1%	1,977	17,351	877.6%	125.2%	125.2%	4.5%	0.3882
	2037	3,887	36,963	950.9%	173.8%	1,444	13,730	950.9%	125.4%	125.4%	4.5%	0.3714
	2038	2,933	30,043	1024.4%	174.4%	1,042	10,678	1024.4%	125.5%	125.5%	4.5%	0.3554
	2039	2,186	24,025	1099.0%	174.8%	744	8,172	1099.0%	125.7%	125.7%	4.5%	0.3401
	2040	1,610	18,944	1177.0%	175.2%	524	6,166	1177.0%	125.8%	125.8%	4.5%	0.3255
	2041	1,169	14,789	1264.6%	175.4%	364	4,606	1264.6%	125.8%	125.8%	4.5%	0.3115
	2042	838	11,473	1369.7%	175.7%	250	3,420	1369.7%	125.9%	125.9%	4.5%	0.2981
	2043	590	8,850	1498.9%	175.8%	168	2,524	1498.9%	125.9%	125.9%	4.5%	0.2852
	2044	409	6,776	1658.0%	176.0%	112	1,850	1658.0%	126.0%	126.0%	4.5%	0.2729
	2045	277	5,149	1860.3%	176.1%	72	1,345	1860.3%	126.0%	126.0%	4.5%	0.2612
	2046	183	3,883	2124.3%	176.1%	46	971	2124.3%	126.0%	126.0%	4.5%	0.2499
	2047	117	2,885	2463.8%	176.2%	28	690	2463.8%	126.0%	126.0%	4.5%	0.2392
	2048	72	2,110	2919.4%	176.2%	17	483	2919.4%	126.0%	126.0%	4.5%	0.2289
	2049	43	1,518	3564.7%	176.3%	9	332	3564.7%	126.0%	126.0%	4.5%	0.2190
	2050	24	1,073	4528.4%	176.3%	5	225	4528.4%	126.0%	126.0%	4.5%	0.2096
2051	12	745	6062.9%	176.3%	2	149	6062.9%	126.0%	126.0%	4.5%	0.2006	
2052	6	512	8748.8%	176.3%	1	98	8748.8%	126.0%	126.0%	4.5%	0.1919	
2053	3	350	13943.6%	176.3%	0	64	13943.6%	126.0%	126.0%	4.5%	0.1837	
2054	1	239	25341.3%	176.3%	0	42	25341.3%	126.0%	126.0%	4.5%	0.1758	
Past		3,001,917	3,080,684	102.6%		4,631,776	3,769,921	81.4%				
Future		1,534,351	4,918,679	320.6%		1,192,964	3,570,975	299.3%				
Lifetime		4,536,268	7,999,362	176.3%		5,824,740	7,340,896	126.0%				

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

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	75,281		0	
2006	60,481		0	
2007	169,599		108,176	
2008	351,839		0	
2009	119,361		6,988	
2010	401,602		0	
2011	358,715		0	
2012	1,898,981		112,709	
2013	2,929,349		22,013	
2014	3,231,398	20,044,994	342,943	1,974,526

