

**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-130642447  
SERFF Status: Assigned  
State Tr Num: MILL-130642447  
State Status: Received Review in Progress  
Co Tr Num: LTC4 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 53.8% increase on 36 PA policyholders of MetLife Insurance Company USA form H-LTC4JFQ15.  
(LTC4 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: 53.8%  
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: 08/25/2016  
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-LTC4JFQ15, et al. is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1998. The form was issued in Pennsylvania from November 1998 through January 2001 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

- 1.A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.On April 14, 2015, the company requested a rate increase of 46.2%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.8% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

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

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

**State:** Pennsylvania **Filing Company:** MetLife Insurance Company USA  
**TOI/Sub-TOI:** LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified  
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policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

## Company and Contact

### Filing Contact Information

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

### Filing Company Information

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

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

## Filing Fees

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

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company USA	\$100.00	08/17/2016	112604977

SERFF Tracking #:

MILL-130642447

State Tracking #:

MILL-130642447

Company Tracking #:

LTC4 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

### Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

10/17/2015

Filing Method of Last Filing:

Review and Approval

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	%	53.800%	\$31,821	36	\$59,146	53.800%	53.800%

**SERFF Tracking #:**

MILL-130642447

**State Tracking #:**

MILL-130642447

**Company Tracking #:**

LTC4 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

## 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-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-129889208 Percent Rate Change Request: 53.8	PA_LTC4_FO_Q_Prem_Current_20160817.pdf, PA_LTC4_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-LTC4JFQ15, et al.**

**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
18-39	164.14	155.02	145.90	18-39	16.41	15.50	14.59
40	164.14	155.02	145.90	40	16.41	15.50	14.59
41	173.26	164.14	155.02	41	17.33	16.41	15.50
42	173.26	164.14	155.02	42	17.33	16.41	15.50
43	182.38	173.26	164.14	43	18.24	17.33	16.41
44	191.50	182.38	164.14	44	19.15	18.24	16.41
45	191.50	182.38	173.26	45	19.15	18.24	17.33
46	200.62	191.50	173.26	46	20.06	19.15	17.33
47	209.73	200.62	182.38	47	20.97	20.06	18.24
48	209.73	200.62	191.50	48	20.97	20.06	19.15
49	218.85	209.73	191.50	49	21.89	20.97	19.15
50	227.97	218.85	200.62	50	22.80	21.89	20.06
51	237.09	227.97	209.73	51	23.71	22.80	20.97
52	255.33	246.21	227.97	52	25.53	24.62	22.80
53	273.57	255.33	237.09	53	27.36	25.53	23.71
54	282.69	264.45	246.21	54	28.27	26.44	24.62
55	300.92	282.69	264.45	55	30.09	28.27	26.44
56	319.16	300.92	273.57	56	31.92	30.09	27.36
57	337.40	319.16	291.80	57	33.74	31.92	29.18
58	364.76	337.40	310.04	58	36.48	33.74	31.00
59	382.99	355.64	319.16	59	38.30	35.56	31.92
60	410.35	373.87	337.40	60	41.04	37.39	33.74
61	446.83	410.35	364.76	61	44.68	41.04	36.48
62	474.18	437.71	392.11	62	47.42	43.77	39.21
63	519.78	474.18	428.59	63	51.98	47.42	42.86
64	556.25	510.66	465.06	64	55.63	51.07	46.51
65	601.85	556.25	501.54	65	60.18	55.63	50.15
66	656.56	601.85	547.13	66	65.66	60.18	54.71
67	720.39	656.56	592.73	67	72.04	65.66	59.27
68	784.23	711.27	638.32	68	78.42	71.13	63.83
69	857.18	775.11	693.04	69	85.72	77.51	69.30

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	939.25	848.06	756.87	70	93.92	84.81	75.69
71	1,039.55	939.25	829.82	71	103.96	93.92	82.98
72	1,158.10	1,039.55	911.89	72	115.81	103.96	91.19
73	1,285.77	1,148.98	1,003.08	73	128.58	114.90	100.31
74	1,431.67	1,267.53	1,103.39	74	143.17	126.75	110.34
75	1,586.69	1,404.31	1,212.81	75	158.67	140.43	121.28
76	1,769.07	1,559.33	1,349.60	76	176.91	155.93	134.96
77	1,978.80	1,750.83	1,513.74	77	197.88	175.08	151.37
78	2,215.89	1,951.45	1,687.00	78	221.59	195.14	168.70
79	2,471.22	2,179.42	1,878.49	79	247.12	217.94	187.85
80		2,434.75	2,097.35	80	276.30	243.47	209.73
81		2,690.08	2,316.20	81	305.48	269.01	231.62
82		2,972.76	2,562.41	82	338.31	297.28	256.24
83		3,291.92	2,835.98	83	373.87	329.19	283.60
84		3,638.44	3,136.90	84	413.09	363.84	313.69
				85	456.86	402.14	347.43
				86	514.31	453.21	391.20
				87	579.05	509.75	440.44
				88	651.09	572.67	495.16
				89	732.25	644.71	557.16
				90	828.91	724.95	626.47
				91	926.48	816.14	704.89
				92	1,042.29	917.36	792.43
				93	1,172.69	1,032.26	891.83
				94	1,319.51	1,160.84	1,003.08
				95	1,483.65	1,306.74	1,128.92
				96	1,669.67	1,469.97	1,269.35
				97	1,878.49	1,653.26	1,428.02
				98	2,112.85	1,860.26	1,606.75
				99	2,376.39	2,091.88	1,807.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	209.73	200.62	182.38	18-39	20.97	20.06	18.24
40	209.73	200.62	182.38	40	20.97	20.06	18.24
41	218.85	209.73	191.50	41	21.89	20.97	19.15
42	218.85	209.73	191.50	42	21.89	20.97	19.15
43	227.97	218.85	200.62	43	22.80	21.89	20.06
44	237.09	227.97	209.73	44	23.71	22.80	20.97
45	246.21	227.97	209.73	45	24.62	22.80	20.97
46	255.33	237.09	218.85	46	25.53	23.71	21.89
47	255.33	246.21	227.97	47	25.53	24.62	22.80
48	264.45	246.21	227.97	48	26.44	24.62	22.80
49	273.57	255.33	237.09	49	27.36	25.53	23.71
50	282.69	264.45	246.21	50	28.27	26.44	24.62
51	291.80	273.57	255.33	51	29.18	27.36	25.53
52	310.04	291.80	264.45	52	31.00	29.18	26.44
53	328.28	300.92	273.57	53	32.83	30.09	27.36
54	337.40	319.16	291.80	54	33.74	31.92	29.18
55	355.64	328.28	300.92	55	35.56	32.83	30.09
56	382.99	355.64	319.16	56	38.30	35.56	31.92
57	401.23	373.87	346.52	57	40.12	37.39	34.65
58	428.59	401.23	364.76	58	42.86	40.12	36.48
59	465.06	428.59	392.11	59	46.51	42.86	39.21
60	492.42	455.95	419.47	60	49.24	45.59	41.95
61	528.90	492.42	455.95	61	52.89	49.24	45.59
62	574.49	538.02	492.42	62	57.45	53.80	49.24
63	620.09	583.61	538.02	63	62.01	58.36	53.80
64	674.80	629.20	583.61	64	67.48	62.92	58.36
65	729.51	683.92	638.32	65	72.95	68.39	63.83
66	793.34	747.75	693.04	66	79.33	74.77	69.30
67	857.18	811.58	756.87	67	85.72	81.16	75.69
68	930.13	875.41	820.70	68	93.01	87.54	82.07
69	1,003.08	948.37	893.65	69	100.31	94.84	89.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (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-LTC4JFQ15, et al.**

**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
70	1,085.15	1,030.44	966.60	70	108.51	103.04	96.66
71	1,212.81	1,148.98	1,085.15	71	121.28	114.90	108.51
72	1,349.60	1,285.77	1,212.81	72	134.96	128.58	121.28
73	1,495.50	1,431.67	1,358.72	73	149.55	143.17	135.87
74	1,668.76	1,595.81	1,513.74	74	166.88	159.58	151.37
75	1,860.26	1,778.19	1,696.12	75	186.03	177.82	169.61
76	2,069.99	1,978.80	1,887.61	76	207.00	197.88	188.76
77	2,307.08	2,206.77	2,106.47	77	230.71	220.68	210.65
78	2,580.65	2,471.22	2,352.68	78	258.06	247.12	235.27
79	2,872.45	2,744.79	2,617.12	79	287.25	274.48	261.71
				80	320.07	306.40	291.80
				81	353.81	338.31	322.81
				82	391.20	373.87	356.55
				83	436.80	414.00	394.85
				84	477.83	465.06	435.88
				85	527.98	505.19	482.39
				86	594.55	569.02	543.49
				87	668.42	640.15	610.97
				88	752.31	719.48	687.57
				89	846.23	809.76	773.28
				90	952.01	910.98	869.94
				91	1,070.56	1,024.96	981.19
				92	1,204.61	1,152.63	1,100.65
				93	1,355.07	1,296.71	1,238.35
				94	1,524.68	1,459.02	1,392.46
				95	1,715.27	1,641.40	1,566.63
				96	1,929.56	1,845.67	1,762.68
				97	2,170.30	2,076.37	1,983.36
				98	2,442.04	2,336.26	2,230.48
				99	2,746.61	2,628.07	2,509.52

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	237.09	227.97	209.73	18-39	23.71	22.80	20.97
40	237.09	227.97	209.73	40	23.71	22.80	20.97
41	246.21	237.09	218.85	41	24.62	23.71	21.89
42	255.33	246.21	227.97	42	25.53	24.62	22.80
43	264.45	255.33	237.09	43	26.44	25.53	23.71
44	273.57	264.45	246.21	44	27.36	26.44	24.62
45	282.69	273.57	255.33	45	28.27	27.36	25.53
46	300.92	282.69	264.45	46	30.09	28.27	26.44
47	310.04	291.80	273.57	47	31.00	29.18	27.36
48	319.16	300.92	282.69	48	31.92	30.09	28.27
49	337.40	319.16	291.80	49	33.74	31.92	29.18
50	346.52	328.28	300.92	50	34.65	32.83	30.09
51	355.64	337.40	310.04	51	35.56	33.74	31.00
52	373.87	346.52	319.16	52	37.39	34.65	31.92
53	382.99	355.64	328.28	53	38.30	35.56	32.83
54	401.23	373.87	337.40	54	40.12	37.39	33.74
55	410.35	382.99	346.52	55	41.04	38.30	34.65
56	437.71	410.35	373.87	56	43.77	41.04	37.39
57	474.18	437.71	392.11	57	47.42	43.77	39.21
58	510.66	465.06	419.47	58	51.07	46.51	41.95
59	547.13	501.54	455.95	59	54.71	50.15	45.59
60	583.61	538.02	483.30	60	58.36	53.80	48.33
61	638.32	583.61	528.90	61	63.83	58.36	52.89
62	702.16	638.32	574.49	62	70.22	63.83	57.45
63	765.99	693.04	620.09	63	76.60	69.30	62.01
64	829.82	756.87	674.80	64	82.98	75.69	67.48
65	911.89	829.82	738.63	65	91.19	82.98	73.86
66	984.84	893.65	793.34	66	98.48	89.37	79.33
67	1,066.91	966.60	857.18	67	106.69	96.66	85.72
68	1,158.10	1,039.55	921.01	68	115.81	103.96	92.10
69	1,249.29	1,121.62	993.96	69	124.93	112.16	99.40

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,349.60	1,212.81	1,066.91	70	134.96	121.28	106.69
71	1,495.50	1,349.60	1,194.58	71	149.55	134.96	119.46
72	1,659.64	1,495.50	1,331.36	72	165.96	149.55	133.14
73	1,842.02	1,659.64	1,477.26	73	184.20	165.96	147.73
74	2,042.63	1,851.14	1,650.52	74	204.26	185.11	165.05
75	2,261.49	2,051.75	1,842.02	75	226.15	205.18	184.20
76	2,516.82	2,288.84	2,051.75	76	251.68	228.88	205.18
77	2,808.62	2,553.29	2,288.84	77	280.86	255.33	228.88
78	3,127.78	2,845.10	2,553.29	78	312.78	284.51	255.33
79	3,483.42	3,164.26	2,845.10	79	348.34	316.43	284.51
				80	388.47	352.90	317.34
				81	428.59	389.38	350.17
				82	474.18	431.32	387.55
				83	523.42	476.01	427.68
				84	578.14	525.25	473.27
				85	638.32	579.96	521.60
				86	718.57	652.91	587.26
				87	807.93	734.07	676.62
				88	909.15	826.17	743.19
				89	1,023.14	929.22	836.20
				90	1,150.81	1,045.94	940.16
				91	1,294.88	1,176.34	1,057.79
				92	1,456.29	1,323.15	1,190.02
				93	1,638.67	1,488.20	1,338.65
				94	1,842.93	1,674.23	1,506.44
				95	2,073.64	1,883.97	1,694.29
				96	2,332.62	2,119.23	1,905.85
				97	2,623.51	2,383.68	2,143.85
				98	2,951.79	2,681.87	2,411.95
				99	3,321.10	3,017.44	2,713.79

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	282.69	273.57	255.33	18-39	28.27	27.36	25.53
40	282.69	273.57	255.33	40	28.27	27.36	25.53
41	291.80	282.69	264.45	41	29.18	28.27	26.44
42	310.04	291.80	273.57	42	31.00	29.18	27.36
43	319.16	300.92	282.69	43	31.92	30.09	28.27
44	328.28	310.04	291.80	44	32.83	31.00	29.18
45	346.52	328.28	300.92	45	34.65	32.83	30.09
46	355.64	337.40	310.04	46	35.56	33.74	31.00
47	373.87	346.52	319.16	47	37.39	34.65	31.92
48	392.11	364.76	328.28	48	39.21	36.48	32.83
49	401.23	373.87	346.52	49	40.12	37.39	34.65
50	419.47	392.11	355.64	50	41.95	39.21	35.56
51	437.71	401.23	364.76	51	43.77	40.12	36.48
52	455.95	419.47	382.99	52	45.59	41.95	38.30
53	474.18	437.71	401.23	53	47.42	43.77	40.12
54	492.42	455.95	410.35	54	49.24	45.59	41.04
55	510.66	474.18	428.59	55	51.07	47.42	42.86
56	547.13	510.66	465.06	56	54.71	51.07	46.51
57	592.73	547.13	501.54	57	59.27	54.71	50.15
58	638.32	592.73	538.02	58	63.83	59.27	53.80
59	693.04	638.32	583.61	59	69.30	63.83	58.36
60	747.75	693.04	629.20	60	74.77	69.30	62.92
61	811.58	747.75	683.92	61	81.16	74.77	68.39
62	893.65	820.70	738.63	62	89.37	82.07	73.86
63	975.72	893.65	802.46	63	97.57	89.37	80.25
64	1,057.79	966.60	866.30	64	105.78	96.66	86.63
65	1,158.10	1,048.67	939.25	65	115.81	104.87	93.92
66	1,240.17	1,130.74	1,021.32	66	124.02	113.07	102.13
67	1,331.36	1,221.93	1,103.39	67	133.14	122.19	110.34
68	1,422.55	1,313.12	1,194.58	68	142.25	131.31	119.46
69	1,522.86	1,413.43	1,294.88	69	152.29	141.34	129.49

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,632.28	1,522.86	1,404.31	70	163.23	152.29	140.43
71	1,823.78	1,696.12	1,559.33	71	182.38	169.61	155.93
72	2,033.52	1,887.61	1,732.59	72	203.35	188.76	173.26
73	2,261.49	2,097.35	1,924.09	73	226.15	209.73	192.41
74	2,525.94	2,334.44	2,133.82	74	252.59	233.44	213.38
75	2,817.74	2,598.89	2,370.91	75	281.77	259.89	237.09
76	3,136.90	2,890.69	2,644.48	76	313.69	289.07	264.45
77	3,492.54	3,218.97	2,945.41	77	349.25	321.90	294.54
78	3,893.77	3,592.85	3,282.80	78	389.38	359.28	328.28
79	4,340.60	4,003.20	3,656.68	79	434.06	400.32	365.67
				80	483.30	445.91	407.61
				81	533.46	491.51	449.56
				82	589.08	542.57	496.07
				83	651.09	600.02	548.05
				84	718.57	662.03	604.58
				85	793.34	730.42	667.50
				86	892.74	822.52	751.40
				87	1,004.90	924.66	845.32
				88	1,129.83	1,040.47	951.10
				89	1,271.17	1,179.99	1,069.65
				90	1,429.84	1,316.77	1,203.70
				91	1,608.57	1,480.91	1,353.25
				92	1,810.10	1,666.02	1,522.86
				93	2,036.25	1,874.85	1,713.44
				94	2,290.67	2,109.20	1,926.82
				95	2,577.00	2,372.74	2,168.47
				96	2,898.90	2,669.10	2,439.31
				97	3,260.92	3,002.85	2,743.88
				98	3,668.53	3,377.64	3,086.75
				99	4,127.22	3,799.85	3,472.48

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	246.21	237.09	218.85	18-39	24.62	23.71	21.89
40	246.21	237.09	218.85	40	24.62	23.71	21.89
41	255.33	246.21	227.97	41	25.53	24.62	22.80
42	264.45	255.33	237.09	42	26.44	25.53	23.71
43	273.57	264.45	246.21	43	27.36	26.44	24.62
44	282.69	273.57	255.33	44	28.27	27.36	25.53
45	291.80	282.69	264.45	45	29.18	28.27	26.44
46	310.04	291.80	273.57	46	31.00	29.18	27.36
47	319.16	300.92	282.69	47	31.92	30.09	28.27
48	328.28	310.04	291.80	48	32.83	31.00	29.18
49	346.52	328.28	300.92	49	34.65	32.83	30.09
50	355.64	337.40	310.04	50	35.56	33.74	31.00
51	364.76	346.52	319.16	51	36.48	34.65	31.92
52	382.99	364.76	337.40	52	38.30	36.48	33.74
53	401.23	373.87	346.52	53	40.12	37.39	34.65
54	410.35	382.99	355.64	54	41.04	38.30	35.56
55	428.59	401.23	373.87	55	42.86	40.12	37.39
56	455.95	428.59	392.11	56	45.59	42.86	39.21
57	492.42	455.95	419.47	57	49.24	45.59	41.95
58	519.78	483.30	446.83	58	51.98	48.33	44.68
59	556.25	519.78	474.18	59	55.63	51.98	47.42
60	592.73	547.13	501.54	60	59.27	54.71	50.15
61	638.32	592.73	538.02	61	63.83	59.27	53.80
62	683.92	638.32	583.61	62	68.39	63.83	58.36
63	729.51	683.92	629.20	63	72.95	68.39	62.92
64	784.23	729.51	674.80	64	78.42	72.95	67.48
65	838.94	784.23	729.51	65	83.89	78.42	72.95
66	911.89	857.18	793.34	66	91.19	85.72	79.33
67	993.96	930.13	857.18	67	99.40	93.01	85.72
68	1,085.15	1,012.20	930.13	68	108.51	101.22	93.01
69	1,176.34	1,094.27	1,012.20	69	117.63	109.43	101.22

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,285.77	1,194.58	1,094.27	70	128.58	119.46	109.43
71	1,413.43	1,313.12	1,203.70	71	141.34	131.31	120.37
72	1,559.33	1,449.91	1,331.36	72	155.93	144.99	133.14
73	1,723.47	1,595.81	1,468.14	73	172.35	159.58	146.81
74	1,896.73	1,759.95	1,623.16	74	189.67	175.99	162.32
75	2,088.23	1,942.33	1,787.30	75	208.82	194.23	178.73
76	2,352.68	2,188.54	2,015.28	76	235.27	218.85	201.53
77	2,644.48	2,462.10	2,270.61	77	264.45	246.21	227.06
78	2,972.76	2,772.15	2,562.41	78	297.28	277.21	256.24
79	3,337.52	3,118.66	2,890.69	79	333.75	311.87	289.07
80		3,510.78	3,255.45	80		351.08	325.54
81		3,930.25	3,647.56	81		393.02	364.76
82		4,395.31	4,085.27	82		439.53	408.53
83		4,924.21	4,577.69	83		492.42	457.77
84		5,507.82	5,124.82	84		550.78	512.48

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	300.92	282.69	264.45	18-39	30.09	28.27	26.44
40	300.92	282.69	264.45	40	30.09	28.27	26.44
41	310.04	291.80	273.57	41	31.00	29.18	27.36
42	319.16	300.92	282.69	42	31.92	30.09	28.27
43	337.40	319.16	291.80	43	33.74	31.92	29.18
44	346.52	328.28	300.92	44	34.65	32.83	30.09
45	355.64	337.40	310.04	45	35.56	33.74	31.00
46	373.87	355.64	328.28	46	37.39	35.56	32.83
47	382.99	364.76	337.40	47	38.30	36.48	33.74
48	401.23	373.87	346.52	48	40.12	37.39	34.65
49	410.35	392.11	364.76	49	41.04	39.21	36.48
50	428.59	401.23	373.87	50	42.86	40.12	37.39
51	446.83	419.47	392.11	51	44.68	41.95	39.21
52	465.06	437.71	401.23	52	46.51	43.77	40.12
53	483.30	455.95	419.47	53	48.33	45.59	41.95
54	510.66	474.18	437.71	54	51.07	47.42	43.77
55	528.90	492.42	455.95	55	52.89	49.24	45.59
56	565.37	528.90	483.30	56	56.54	52.89	48.33
57	601.85	565.37	519.78	57	60.18	56.54	51.98
58	638.32	601.85	556.25	58	63.83	60.18	55.63
59	683.92	638.32	592.73	59	68.39	63.83	59.27
60	729.51	683.92	638.32	60	72.95	68.39	63.83
61	784.23	738.63	683.92	61	78.42	73.86	68.39
62	838.94	784.23	729.51	62	83.89	78.42	72.95
63	902.77	848.06	784.23	63	90.28	84.81	78.42
64	975.72	911.89	838.94	64	97.57	91.19	83.89
65	1,048.67	975.72	902.77	65	104.87	97.57	90.28
66	1,139.86	1,066.91	984.84	66	113.99	106.69	98.48
67	1,240.17	1,158.10	1,076.03	67	124.02	115.81	107.60
68	1,340.48	1,258.41	1,176.34	68	134.05	125.84	117.63
69	1,459.02	1,367.84	1,276.65	69	145.90	136.78	127.66