(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 Nursing Facility Only Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,326,198	43,298	1.9%
2	2,207,915	0	0.0%
3	2,142,601	199,443	9.3%
4	2,067,637	436,429	21.1%
5	2,027,984	449,948	22.2%
6	1,984,596	1,213,979	61.2%
7	1,928,230	2,030,194	105.3%
8	1,880,817	2,024,943	107.7%
9	1,830,923	1,433,494	78.3%
10	1,782,079	2,590,747	145.4%
11	1,725,688	3,255,732	188.7%
12	1,665,122	3,605,332	216.5%
13	1,603,587	2,918,099	182.0%
14	1,513,800	2,428,684	160.4%
15	1,453,487	3,110,518	214.0%
16	1,410,737	5,289,732	375.0%
17	1,349,958	3,315,489	245.6%
18	1,359,629	4,084,221	300.4%
19	1,340,323	4,258,488	317.7%
20	1,255,943	4,136,921	329.4%
21	1,127,124	4,006,180	355.4%
22	992,522	3,805,842	383.5%
23	868,149	3,572,254	411.5%
24	754,322	3,333,796	442.0%
25	651,118	3,093,594	475.1%
26	558,395	2,854,139	511.1%
27	475,836	2,619,042	550.4%
28	402,970	2,387,412	592.5%
29	339,211	2,166,306	638.6%
30	283,892	1,957,115	689.4%
31	236,288	1,761,758	745.6%
32	195,649	1,581,528	808.3%
33	161,221	1,416,624	878.7%
34	132,267	1,265,487	956.8%
35	108,084	1,127,472	1043.1%
36	88,015	1,001,272	1137.6%
37	71,456	887,191	1241.6%
38	57,862	785,045	1356.7%
39	46,755	695,258	1487.0%
40	37,716	613,916	1627.7%
41	30,384	541,832	1783.3%
42	24,451	479,427	1960.8%
43	19,660	429,068	2182.4%
44	15,796	383,434	2427.4%
45	12,681	342,228	2698.7%
46	10,170	306,535	3014.1%
47	8,144	274,798	3374.2%
48	6,509	246,018	3779.8%
49	5,188	219,540	4231.6%
50	4,122	194,308	4714.1%
51	3,261	168,928	5179.6%
52	2,568	144,795	5638.6%
53	2,010	122,774	6107.8%
54	1,563	102,694	6570.9%
55	1,206	84,331	6994.6%
56	922	68,744	7457.2%
57	698	55,263	7922.2%
58	522	43,879	8413.4%
59	384	34,537	8982.6%
60	279	27,240	9768.1%
<b>Total</b>	<b>42,596,623</b>	<b>92,027,297</b>	<b>216.0%</b>

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

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	211,176	0	0.0%
2	202,785	0	0.0%
3	196,546	0	0.0%
4	192,628	0	0.0%
5	188,779	5,062	2.7%
6	187,005	0	0.0%
7	184,783	595,819	322.4%
8	178,600	68,666	38.4%
9	173,015	224,996	130.0%
10	171,187	713,525	416.8%
11	168,162	440,104	261.7%
12	164,064	261,282	159.3%
13	157,732	1,535	1.0%
14	149,790	160,993	107.5%
15	144,698	416,985	288.2%
16	144,103	339,818	235.8%
17	135,644	134,847	99.4%
18	143,685	327,397	227.9%
19	141,253	378,894	268.2%
20	131,302	364,635	277.7%
21	117,244	350,535	299.0%
22	102,835	331,062	321.9%
23	89,567	309,161	345.2%
24	77,461	285,597	368.7%
25	66,512	261,147	392.6%
26	56,701	235,355	415.1%
27	47,991	209,481	436.5%
28	40,330	183,209	454.3%
29	33,652	158,599	471.3%
30	27,881	136,590	489.9%
31	22,936	117,296	511.4%
32	18,733	101,027	539.3%
33	15,188	87,320	574.9%
34	12,221	74,717	611.4%
35	9,754	63,201	648.0%
36	7,717	52,651	682.2%
37	6,050	43,102	712.5%
38	4,695	34,350	731.6%
39	3,605	26,780	742.8%
40	2,738	20,581	751.6%
41	2,056	15,612	759.4%
42	1,525	11,726	768.9%
43	1,117	8,819	789.2%
44	808	6,606	817.1%
45	577	4,873	844.5%
46	406	3,569	879.7%
47	280	2,610	931.0%
48	190	1,826	962.6%
49	125	1,225	977.1%
50	80	796	988.5%
51	50	498	999.0%
52	30	298	1009.4%
53	17	169	1020.3%
54	9	90	1032.2%
55	4	44	1045.6%
56	2	20	1060.6%
57	1	8	1077.0%
58	0	3	1094.8%
59	0	1	1111.6%
60	0	0	1133.6%
<b>Total</b>	<b>4,138,027</b>	<b>7,575,109</b>	<b>183.1%</b>

**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-130642241

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](mailto:treilly1@metlife.com), or by telephone at 860-656-3813.

Sincerely,



**Timothy McLinden**  
Vice President  
MetLife Insurance Company USA