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,586.69	1,495.50	1,395.19	70	158.67	149.55	139.52
71	1,750.83	1,650.52	1,541.09	71	175.08	165.05	154.11
72	1,933.21	1,823.78	1,705.23	72	193.32	182.38	170.52
73	2,124.70	2,006.16	1,878.49	73	212.47	200.62	187.85
74	2,343.56	2,206.77	2,069.99	74	234.36	220.68	207.00
75	2,589.77	2,443.87	2,288.84	75	258.98	244.39	228.88
76	2,899.81	2,735.67	2,562.41	76	289.98	273.57	256.24
77	3,237.21	3,054.83	2,863.34	77	323.72	305.48	286.33
78	3,620.20	3,410.47	3,200.73	78	362.02	341.05	320.07
79	4,048.79	3,820.82	3,583.73	79	404.88	382.08	358.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	364.76	346.52	319.16	18-39	36.48	34.65	31.92
40	364.76	346.52	319.16	40	36.48	34.65	31.92
41	382.99	355.64	328.28	41	38.30	35.56	32.83
42	392.11	373.87	346.52	42	39.21	37.39	34.65
43	410.35	382.99	355.64	43	41.04	38.30	35.56
44	428.59	401.23	373.87	44	42.86	40.12	37.39
45	446.83	419.47	382.99	45	44.68	41.95	38.30
46	465.06	437.71	401.23	46	46.51	43.77	40.12
47	483.30	455.95	419.47	47	48.33	45.59	41.95
48	501.54	465.06	428.59	48	50.15	46.51	42.86
49	519.78	483.30	446.83	49	51.98	48.33	44.68
50	538.02	501.54	465.06	50	53.80	50.15	46.51
51	556.25	519.78	483.30	51	55.63	51.98	48.33
52	583.61	547.13	501.54	52	58.36	54.71	50.15
53	601.85	565.37	519.78	53	60.18	56.54	51.98
54	620.09	583.61	538.02	54	62.01	58.36	53.80
55	647.44	601.85	556.25	55	64.74	60.18	55.63
56	693.04	647.44	592.73	56	69.30	64.74	59.27
57	738.63	693.04	638.32	57	73.86	69.30	63.83
58	793.34	738.63	683.92	58	79.33	73.86	68.39
59	848.06	793.34	729.51	59	84.81	79.33	72.95
60	911.89	848.06	784.23	60	91.19	84.81	78.42
61	984.84	911.89	838.94	61	98.48	91.19	83.89
62	1,057.79	984.84	902.77	62	105.78	98.48	90.28
63	1,139.86	1,057.79	966.60	63	113.99	105.78	96.66
64	1,231.05	1,139.86	1,039.55	64	123.11	113.99	103.96
65	1,322.24	1,221.93	1,112.51	65	132.22	122.19	111.25
66	1,440.79	1,331.36	1,212.81	66	144.08	133.14	121.28
67	1,568.45	1,449.91	1,322.24	67	156.85	144.99	132.22
68	1,705.23	1,577.57	1,449.91	68	170.52	157.76	144.99
69	1,860.26	1,723.47	1,577.57	69	186.03	172.35	157.76

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,024.40	1,878.49	1,723.47	70	202.44	187.85	172.35
71	2,234.13	2,069.99	1,896.73	71	223.41	207.00	189.67
72	2,452.98	2,270.61	2,088.23	72	245.30	227.06	208.82
73	2,708.31	2,507.70	2,297.96	73	270.83	250.77	229.80
74	2,981.88	2,763.03	2,535.05	74	298.19	276.30	253.51
75	3,282.80	3,036.59	2,790.38	75	328.28	303.66	279.04
76	3,647.56	3,392.23	3,127.78	76	364.76	339.22	312.78
77	4,048.79	3,784.34	3,510.78	77	404.88	378.43	351.08
78	4,504.74	4,222.05	3,939.37	78	450.47	422.21	393.94
79	4,997.16	4,705.35	4,413.55	79	499.72	470.54	441.35

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	465.06	446.83	419.47	18-39	46.51	44.68	41.95
40	465.06	446.83	419.47	40	46.51	44.68	41.95
41	483.30	465.06	437.71	41	48.33	46.51	43.77
42	510.66	483.30	455.95	42	51.07	48.33	45.59
43	528.90	501.54	474.18	43	52.89	50.15	47.42
44	547.13	519.78	492.42	44	54.71	51.98	49.24
45	574.49	547.13	510.66	45	57.45	54.71	51.07
46	601.85	574.49	538.02	46	60.18	57.45	53.80
47	629.20	592.73	556.25	47	62.92	59.27	55.63
48	656.56	620.09	583.61	48	65.66	62.01	58.36
49	683.92	647.44	601.85	49	68.39	64.74	60.18
50	711.27	674.80	629.20	50	71.13	67.48	62.92
51	738.63	702.16	656.56	51	73.86	70.22	65.66
52	775.11	729.51	674.80	52	77.51	72.95	67.48
53	802.46	756.87	702.16	53	80.25	75.69	70.22
54	838.94	784.23	729.51	54	83.89	78.42	72.95
55	875.41	820.70	756.87	55	87.54	82.07	75.69
56	939.25	875.41	811.58	56	93.92	87.54	81.16
57	1,003.08	939.25	866.30	57	100.31	93.92	86.63
58	1,076.03	1,003.08	921.01	58	107.60	100.31	92.10
59	1,148.98	1,066.91	984.84	59	114.90	106.69	98.48
60	1,231.05	1,139.86	1,048.67	60	123.11	113.99	104.87
61	1,322.24	1,221.93	1,121.62	61	132.22	122.19	112.16
62	1,413.43	1,313.12	1,212.81	62	141.34	131.31	121.28
63	1,522.86	1,413.43	1,294.88	63	152.29	141.34	129.49
64	1,632.28	1,513.74	1,395.19	64	163.23	151.37	139.52
65	1,750.83	1,623.16	1,495.50	65	175.08	162.32	149.55
66	1,887.61	1,759.95	1,632.28	66	188.76	175.99	163.23
67	2,033.52	1,905.85	1,778.19	67	203.35	190.59	177.82
68	2,188.54	2,069.99	1,942.33	68	218.85	207.00	194.23
69	2,361.80	2,243.25	2,124.70	69	236.18	224.32	212.47

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,544.17	2,434.75	2,316.20	70	254.42	243.47	231.62
71	2,808.62	2,680.96	2,544.17	71	280.86	268.10	254.42
72	3,091.31	2,945.41	2,799.50	72	309.13	294.54	279.95
73	3,410.47	3,246.33	3,082.19	73	341.05	324.63	308.22
74	3,766.11	3,583.73	3,392.23	74	376.61	358.37	339.22
75	4,149.10	3,939.37	3,729.63	75	414.91	393.94	372.96
76	4,623.28	4,377.07	4,130.86	76	462.33	437.71	413.09
77	5,143.06	4,860.37	4,577.69	77	514.31	486.04	457.77
78	5,726.67	5,407.51	5,079.23	78	572.67	540.75	507.92
79	6,374.11	6,000.24	5,626.36	79	637.41	600.02	562.64

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	355.64	337.40	319.16	18-39	35.56	33.74	31.92
40	355.64	337.40	319.16	40	35.56	33.74	31.92
41	364.76	346.52	328.28	41	36.48	34.65	32.83
42	373.87	355.64	337.40	42	37.39	35.56	33.74
43	392.11	373.87	346.52	43	39.21	37.39	34.65
44	401.23	382.99	355.64	44	40.12	38.30	35.56
45	410.35	392.11	364.76	45	41.04	39.21	36.48
46	419.47	401.23	373.87	46	41.95	40.12	37.39
47	437.71	410.35	382.99	47	43.77	41.04	38.30
48	446.83	428.59	401.23	48	44.68	42.86	40.12
49	465.06	437.71	410.35	49	46.51	43.77	41.04
50	474.18	446.83	419.47	50	47.42	44.68	41.95
51	492.42	465.06	428.59	51	49.24	46.51	42.86
52	501.54	474.18	446.83	52	50.15	47.42	44.68
53	519.78	492.42	455.95	53	51.98	49.24	45.59
54	528.90	501.54	474.18	54	52.89	50.15	47.42
55	547.13	519.78	483.30	55	54.71	51.98	48.33
56	574.49	547.13	510.66	56	57.45	54.71	51.07
57	610.97	574.49	538.02	57	61.10	57.45	53.80
58	647.44	610.97	565.37	58	64.74	61.10	56.54
59	683.92	638.32	592.73	59	68.39	63.83	59.27
60	720.39	674.80	620.09	60	72.04	67.48	62.01
61	765.99	720.39	665.68	61	76.60	72.04	66.57
62	820.70	765.99	702.16	62	82.07	76.60	70.22
63	875.41	820.70	756.87	63	87.54	82.07	75.69
64	930.13	866.30	802.46	64	93.01	86.63	80.25
65	993.96	930.13	857.18	65	99.40	93.01	85.72
66	1,066.91	993.96	921.01	66	106.69	99.40	92.10
67	1,148.98	1,076.03	993.96	67	114.90	107.60	99.40
68	1,240.17	1,158.10	1,076.03	68	124.02	115.81	107.60
69	1,340.48	1,249.29	1,158.10	69	134.05	124.93	115.81

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	1,440.79	1,349.60	1,249.29	70	144.08	134.96	124.93
71	1,577.57	1,477.26	1,367.84	71	157.76	147.73	136.78
72	1,732.59	1,623.16	1,504.62	72	173.26	162.32	150.46
73	1,905.85	1,778.19	1,650.52	73	190.59	177.82	165.05
74	2,088.23	1,951.45	1,814.66	74	208.82	195.14	181.47
75	2,288.84	2,142.94	1,987.92	75	228.88	214.29	198.79
76	2,571.53	2,407.39	2,234.13	76	257.15	240.74	223.41
77	2,890.69	2,699.19	2,507.70	77	289.07	269.92	250.77
78	3,246.33	3,036.59	2,826.86	78	324.63	303.66	282.69
79	3,647.56	3,410.47	3,173.38	79	364.76	341.05	317.34
80		3,839.06	3,565.49	80		383.91	356.55
81		4,267.65	3,966.72	81		426.76	396.67
82		4,760.07	4,422.67	82		476.01	442.27
83		5,298.08	4,924.21	83		529.81	492.42
84		5,899.93	5,480.46	84		589.99	548.05

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	446.83	419.47	382.99	18-39	44.68	41.95	38.30
40	446.83	419.47	382.99	40	44.68	41.95	38.30
41	455.95	428.59	392.11	41	45.59	42.86	39.21
42	474.18	437.71	401.23	42	47.42	43.77	40.12
43	483.30	455.95	419.47	43	48.33	45.59	41.95
44	501.54	465.06	428.59	44	50.15	46.51	42.86
45	510.66	474.18	437.71	45	51.07	47.42	43.77
46	528.90	492.42	455.95	46	52.89	49.24	45.59
47	538.02	501.54	465.06	47	53.80	50.15	46.51
48	556.25	519.78	483.30	48	55.63	51.98	48.33
49	565.37	528.90	492.42	49	56.54	52.89	49.24
50	583.61	547.13	510.66	50	58.36	54.71	51.07
51	601.85	565.37	528.90	51	60.18	56.54	52.89
52	620.09	583.61	538.02	52	62.01	58.36	53.80
53	638.32	601.85	556.25	53	63.83	60.18	55.63
54	656.56	620.09	574.49	54	65.66	62.01	57.45
55	674.80	638.32	592.73	55	67.48	63.83	59.27
56	711.27	674.80	629.20	56	71.13	67.48	62.92
57	756.87	711.27	656.56	57	75.69	71.13	65.66
58	802.46	747.75	693.04	58	80.25	74.77	69.30
59	848.06	793.34	738.63	59	84.81	79.33	73.86
60	902.77	838.94	775.11	60	90.28	83.89	77.51
61	957.48	893.65	829.82	61	95.75	89.37	82.98
62	1,021.32	957.48	884.53	62	102.13	95.75	88.45
63	1,094.27	1,021.32	939.25	63	109.43	102.13	93.92
64	1,167.22	1,085.15	1,003.08	64	116.72	108.51	100.31
65	1,240.17	1,158.10	1,066.91	65	124.02	115.81	106.69
66	1,340.48	1,249.29	1,158.10	66	134.05	124.93	115.81
67	1,449.91	1,349.60	1,249.29	67	144.99	134.96	124.93
68	1,568.45	1,459.02	1,349.60	68	156.85	145.90	134.96
69	1,696.12	1,586.69	1,468.14	69	169.61	158.67	146.81

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 an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	1,832.90	1,714.35	1,586.69	70	183.29	171.44	158.67
71	2,006.16	1,878.49	1,741.71	71	200.62	187.85	174.17
72	2,206.77	2,060.87	1,914.97	72	220.68	206.09	191.50
73	2,416.51	2,261.49	2,097.35	73	241.65	226.15	209.73
74	2,653.60	2,480.34	2,307.08	74	265.36	248.03	230.71
75	2,908.93	2,726.55	2,535.05	75	290.89	272.66	253.51
76	3,237.21	3,027.48	2,817.74	76	323.72	302.75	281.77
77	3,601.97	3,373.99	3,136.90	77	360.20	337.40	313.69
78	4,012.32	3,747.87	3,483.42	78	401.23	374.79	348.34
79	4,468.26	4,176.46	3,875.53	79	446.83	417.65	387.55

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	556.25	519.78	474.18	18-39	55.63	51.98	47.42
40	556.25	519.78	474.18	40	55.63	51.98	47.42
41	574.49	538.02	492.42	41	57.45	53.80	49.24
42	592.73	547.13	501.54	42	59.27	54.71	50.15
43	601.85	565.37	519.78	43	60.18	56.54	51.98
44	620.09	583.61	538.02	44	62.01	58.36	53.80
45	638.32	592.73	547.13	45	63.83	59.27	54.71
46	656.56	610.97	565.37	46	65.66	61.10	56.54
47	674.80	629.20	583.61	47	67.48	62.92	58.36
48	702.16	656.56	601.85	48	70.22	65.66	60.18
49	720.39	674.80	620.09	49	72.04	67.48	62.01
50	738.63	693.04	638.32	50	73.86	69.30	63.83
51	756.87	711.27	656.56	51	75.69	71.13	65.66
52	784.23	729.51	674.80	52	78.42	72.95	67.48
53	802.46	747.75	693.04	53	80.25	74.77	69.30
54	820.70	775.11	720.39	54	82.07	77.51	72.04
55	848.06	793.34	738.63	55	84.81	79.33	73.86
56	902.77	848.06	784.23	56	90.28	84.81	78.42
57	948.37	893.65	829.82	57	94.84	89.37	82.98
58	1,012.20	948.37	875.41	58	101.22	94.84	87.54
59	1,066.91	993.96	921.01	59	106.69	99.40	92.10
60	1,130.74	1,057.79	975.72	60	113.07	105.78	97.57
61	1,203.70	1,121.62	1,039.55	61	120.37	112.16	103.96
62	1,285.77	1,194.58	1,103.39	62	128.58	119.46	110.34
63	1,376.95	1,276.65	1,176.34	63	137.70	127.66	117.63
64	1,468.14	1,358.72	1,249.29	64	146.81	135.87	124.93
65	1,568.45	1,449.91	1,331.36	65	156.85	144.99	133.14
66	1,696.12	1,568.45	1,440.79	66	169.61	156.85	144.08
67	1,832.90	1,705.23	1,568.45	67	183.29	170.52	156.85
68	1,987.92	1,851.14	1,705.23	68	198.79	185.11	170.52
69	2,152.06	2,006.16	1,851.14	69	215.21	200.62	185.11

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,325.32	2,170.30	2,006.16	70	232.53	217.03	200.62
71	2,544.17	2,370.91	2,188.54	71	254.42	237.09	218.85
72	2,790.38	2,589.77	2,389.15	72	279.04	258.98	238.92
73	3,054.83	2,835.98	2,608.01	73	305.48	283.60	260.80
74	3,337.52	3,091.31	2,845.10	74	333.75	309.13	284.51
75	3,656.68	3,383.11	3,109.55	75	365.67	338.31	310.95
76	4,048.79	3,766.11	3,474.30	76	404.88	376.61	347.43
77	4,477.38	4,176.46	3,875.53	77	447.74	417.65	387.55
78	4,951.56	4,641.52	4,322.36	78	495.16	464.15	432.24
79	5,480.46	5,152.18	4,823.90	79	548.05	515.22	482.39

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	720.39	683.92	638.32	18-39	72.04	68.39	63.83
40	720.39	683.92	638.32	40	72.04	68.39	63.83
41	747.75	711.27	665.68	41	74.77	71.13	66.57
42	775.11	729.51	683.92	42	77.51	72.95	68.39
43	802.46	756.87	711.27	43	80.25	75.69	71.13
44	829.82	784.23	738.63	44	82.98	78.42	73.86
45	857.18	811.58	765.99	45	85.72	81.16	76.60
46	884.53	838.94	793.34	46	88.45	83.89	79.33
47	921.01	875.41	820.70	47	92.10	87.54	82.07
48	948.37	902.77	848.06	48	94.84	90.28	84.81
49	984.84	930.13	875.41	49	98.48	93.01	87.54
50	1,021.32	966.60	911.89	50	102.13	96.66	91.19
51	1,048.67	993.96	930.13	51	104.87	99.40	93.01
52	1,076.03	1,021.32	957.48	52	107.60	102.13	95.75
53	1,103.39	1,048.67	984.84	53	110.34	104.87	98.48
54	1,139.86	1,076.03	1,003.08	54	113.99	107.60	100.31
55	1,167.22	1,103.39	1,030.44	55	116.72	110.34	103.04
56	1,231.05	1,158.10	1,085.15	56	123.11	115.81	108.51
57	1,304.00	1,221.93	1,139.86	57	130.40	122.19	113.99
58	1,376.95	1,285.77	1,194.58	58	137.70	128.58	119.46
59	1,459.02	1,358.72	1,258.41	59	145.90	135.87	125.84
60	1,541.09	1,431.67	1,322.24	60	154.11	143.17	132.22
61	1,641.40	1,522.86	1,404.31	61	164.14	152.29	140.43
62	1,741.71	1,623.16	1,495.50	62	174.17	162.32	149.55
63	1,851.14	1,723.47	1,595.81	63	185.11	172.35	159.58
64	1,969.68	1,832.90	1,696.12	64	196.97	183.29	169.61
65	2,097.35	1,951.45	1,805.54	65	209.73	195.14	180.55
66	2,243.25	2,097.35	1,951.45	66	224.32	209.73	195.14
67	2,398.27	2,261.49	2,115.59	67	239.83	226.15	211.56
68	2,571.53	2,434.75	2,297.96	68	257.15	243.47	229.80
69	2,753.91	2,617.12	2,480.34	69	275.39	261.71	248.03

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,945.41	2,817.74	2,690.08	70	294.54	281.77	269.01
71	3,228.09	3,082.19	2,936.29	71	322.81	308.22	293.63
72	3,529.02	3,364.87	3,200.73	72	352.90	336.49	320.07
73	3,866.41	3,684.04	3,492.54	73	386.64	368.40	349.25
74	4,231.17	4,021.44	3,811.70	74	423.12	402.14	381.17
75	4,632.40	4,395.31	4,158.22	75	463.24	439.53	415.82
76	5,133.94	4,860.37	4,586.81	76	513.39	486.04	458.68
77	5,699.31	5,380.15	5,051.87	77	569.93	538.02	505.19
78	6,319.40	5,945.52	5,571.65	78	631.94	594.55	557.16
79	7,012.44	6,583.85	6,146.14	79	701.24	658.38	614.61

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	252.45	238.42	224.40	18-39	25.24	23.84	22.44
40	252.45	238.42	224.40	40	25.24	23.84	22.44
41	266.47	252.45	238.42	41	26.65	25.24	23.84
42	266.47	252.45	238.42	42	26.65	25.24	23.84
43	280.50	266.47	252.45	43	28.05	26.65	25.24
44	294.52	280.50	252.45	44	29.45	28.05	25.24
45	294.52	280.50	266.47	45	29.45	28.05	26.65
46	308.55	294.52	266.47	46	30.85	29.45	26.65
47	322.57	308.55	280.50	47	32.26	30.85	28.05
48	322.57	308.55	294.52	48	32.26	30.85	29.45
49	336.60	322.57	294.52	49	33.66	32.26	29.45
50	350.62	336.60	308.55	50	35.06	33.66	30.85
51	364.65	350.62	322.57	51	36.46	35.06	32.26
52	392.70	378.67	350.62	52	39.27	37.87	35.06
53	420.75	392.70	364.65	53	42.07	39.27	36.46
54	434.77	406.72	378.67	54	43.48	40.67	37.87
55	462.82	434.77	406.72	55	46.28	43.48	40.67
56	490.87	462.82	420.75	56	49.09	46.28	42.07
57	518.92	490.87	448.80	57	51.89	49.09	44.88
58	560.99	518.92	476.85	58	56.10	51.89	47.68
59	589.04	546.97	490.87	59	58.90	54.70	49.09
60	631.12	575.02	518.92	60	63.11	57.50	51.89
61	687.22	631.12	560.99	61	68.72	63.11	56.10
62	729.29	673.19	603.07	62	72.93	67.32	60.31
63	799.42	729.29	659.17	63	79.94	72.93	65.92
64	855.52	785.39	715.27	64	85.55	78.54	71.53
65	925.64	855.52	771.37	65	92.56	85.55	77.14
66	1,009.79	925.64	841.49	66	100.98	92.56	84.15
67	1,107.96	1,009.79	911.62	67	110.80	100.98	91.16
68	1,206.14	1,093.94	981.74	68	120.61	109.39	98.17
69	1,318.34	1,192.11	1,065.89	69	131.83	119.21	106.59

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,444.56	1,304.31	1,164.06	70	144.46	130.43	116.41
71	1,598.84	1,444.56	1,276.26	71	159.88	144.46	127.63
72	1,781.16	1,598.84	1,402.49	72	178.12	159.88	140.25
73	1,977.51	1,767.13	1,542.74	73	197.75	176.71	154.27
74	2,201.90	1,949.46	1,697.01	74	220.19	194.95	169.70
75	2,440.33	2,159.83	1,865.31	75	244.03	215.98	186.53
76	2,720.83	2,398.25	2,075.68	76	272.08	239.83	207.57
77	3,043.40	2,692.78	2,328.13	77	304.34	269.28	232.81
78	3,408.04	3,001.32	2,594.60	78	340.80	300.13	259.46
79	3,800.74	3,351.94	2,889.12	79	380.07	335.19	288.91
80		3,744.64	3,225.72	80	424.95	374.46	322.57
81		4,137.34	3,562.32	81	469.83	413.73	356.23
82		4,572.11	3,940.99	82	520.32	457.21	394.10
83		5,062.98	4,361.73	83	575.02	506.30	436.17
84		5,595.92	4,824.56	84	635.33	559.59	482.46
				85	702.65	618.50	534.35
				86	791.00	697.04	601.67
				87	890.58	783.99	677.40
				88	1,001.38	880.76	761.55
				89	1,126.20	991.56	856.92
				90	1,274.86	1,114.98	963.51
				91	1,424.93	1,255.23	1,084.12
				92	1,603.04	1,410.90	1,218.76
				93	1,803.60	1,587.62	1,371.63
				94	2,029.40	1,785.37	1,542.74
				95	2,281.85	2,009.76	1,736.28
				96	2,567.95	2,260.81	1,952.26
				97	2,889.12	2,542.71	2,196.29
				98	3,249.56	2,861.07	2,471.18
				99	3,654.88	3,217.31	2,779.73

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	322.57	308.55	280.50	18-39	32.26	30.85	28.05
40	322.57	308.55	280.50	40	32.26	30.85	28.05
41	336.60	322.57	294.52	41	33.66	32.26	29.45
42	336.60	322.57	294.52	42	33.66	32.26	29.45
43	350.62	336.60	308.55	43	35.06	33.66	30.85
44	364.65	350.62	322.57	44	36.46	35.06	32.26
45	378.67	350.62	322.57	45	37.87	35.06	32.26
46	392.70	364.65	336.60	46	39.27	36.46	33.66
47	392.70	378.67	350.62	47	39.27	37.87	35.06
48	406.72	378.67	350.62	48	40.67	37.87	35.06
49	420.75	392.70	364.65	49	42.07	39.27	36.46
50	434.77	406.72	378.67	50	43.48	40.67	37.87
51	448.80	420.75	392.70	51	44.88	42.07	39.27
52	476.85	448.80	406.72	52	47.68	44.88	40.67
53	504.90	462.82	420.75	53	50.49	46.28	42.07
54	518.92	490.87	448.80	54	51.89	49.09	44.88
55	546.97	504.90	462.82	55	54.70	50.49	46.28
56	589.04	546.97	490.87	56	58.90	54.70	49.09
57	617.09	575.02	532.95	57	61.71	57.50	53.29
58	659.17	617.09	560.99	58	65.92	61.71	56.10
59	715.27	659.17	603.07	59	71.53	65.92	60.31
60	757.34	701.24	645.14	60	75.73	70.12	64.51
61	813.44	757.34	701.24	61	81.34	75.73	70.12
62	883.57	827.47	757.34	62	88.36	82.75	75.73
63	953.69	897.59	827.47	63	95.37	89.76	82.75
64	1,037.84	967.72	897.59	64	103.78	96.77	89.76
65	1,121.99	1,051.87	981.74	65	112.20	105.19	98.17
66	1,220.16	1,150.04	1,065.89	66	122.02	115.00	106.59
67	1,318.34	1,248.21	1,164.06	67	131.83	124.82	116.41
68	1,430.54	1,346.39	1,262.24	68	143.05	134.64	126.22
69	1,542.74	1,458.59	1,374.44	69	154.27	145.86	137.44

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,668.96	1,584.81	1,486.64	70	166.90	158.48	148.66
71	1,865.31	1,767.13	1,668.96	71	186.53	176.71	166.90
72	2,075.68	1,977.51	1,865.31	72	207.57	197.75	186.53
73	2,300.08	2,201.90	2,089.71	73	230.01	220.19	208.97
74	2,566.55	2,454.35	2,328.13	74	256.66	245.44	232.81
75	2,861.07	2,734.85	2,608.63	75	286.11	273.48	260.86
76	3,183.65	3,043.40	2,903.15	76	318.36	304.34	290.31
77	3,548.29	3,394.02	3,239.75	77	354.83	339.40	323.97
78	3,969.04	3,800.74	3,618.42	78	396.90	380.07	361.84
79	4,417.83	4,221.49	4,025.14	79	441.78	422.15	402.51
				80	492.27	471.24	448.80
				81	544.17	520.32	496.48
				82	601.67	575.02	548.37
				83	671.79	636.73	607.28
				84	734.90	715.27	670.39
				85	812.04	776.98	741.92
				86	914.42	875.15	835.88
				87	1,028.02	984.55	939.67
				88	1,157.05	1,106.56	1,057.48
				89	1,301.51	1,245.41	1,189.31
				90	1,464.20	1,401.08	1,337.97
				91	1,646.52	1,576.40	1,509.08
				92	1,852.69	1,772.74	1,692.80
				93	2,084.10	1,994.34	1,904.58
				94	2,344.96	2,243.98	2,141.60
				95	2,638.08	2,524.48	2,409.47
				96	2,967.66	2,838.63	2,711.01
				97	3,337.92	3,193.46	3,050.41
				98	3,755.86	3,593.17	3,430.48
				99	4,224.29	4,041.97	3,859.64

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	364.65	350.62	322.57	18-39	36.46	35.06	32.26
40	364.65	350.62	322.57	40	36.46	35.06	32.26
41	378.67	364.65	336.60	41	37.87	36.46	33.66
42	392.70	378.67	350.62	42	39.27	37.87	35.06
43	406.72	392.70	364.65	43	40.67	39.27	36.46
44	420.75	406.72	378.67	44	42.07	40.67	37.87
45	434.77	420.75	392.70	45	43.48	42.07	39.27
46	462.82	434.77	406.72	46	46.28	43.48	40.67
47	476.85	448.80	420.75	47	47.68	44.88	42.07
48	490.87	462.82	434.77	48	49.09	46.28	43.48
49	518.92	490.87	448.80	49	51.89	49.09	44.88
50	532.95	504.90	462.82	50	53.29	50.49	46.28
51	546.97	518.92	476.85	51	54.70	51.89	47.68
52	575.02	532.95	490.87	52	57.50	53.29	49.09
53	589.04	546.97	504.90	53	58.90	54.70	50.49
54	617.09	575.02	518.92	54	61.71	57.50	51.89
55	631.12	589.04	532.95	55	63.11	58.90	53.29
56	673.19	631.12	575.02	56	67.32	63.11	57.50
57	729.29	673.19	603.07	57	72.93	67.32	60.31
58	785.39	715.27	645.14	58	78.54	71.53	64.51
59	841.49	771.37	701.24	59	84.15	77.14	70.12
60	897.59	827.47	743.32	60	89.76	82.75	74.33
61	981.74	897.59	813.44	61	98.17	89.76	81.34
62	1,079.92	981.74	883.57	62	107.99	98.17	88.36
63	1,178.09	1,065.89	953.69	63	117.81	106.59	95.37
64	1,276.26	1,164.06	1,037.84	64	127.63	116.41	103.78
65	1,402.49	1,276.26	1,136.01	65	140.25	127.63	113.60
66	1,514.69	1,374.44	1,220.16	66	151.47	137.44	122.02
67	1,640.91	1,486.64	1,318.34	67	164.09	148.66	131.83
68	1,781.16	1,598.84	1,416.51	68	178.12	159.88	141.65
69	1,921.41	1,725.06	1,528.71	69	192.14	172.51	152.87

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	2,075.68	1,865.31	1,640.91	70	207.57	186.53	164.09
71	2,300.08	2,075.68	1,837.26	71	230.01	207.57	183.73
72	2,552.53	2,300.08	2,047.63	72	255.25	230.01	204.76
73	2,833.02	2,552.53	2,272.03	73	283.30	255.25	227.20
74	3,141.57	2,847.05	2,538.50	74	314.16	284.70	253.85
75	3,478.17	3,155.60	2,833.02	75	347.82	315.56	283.30
76	3,870.86	3,520.24	3,155.60	76	387.09	352.02	315.56
77	4,319.66	3,926.96	3,520.24	77	431.97	392.70	352.02
78	4,810.53	4,375.76	3,926.96	78	481.05	437.58	392.70
79	5,357.50	4,866.63	4,375.76	79	535.75	486.66	437.58
				80	597.46	542.76	488.07
				81	659.17	598.86	538.56
				82	729.29	663.38	596.06
				83	805.03	732.10	657.77
				84	889.18	807.83	727.89
				85	981.74	891.98	802.22
				86	1,105.16	1,004.18	903.20
				87	1,242.60	1,129.00	1,040.65
				88	1,398.28	1,270.65	1,143.03
				89	1,573.59	1,429.13	1,286.08
				90	1,769.94	1,608.65	1,445.96
				91	1,991.53	1,809.21	1,626.89
				92	2,239.77	2,035.01	1,830.25
				93	2,520.27	2,288.86	2,058.85
				94	2,834.43	2,574.97	2,316.91
				95	3,189.26	2,897.54	2,605.82
				96	3,587.56	3,259.38	2,931.20
				97	4,034.96	3,666.10	3,297.25
				98	4,539.85	4,124.71	3,709.58
				99	5,107.86	4,640.83	4,173.80

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	434.77	420.75	392.70	18-39	43.48	42.07	39.27
40	434.77	420.75	392.70	40	43.48	42.07	39.27
41	448.80	434.77	406.72	41	44.88	43.48	40.67
42	476.85	448.80	420.75	42	47.68	44.88	42.07
43	490.87	462.82	434.77	43	49.09	46.28	43.48
44	504.90	476.85	448.80	44	50.49	47.68	44.88
45	532.95	504.90	462.82	45	53.29	50.49	46.28
46	546.97	518.92	476.85	46	54.70	51.89	47.68
47	575.02	532.95	490.87	47	57.50	53.29	49.09
48	603.07	560.99	504.90	48	60.31	56.10	50.49
49	617.09	575.02	532.95	49	61.71	57.50	53.29
50	645.14	603.07	546.97	50	64.51	60.31	54.70
51	673.19	617.09	560.99	51	67.32	61.71	56.10
52	701.24	645.14	589.04	52	70.12	64.51	58.90
53	729.29	673.19	617.09	53	72.93	67.32	61.71
54	757.34	701.24	631.12	54	75.73	70.12	63.11
55	785.39	729.29	659.17	55	78.54	72.93	65.92
56	841.49	785.39	715.27	56	84.15	78.54	71.53
57	911.62	841.49	771.37	57	91.16	84.15	77.14
58	981.74	911.62	827.47	58	98.17	91.16	82.75
59	1,065.89	981.74	897.59	59	106.59	98.17	89.76
60	1,150.04	1,065.89	967.72	60	115.00	106.59	96.77
61	1,248.21	1,150.04	1,051.87	61	124.82	115.00	105.19
62	1,374.44	1,262.24	1,136.01	62	137.44	126.22	113.60
63	1,500.66	1,374.44	1,234.19	63	150.07	137.44	123.42
64	1,626.89	1,486.64	1,332.36	64	162.69	148.66	133.24
65	1,781.16	1,612.86	1,444.56	65	178.12	161.29	144.46
66	1,907.38	1,739.08	1,570.79	66	190.74	173.91	157.08
67	2,047.63	1,879.33	1,697.01	67	204.76	187.93	169.70
68	2,187.88	2,019.58	1,837.26	68	218.79	201.96	183.73
69	2,342.15	2,173.86	1,991.53	69	234.22	217.39	199.15

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	2,510.45	2,342.15	2,159.83	70	251.05	234.22	215.98
71	2,804.97	2,608.63	2,398.25	71	280.50	260.86	239.83
72	3,127.55	2,903.15	2,664.73	72	312.75	290.31	266.47
73	3,478.17	3,225.72	2,959.25	73	347.82	322.57	295.92
74	3,884.89	3,590.37	3,281.82	74	388.49	359.04	328.18
75	4,333.69	3,997.09	3,646.47	75	433.37	399.71	364.65
76	4,824.56	4,445.88	4,067.21	76	482.46	444.59	406.72
77	5,371.53	4,950.78	4,530.03	77	537.15	495.08	453.00
78	5,988.62	5,525.80	5,048.95	78	598.86	552.58	504.90
79	6,675.84	6,156.92	5,623.97	79	667.58	615.69	562.40
				80	743.32	685.82	626.91
				81	820.45	755.94	691.43
				82	906.01	834.48	762.95
				83	1,001.38	922.84	842.89
				84	1,105.16	1,018.21	929.85
				85	1,220.16	1,123.39	1,026.62
				86	1,373.03	1,265.04	1,155.65
				87	1,545.54	1,422.12	1,300.11
				88	1,737.68	1,600.24	1,462.79
				89	1,955.07	1,814.82	1,645.12
				90	2,199.10	2,025.19	1,851.28
				91	2,473.99	2,277.64	2,081.29
				92	2,783.94	2,562.34	2,342.15
				93	3,131.75	2,883.51	2,635.27
				94	3,523.05	3,243.95	2,963.46
				95	3,963.43	3,649.27	3,335.11
				96	4,458.51	4,105.08	3,751.65
				97	5,015.29	4,618.39	4,220.08
				98	5,642.21	5,194.81	4,747.42
				99	6,347.66	5,844.16	5,340.67

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	378.67	364.65	336.60	18-39	37.87	36.46	33.66
40	378.67	364.65	336.60	40	37.87	36.46	33.66
41	392.70	378.67	350.62	41	39.27	37.87	35.06
42	406.72	392.70	364.65	42	40.67	39.27	36.46
43	420.75	406.72	378.67	43	42.07	40.67	37.87
44	434.77	420.75	392.70	44	43.48	42.07	39.27
45	448.80	434.77	406.72	45	44.88	43.48	40.67
46	476.85	448.80	420.75	46	47.68	44.88	42.07
47	490.87	462.82	434.77	47	49.09	46.28	43.48
48	504.90	476.85	448.80	48	50.49	47.68	44.88
49	532.95	504.90	462.82	49	53.29	50.49	46.28
50	546.97	518.92	476.85	50	54.70	51.89	47.68
51	560.99	532.95	490.87	51	56.10	53.29	49.09
52	589.04	560.99	518.92	52	58.90	56.10	51.89
53	617.09	575.02	532.95	53	61.71	57.50	53.29
54	631.12	589.04	546.97	54	63.11	58.90	54.70
55	659.17	617.09	575.02	55	65.92	61.71	57.50
56	701.24	659.17	603.07	56	70.12	65.92	60.31
57	757.34	701.24	645.14	57	75.73	70.12	64.51
58	799.42	743.32	687.22	58	79.94	74.33	68.72
59	855.52	799.42	729.29	59	85.55	79.94	72.93
60	911.62	841.49	771.37	60	91.16	84.15	77.14
61	981.74	911.62	827.47	61	98.17	91.16	82.75
62	1,051.87	981.74	897.59	62	105.19	98.17	89.76
63	1,121.99	1,051.87	967.72	63	112.20	105.19	96.77
64	1,206.14	1,121.99	1,037.84	64	120.61	112.20	103.78
65	1,290.29	1,206.14	1,121.99	65	129.03	120.61	112.20
66	1,402.49	1,318.34	1,220.16	66	140.25	131.83	122.02
67	1,528.71	1,430.54	1,318.34	67	152.87	143.05	131.83
68	1,668.96	1,556.76	1,430.54	68	166.90	155.68	143.05
69	1,809.21	1,682.98	1,556.76	69	180.92	168.30	155.68

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,977.51	1,837.26	1,682.98	70	197.75	183.73	168.30
71	2,173.86	2,019.58	1,851.28	71	217.39	201.96	185.13
72	2,398.25	2,229.95	2,047.63	72	239.83	223.00	204.76
73	2,650.70	2,454.35	2,258.00	73	265.07	245.44	225.80
74	2,917.17	2,706.80	2,496.43	74	291.72	270.68	249.64
75	3,211.70	2,987.30	2,748.87	75	321.17	298.73	274.89
76	3,618.42	3,365.97	3,099.50	76	361.84	336.60	309.95
77	4,067.21	3,786.72	3,492.19	77	406.72	378.67	349.22
78	4,572.11	4,263.56	3,940.99	78	457.21	426.36	394.10
79	5,133.10	4,796.51	4,445.88	79	513.31	479.65	444.59
80		5,399.58	5,006.88	80		539.96	500.69
81		6,044.72	5,609.95	81		604.47	560.99
82		6,759.99	6,283.14	82		676.00	628.31
83		7,573.43	7,040.49	83		757.34	704.05
84		8,471.02	7,881.98	84		847.10	788.20

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	462.82	434.77	406.72	18-39	46.28	43.48	40.67
40	462.82	434.77	406.72	40	46.28	43.48	40.67
41	476.85	448.80	420.75	41	47.68	44.88	42.07
42	490.87	462.82	434.77	42	49.09	46.28	43.48
43	518.92	490.87	448.80	43	51.89	49.09	44.88
44	532.95	504.90	462.82	44	53.29	50.49	46.28
45	546.97	518.92	476.85	45	54.70	51.89	47.68
46	575.02	546.97	504.90	46	57.50	54.70	50.49
47	589.04	560.99	518.92	47	58.90	56.10	51.89
48	617.09	575.02	532.95	48	61.71	57.50	53.29
49	631.12	603.07	560.99	49	63.11	60.31	56.10
50	659.17	617.09	575.02	50	65.92	61.71	57.50
51	687.22	645.14	603.07	51	68.72	64.51	60.31
52	715.27	673.19	617.09	52	71.53	67.32	61.71
53	743.32	701.24	645.14	53	74.33	70.12	64.51
54	785.39	729.29	673.19	54	78.54	72.93	67.32
55	813.44	757.34	701.24	55	81.34	75.73	70.12
56	869.54	813.44	743.32	56	86.95	81.34	74.33
57	925.64	869.54	799.42	57	92.56	86.95	79.94
58	981.74	925.64	855.52	58	98.17	92.56	85.55
59	1,051.87	981.74	911.62	59	105.19	98.17	91.16
60	1,121.99	1,051.87	981.74	60	112.20	105.19	98.17
61	1,206.14	1,136.01	1,051.87	61	120.61	113.60	105.19
62	1,290.29	1,206.14	1,121.99	62	129.03	120.61	112.20
63	1,388.46	1,304.31	1,206.14	63	138.85	130.43	120.61
64	1,500.66	1,402.49	1,290.29	64	150.07	140.25	129.03
65	1,612.86	1,500.66	1,388.46	65	161.29	150.07	138.85
66	1,753.11	1,640.91	1,514.69	66	175.31	164.09	151.47
67	1,907.38	1,781.16	1,654.93	67	190.74	178.12	165.49
68	2,061.66	1,935.43	1,809.21	68	206.17	193.54	180.92
69	2,243.98	2,103.73	1,963.48	69	224.40	210.37	196.35

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 an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,440.33	2,300.08	2,145.81	70	244.03	230.01	214.58
71	2,692.78	2,538.50	2,370.20	71	269.28	253.85	237.02
72	2,973.27	2,804.97	2,622.65	72	297.33	280.50	262.27
73	3,267.80	3,085.47	2,889.12	73	326.78	308.55	288.91
74	3,604.39	3,394.02	3,183.65	74	360.44	339.40	318.36
75	3,983.06	3,758.67	3,520.24	75	398.31	375.87	352.02
76	4,459.91	4,207.46	3,940.99	76	445.99	420.75	394.10
77	4,978.83	4,698.33	4,403.81	77	497.88	469.83	440.38
78	5,567.87	5,245.30	4,922.73	78	556.79	524.53	492.27
79	6,227.04	5,876.42	5,511.77	79	622.70	587.64	551.18

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	560.99	532.95	490.87	18-39	56.10	53.29	49.09
40	560.99	532.95	490.87	40	56.10	53.29	49.09
41	589.04	546.97	504.90	41	58.90	54.70	50.49
42	603.07	575.02	532.95	42	60.31	57.50	53.29
43	631.12	589.04	546.97	43	63.11	58.90	54.70
44	659.17	617.09	575.02	44	65.92	61.71	57.50
45	687.22	645.14	589.04	45	68.72	64.51	58.90
46	715.27	673.19	617.09	46	71.53	67.32	61.71
47	743.32	701.24	645.14	47	74.33	70.12	64.51
48	771.37	715.27	659.17	48	77.14	71.53	65.92
49	799.42	743.32	687.22	49	79.94	74.33	68.72
50	827.47	771.37	715.27	50	82.75	77.14	71.53
51	855.52	799.42	743.32	51	85.55	79.94	74.33
52	897.59	841.49	771.37	52	89.76	84.15	77.14
53	925.64	869.54	799.42	53	92.56	86.95	79.94
54	953.69	897.59	827.47	54	95.37	89.76	82.75
55	995.77	925.64	855.52	55	99.58	92.56	85.55
56	1,065.89	995.77	911.62	56	106.59	99.58	91.16
57	1,136.01	1,065.89	981.74	57	113.60	106.59	98.17
58	1,220.16	1,136.01	1,051.87	58	122.02	113.60	105.19
59	1,304.31	1,220.16	1,121.99	59	130.43	122.02	112.20
60	1,402.49	1,304.31	1,206.14	60	140.25	130.43	120.61
61	1,514.69	1,402.49	1,290.29	61	151.47	140.25	129.03
62	1,626.89	1,514.69	1,388.46	62	162.69	151.47	138.85
63	1,753.11	1,626.89	1,486.64	63	175.31	162.69	148.66
64	1,893.36	1,753.11	1,598.84	64	189.34	175.31	159.88
65	2,033.61	1,879.33	1,711.03	65	203.36	187.93	171.10
66	2,215.93	2,047.63	1,865.31	66	221.59	204.76	186.53
67	2,412.28	2,229.95	2,033.61	67	241.23	223.00	203.36
68	2,622.65	2,426.30	2,229.95	68	262.27	242.63	223.00
69	2,861.07	2,650.70	2,426.30	69	286.11	265.07	242.63

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	3,113.52	2,889.12	2,650.70	70	311.35	288.91	265.07
71	3,436.09	3,183.65	2,917.17	71	343.61	318.36	291.72
72	3,772.69	3,492.19	3,211.70	72	377.27	349.22	321.17
73	4,165.39	3,856.84	3,534.27	73	416.54	385.68	353.43
74	4,586.13	4,249.54	3,898.91	74	458.61	424.95	389.89
75	5,048.95	4,670.28	4,291.61	75	504.90	467.03	429.16
76	5,609.95	5,217.25	4,810.53	76	560.99	521.73	481.05
77	6,227.04	5,820.32	5,399.58	77	622.70	582.03	539.96
78	6,928.29	6,493.52	6,058.74	78	692.83	649.35	605.87
79	7,685.63	7,236.83	6,788.04	79	768.56	723.68	678.80

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	715.27	687.22	645.14	18-39	71.53	68.72	64.51
40	715.27	687.22	645.14	40	71.53	68.72	64.51
41	743.32	715.27	673.19	41	74.33	71.53	67.32
42	785.39	743.32	701.24	42	78.54	74.33	70.12
43	813.44	771.37	729.29	43	81.34	77.14	72.93
44	841.49	799.42	757.34	44	84.15	79.94	75.73
45	883.57	841.49	785.39	45	88.36	84.15	78.54
46	925.64	883.57	827.47	46	92.56	88.36	82.75
47	967.72	911.62	855.52	47	96.77	91.16	85.55
48	1,009.79	953.69	897.59	48	100.98	95.37	89.76
49	1,051.87	995.77	925.64	49	105.19	99.58	92.56
50	1,093.94	1,037.84	967.72	50	109.39	103.78	96.77
51	1,136.01	1,079.92	1,009.79	51	113.60	107.99	100.98
52	1,192.11	1,121.99	1,037.84	52	119.21	112.20	103.78
53	1,234.19	1,164.06	1,079.92	53	123.42	116.41	107.99
54	1,290.29	1,206.14	1,121.99	54	129.03	120.61	112.20
55	1,346.39	1,262.24	1,164.06	55	134.64	126.22	116.41
56	1,444.56	1,346.39	1,248.21	56	144.46	134.64	124.82
57	1,542.74	1,444.56	1,332.36	57	154.27	144.46	133.24
58	1,654.93	1,542.74	1,416.51	58	165.49	154.27	141.65
59	1,767.13	1,640.91	1,514.69	59	176.71	164.09	151.47
60	1,893.36	1,753.11	1,612.86	60	189.34	175.31	161.29
61	2,033.61	1,879.33	1,725.06	61	203.36	187.93	172.51
62	2,173.86	2,019.58	1,865.31	62	217.39	201.96	186.53
63	2,342.15	2,173.86	1,991.53	63	234.22	217.39	199.15
64	2,510.45	2,328.13	2,145.81	64	251.05	232.81	214.58
65	2,692.78	2,496.43	2,300.08	65	269.28	249.64	230.01
66	2,903.15	2,706.80	2,510.45	66	290.31	270.68	251.05
67	3,127.55	2,931.20	2,734.85	67	312.75	293.12	273.48
68	3,365.97	3,183.65	2,987.30	68	336.60	318.36	298.73
69	3,632.44	3,450.12	3,267.80	69	363.24	345.01	326.78

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	3,912.94	3,744.64	3,562.32	70	391.29	374.46	356.23
71	4,319.66	4,123.31	3,912.94	71	431.97	412.33	391.29
72	4,754.43	4,530.03	4,305.64	72	475.44	453.00	430.56
73	5,245.30	4,992.85	4,740.41	73	524.53	499.29	474.04
74	5,792.27	5,511.77	5,217.25	74	579.23	551.18	521.73
75	6,381.32	6,058.74	5,736.17	75	638.13	605.87	573.62
76	7,110.61	6,731.94	6,353.27	76	711.06	673.19	635.33
77	7,910.03	7,475.26	7,040.49	77	791.00	747.53	704.05
78	8,807.62	8,316.75	7,811.85	78	880.76	831.67	781.19
79	9,803.39	9,228.37	8,653.35	79	980.34	922.84	865.33

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	546.97	518.92	490.87	18-39	54.70	51.89	49.09
40	546.97	518.92	490.87	40	54.70	51.89	49.09
41	560.99	532.95	504.90	41	56.10	53.29	50.49
42	575.02	546.97	518.92	42	57.50	54.70	51.89
43	603.07	575.02	532.95	43	60.31	57.50	53.29
44	617.09	589.04	546.97	44	61.71	58.90	54.70
45	631.12	603.07	560.99	45	63.11	60.31	56.10
46	645.14	617.09	575.02	46	64.51	61.71	57.50
47	673.19	631.12	589.04	47	67.32	63.11	58.90
48	687.22	659.17	617.09	48	68.72	65.92	61.71
49	715.27	673.19	631.12	49	71.53	67.32	63.11
50	729.29	687.22	645.14	50	72.93	68.72	64.51
51	757.34	715.27	659.17	51	75.73	71.53	65.92
52	771.37	729.29	687.22	52	77.14	72.93	68.72
53	799.42	757.34	701.24	53	79.94	75.73	70.12
54	813.44	771.37	729.29	54	81.34	77.14	72.93
55	841.49	799.42	743.32	55	84.15	79.94	74.33
56	883.57	841.49	785.39	56	88.36	84.15	78.54
57	939.67	883.57	827.47	57	93.97	88.36	82.75
58	995.77	939.67	869.54	58	99.58	93.97	86.95
59	1,051.87	981.74	911.62	59	105.19	98.17	91.16
60	1,107.96	1,037.84	953.69	60	110.80	103.78	95.37
61	1,178.09	1,107.96	1,023.82	61	117.81	110.80	102.38
62	1,262.24	1,178.09	1,079.92	62	126.22	117.81	107.99
63	1,346.39	1,262.24	1,164.06	63	134.64	126.22	116.41
64	1,430.54	1,332.36	1,234.19	64	143.05	133.24	123.42
65	1,528.71	1,430.54	1,318.34	65	152.87	143.05	131.83
66	1,640.91	1,528.71	1,416.51	66	164.09	152.87	141.65
67	1,767.13	1,654.93	1,528.71	67	176.71	165.49	152.87
68	1,907.38	1,781.16	1,654.93	68	190.74	178.12	165.49
69	2,061.66	1,921.41	1,781.16	69	206.17	192.14	178.12

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,215.93	2,075.68	1,921.41	70	221.59	207.57	192.14
71	2,426.30	2,272.03	2,103.73	71	242.63	227.20	210.37
72	2,664.73	2,496.43	2,314.10	72	266.47	249.64	231.41
73	2,931.20	2,734.85	2,538.50	73	293.12	273.48	253.85
74	3,211.70	3,001.32	2,790.95	74	321.17	300.13	279.09
75	3,520.24	3,295.84	3,057.42	75	352.02	329.58	305.74
76	3,955.01	3,702.57	3,436.09	76	395.50	370.26	343.61
77	4,445.88	4,151.36	3,856.84	77	444.59	415.14	385.68
78	4,992.85	4,670.28	4,347.71	78	499.29	467.03	434.77
79	5,609.95	5,245.30	4,880.66	79	560.99	524.53	488.07
80		5,904.47	5,483.72	80		590.45	548.37
81		6,563.64	6,100.82	81		656.36	610.08
82		7,320.98	6,802.06	82		732.10	680.21
83		8,148.45	7,573.43	83		814.85	757.34
84		9,074.09	8,428.95	84		907.41	842.89

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	687.22	645.14	589.04	18-39	68.72	64.51	58.90
40	687.22	645.14	589.04	40	68.72	64.51	58.90
41	701.24	659.17	603.07	41	70.12	65.92	60.31
42	729.29	673.19	617.09	42	72.93	67.32	61.71
43	743.32	701.24	645.14	43	74.33	70.12	64.51
44	771.37	715.27	659.17	44	77.14	71.53	65.92
45	785.39	729.29	673.19	45	78.54	72.93	67.32
46	813.44	757.34	701.24	46	81.34	75.73	70.12
47	827.47	771.37	715.27	47	82.75	77.14	71.53
48	855.52	799.42	743.32	48	85.55	79.94	74.33
49	869.54	813.44	757.34	49	86.95	81.34	75.73
50	897.59	841.49	785.39	50	89.76	84.15	78.54
51	925.64	869.54	813.44	51	92.56	86.95	81.34
52	953.69	897.59	827.47	52	95.37	89.76	82.75
53	981.74	925.64	855.52	53	98.17	92.56	85.55
54	1,009.79	953.69	883.57	54	100.98	95.37	88.36
55	1,037.84	981.74	911.62	55	103.78	98.17	91.16
56	1,093.94	1,037.84	967.72	56	109.39	103.78	96.77
57	1,164.06	1,093.94	1,009.79	57	116.41	109.39	100.98
58	1,234.19	1,150.04	1,065.89	58	123.42	115.00	106.59
59	1,304.31	1,220.16	1,136.01	59	130.43	122.02	113.60
60	1,388.46	1,290.29	1,192.11	60	138.85	129.03	119.21
61	1,472.61	1,374.44	1,276.26	61	147.26	137.44	127.63
62	1,570.79	1,472.61	1,360.41	62	157.08	147.26	136.04
63	1,682.98	1,570.79	1,444.56	63	168.30	157.08	144.46
64	1,795.18	1,668.96	1,542.74	64	179.52	166.90	154.27
65	1,907.38	1,781.16	1,640.91	65	190.74	178.12	164.09
66	2,061.66	1,921.41	1,781.16	66	206.17	192.14	178.12
67	2,229.95	2,075.68	1,921.41	67	223.00	207.57	192.14
68	2,412.28	2,243.98	2,075.68	68	241.23	224.40	207.57
69	2,608.63	2,440.33	2,258.00	69	260.86	244.03	225.80

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 an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,819.00	2,636.68	2,440.33	70	281.90	263.67	244.03
71	3,085.47	2,889.12	2,678.75	71	308.55	288.91	267.88
72	3,394.02	3,169.62	2,945.22	72	339.40	316.96	294.52
73	3,716.59	3,478.17	3,225.72	73	371.66	347.82	322.57
74	4,081.24	3,814.76	3,548.29	74	408.12	381.48	354.83
75	4,473.93	4,193.44	3,898.91	75	447.39	419.34	389.89
76	4,978.83	4,656.26	4,333.69	76	497.88	465.63	433.37
77	5,539.82	5,189.20	4,824.56	77	553.98	518.92	482.46
78	6,170.94	5,764.22	5,357.50	78	617.09	576.42	535.75
79	6,872.19	6,423.39	5,960.57	79	687.22	642.34	596.06

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	855.52	799.42	729.29	18-39	85.55	79.94	72.93
40	855.52	799.42	729.29	40	85.55	79.94	72.93
41	883.57	827.47	757.34	41	88.36	82.75	75.73
42	911.62	841.49	771.37	42	91.16	84.15	77.14
43	925.64	869.54	799.42	43	92.56	86.95	79.94
44	953.69	897.59	827.47	44	95.37	89.76	82.75
45	981.74	911.62	841.49	45	98.17	91.16	84.15
46	1,009.79	939.67	869.54	46	100.98	93.97	86.95
47	1,037.84	967.72	897.59	47	103.78	96.77	89.76
48	1,079.92	1,009.79	925.64	48	107.99	100.98	92.56
49	1,107.96	1,037.84	953.69	49	110.80	103.78	95.37
50	1,136.01	1,065.89	981.74	50	113.60	106.59	98.17
51	1,164.06	1,093.94	1,009.79	51	116.41	109.39	100.98
52	1,206.14	1,121.99	1,037.84	52	120.61	112.20	103.78
53	1,234.19	1,150.04	1,065.89	53	123.42	115.00	106.59
54	1,262.24	1,192.11	1,107.96	54	126.22	119.21	110.80
55	1,304.31	1,220.16	1,136.01	55	130.43	122.02	113.60
56	1,388.46	1,304.31	1,206.14	56	138.85	130.43	120.61
57	1,458.59	1,374.44	1,276.26	57	145.86	137.44	127.63
58	1,556.76	1,458.59	1,346.39	58	155.68	145.86	134.64
59	1,640.91	1,528.71	1,416.51	59	164.09	152.87	141.65
60	1,739.08	1,626.89	1,500.66	60	173.91	162.69	150.07
61	1,851.28	1,725.06	1,598.84	61	185.13	172.51	159.88
62	1,977.51	1,837.26	1,697.01	62	197.75	183.73	169.70
63	2,117.76	1,963.48	1,809.21	63	211.78	196.35	180.92
64	2,258.00	2,089.71	1,921.41	64	225.80	208.97	192.14
65	2,412.28	2,229.95	2,047.63	65	241.23	223.00	204.76
66	2,608.63	2,412.28	2,215.93	66	260.86	241.23	221.59
67	2,819.00	2,622.65	2,412.28	67	281.90	262.27	241.23
68	3,057.42	2,847.05	2,622.65	68	305.74	284.70	262.27
69	3,309.87	3,085.47	2,847.05	69	330.99	308.55	284.70

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	3,576.34	3,337.92	3,085.47	70	357.63	333.79	308.55
71	3,912.94	3,646.47	3,365.97	71	391.29	364.65	336.60
72	4,291.61	3,983.06	3,674.52	72	429.16	398.31	367.45
73	4,698.33	4,361.73	4,011.11	73	469.83	436.17	401.11
74	5,133.10	4,754.43	4,375.76	74	513.31	475.44	437.58
75	5,623.97	5,203.23	4,782.48	75	562.40	520.32	478.25
76	6,227.04	5,792.27	5,343.48	76	622.70	579.23	534.35
77	6,886.21	6,423.39	5,960.57	77	688.62	642.34	596.06
78	7,615.51	7,138.66	6,647.79	78	761.55	713.87	664.78
79	8,428.95	7,924.05	7,419.16	79	842.89	792.41	741.92

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,107.96	1,051.87	981.74	18-39	110.80	105.19	98.17
40	1,107.96	1,051.87	981.74	40	110.80	105.19	98.17
41	1,150.04	1,093.94	1,023.82	41	115.00	109.39	102.38
42	1,192.11	1,121.99	1,051.87	42	119.21	112.20	105.19
43	1,234.19	1,164.06	1,093.94	43	123.42	116.41	109.39
44	1,276.26	1,206.14	1,136.01	44	127.63	120.61	113.60
45	1,318.34	1,248.21	1,178.09	45	131.83	124.82	117.81
46	1,360.41	1,290.29	1,220.16	46	136.04	129.03	122.02
47	1,416.51	1,346.39	1,262.24	47	141.65	134.64	126.22
48	1,458.59	1,388.46	1,304.31	48	145.86	138.85	130.43
49	1,514.69	1,430.54	1,346.39	49	151.47	143.05	134.64
50	1,570.79	1,486.64	1,402.49	50	157.08	148.66	140.25
51	1,612.86	1,528.71	1,430.54	51	161.29	152.87	143.05
52	1,654.93	1,570.79	1,472.61	52	165.49	157.08	147.26
53	1,697.01	1,612.86	1,514.69	53	169.70	161.29	151.47
54	1,753.11	1,654.93	1,542.74	54	175.31	165.49	154.27
55	1,795.18	1,697.01	1,584.81	55	179.52	169.70	158.48
56	1,893.36	1,781.16	1,668.96	56	189.34	178.12	166.90
57	2,005.56	1,879.33	1,753.11	57	200.56	187.93	175.31
58	2,117.76	1,977.51	1,837.26	58	211.78	197.75	183.73
59	2,243.98	2,089.71	1,935.43	59	224.40	208.97	193.54
60	2,370.20	2,201.90	2,033.61	60	237.02	220.19	203.36
61	2,524.48	2,342.15	2,159.83	61	252.45	234.22	215.98
62	2,678.75	2,496.43	2,300.08	62	267.88	249.64	230.01
63	2,847.05	2,650.70	2,454.35	63	284.70	265.07	245.44
64	3,029.37	2,819.00	2,608.63	64	302.94	281.90	260.86
65	3,225.72	3,001.32	2,776.92	65	322.57	300.13	277.69
66	3,450.12	3,225.72	3,001.32	66	345.01	322.57	300.13
67	3,688.54	3,478.17	3,253.77	67	368.85	347.82	325.38
68	3,955.01	3,744.64	3,534.27	68	395.50	374.46	353.43
69	4,235.51	4,025.14	3,814.76	69	423.55	402.51	381.48

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	4,530.03	4,333.69	4,137.34	70	453.00	433.37	413.73
71	4,964.80	4,740.41	4,516.01	71	496.48	474.04	451.60
72	5,427.63	5,175.18	4,922.73	72	542.76	517.52	492.27
73	5,946.55	5,666.05	5,371.53	73	594.65	566.60	537.15
74	6,507.54	6,184.97	5,862.40	74	650.75	618.50	586.24
75	7,124.63	6,759.99	6,395.34	75	712.46	676.00	639.53
76	7,896.00	7,475.26	7,054.51	76	789.60	747.53	705.45
77	8,765.54	8,274.67	7,769.78	77	876.55	827.47	776.98
78	9,719.24	9,144.22	8,569.20	78	971.92	914.42	856.92
79	10,785.13	10,125.96	9,452.76	79	1,078.51	1,012.60	945.28

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

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_LTC4 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_LTC4 TQ FO_PA_20160817.pdf Supplement to AM_LTC4 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_LTC4 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-130642447

State Tracking #:

MILL-130642447

Company Tracking #:

LTC4 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_LTC4 TQ FO_20160817.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	

**SERFF Tracking #:**

MILL-130642447

**State Tracking #:**

MILL-130642447

**Company Tracking #:**

LTC4 TQ FO

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**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

***Attachment PA\_Supplement Exhibits\_LTC4 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-130642447

Policy Forms:	Nursing Facility Insurance	H-LTC4JFQ15, et al.
	Annual 5% Compound Benefit Inflation Rider	H-5AICFO
	Annual 5% Simple Benefit Inflation Rider	H-5AISFO
	Nonforfeiture Benefit Rider	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-LTC4JFQ15, et al. is an existing tax-qualified individual facility only long term care policy of insurance previously approved in 1998. The form was issued in Pennsylvania from November 1998 through January 2001 and is no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

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

1. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.

Offices in Principal Cities Worldwide

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



Honorable Teresa D. Miller  
August 17, 2016

3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. On April 14, 2015, the company requested a rate increase of 46.2%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.8% 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 LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

<u>Product or Rider</u>	<u>Form Number</u>
Nursing Facility Insurance	H-LTC4JFQ15, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AICFO
Annual 5% Simple Benefit Inflation Rider	H-5AISFO
Nonforfeiture Benefit Rider	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 November 1998 through January 2001.

**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, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

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

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

A 5% simple, 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 LTC4 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**

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**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

**Actual-to-Expected Adjustment Factors**

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

A cumulative 1.9% increase in morbidity is assumed due to adverse selection from the rate increase.

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

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 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 2.2% of in-force policyholders are assumed to lapse, and a 5.4% reduction in premium and claims is expected due to the election of reduced benefits.

**METLIFE INSURANCE COMPANY USA**

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**Actuarial Memorandum for the LTC4 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, except that commission will not be paid on any increase in premium.

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

**6. Marketing Method**

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

**7. Underwriting Description**

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



**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

**8. Premiums**

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

**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	55.3%
Semi-Annual	0.51*AP	10.6%
Quarterly	0.26*AP	12.3%
Monthly	0.09*AP	21.8%

**12. Reserves**

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

**13. Trend Assumptions**

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

**14. Past and Future Policy Experience**

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

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

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

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

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

$LR_j$  = loss ratio for year  $j$

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

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

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

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

$j$  = year of incurral

$v = 1 / 1.045 = 0.956938$

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

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

**15. Projected Earned Premiums and Incurred Claims**

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2015 through 2054 are developed from an asset share model representing actual contracts in-force as of December 31, 2014. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the proposed rate increase request assume that the increase is effective on each policy's first anniversary on or after July 1, 2016, but no sooner than 12 months after the prior rate increase was effective.

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

**16. History of Previous Rate Revisions**

Four prior rate increases have been approved and implemented on this policy form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

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

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

On April 14, 2015, the company requested a rate increase of 46.2%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.8% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

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

Current rate tables are included with this memorandum in Exhibit II. Rate tables reflecting the 53.8% 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\*: \$1,889  
After increase: \$2,906

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

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

**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	2.2%
48 - 52	4.6%
53 - 57	12.8%
58 - 62	23.2%
63 - 67	24.8%
68 - 72	19.9%
73 +	12.5%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	39.5%
60-day	9.5%
100-day	51.0%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	8.2%
3-Year	26.7%
5-Year	31.6%
Unlimited	33.5%

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	22.6%
Simple	16.1%
Compound	45.5%
CPI	15.8%

**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	36	\$59,146
Nationwide	367	\$786,768

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

**METLIFE INSURANCE COMPANY USA**

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

**Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

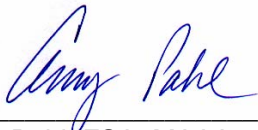
**22. Actuarial Certification**

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

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

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

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



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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**  
**LTC4 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		
1998	3,427	0	0.0%	26	7,085	0	0.0%			0.0000		1.000		4.5%	2.0674	
1999	277,713	0	0.0%	397	549,413	0	0.0%			0.0222		0.978		4.5%	1.9783	
2000	743,176	0	0.0%	668	1,406,947	0	0.0%			0.0578		0.942		4.5%	1.8932	
2001	910,805	80,286	8.8%	647	1,650,044	145,448	8.8%			0.0541		0.946		4.5%	1.8116	
2002	871,250	210,250	24.1%	627	1,510,416	364,493	24.1%			0.0309		0.969		4.5%	1.7336	
2003	843,841	53,161	6.3%	605	1,399,904	88,191	6.3%			0.0351		0.965		4.5%	1.6590	
2004	816,366	231,617	28.4%	573	1,296,003	367,698	28.4%			0.0529		0.947		4.5%	1.5875	
2005	848,385	364,104	42.9%	533	1,288,836	553,134	42.9%			0.0698		0.930		4.5%	1.5192	
2006	857,764	656,638	76.6%	516	1,246,971	954,584	76.6%			0.0319		0.968		4.5%	1.4537	
2007	836,093	32,553	3.9%	504	1,163,125	45,286	3.9%			0.0233		0.977		4.5%	1.3911	
2008	812,105	456,338	56.2%	486	1,081,106	607,495	56.2%			0.0357		0.964		4.5%	1.3312	
2009	779,142	870,490	111.7%	468	992,559	1,108,928	111.7%			0.0370		0.963		4.5%	1.2739	
2010	739,138	575,944	77.9%	448	901,050	702,107	77.9%			0.0427		0.957		4.5%	1.2191	
2011	729,866	848,794	116.3%	426	851,433	990,169	116.3%			0.0491		0.951		4.5%	1.1666	
2012	745,728	1,451,800	194.7%	408	832,475	1,620,681	194.7%			0.0423		0.958		4.5%	1.1163	
2013	722,130	1,129,785	156.5%	388	771,418	1,206,897	156.5%			0.0490		0.951		4.5%	1.0683	
2014	695,777	779,553	112.0%	367	711,259	796,900	112.0%			0.0541		0.946		4.5%	1.0223	
2015	721,831	1,308,455	181.0%	347	705,922	1,278,016	181.0%	1.0029	1.7715	1.0000	0.0540	0.0000	0.946	0.940	4.5%	0.9782
2016	739,805	1,389,032	187.8%	327	692,537	1,300,283	187.8%	1.0961	1.1299	1.0000	0.0590	0.0000	0.941	0.935	4.5%	0.9361
2017	711,730	1,461,255	205.3%	305	637,565	1,308,987	205.3%	1.0461	1.1251	1.0000	0.0650	0.0000	0.935	0.920	4.5%	0.8958
2018	651,167	1,503,297	230.9%	284	558,194	1,288,658	230.9%	1.0000	1.1082	1.0000	0.0717	0.0000	0.928	0.915	4.5%	0.8572
2019	590,853	1,517,282	256.8%	262	484,681	1,244,638	256.8%	1.0000	1.0944	1.0000	0.0777	0.0000	0.922	0.907	4.5%	0.8203
2020	532,460	1,522,085	285.9%	240	417,972	1,194,811	285.9%	1.0000	1.0934	1.0000	0.0825	0.0000	0.917	0.901	4.5%	0.7850
2021	477,249	1,506,002	315.6%	219	358,500	1,131,279	315.6%	1.0000	1.0834	1.0000	0.0867	0.0000	0.913	0.896	4.5%	0.7512
2022	425,641	1,471,095	345.6%	199	305,964	1,057,471	345.6%	1.0000	1.0746	1.0000	0.0910	0.0000	0.909	0.892	4.5%	0.7188
2023	377,724	1,430,978	378.8%	180	259,828	984,339	378.8%	1.0000	1.0752	1.0000	0.0953	0.0000	0.905	0.887	4.5%	0.6879
2024	333,522	1,386,397	415.7%	162	219,543	912,605	415.7%	1.0000	1.0762	1.0000	0.0998	0.0000	0.900	0.883	4.5%	0.6583
2025	293,005	1,333,560	455.1%	145	184,567	840,024	455.1%	1.0000	1.0739	1.0000	0.1043	0.0000	0.896	0.879	4.5%	0.6299
2026	256,085	1,278,707	499.3%	129	154,364	770,786	499.3%	1.0000	1.0761	1.0000	0.1090	0.0000	0.891	0.874	4.5%	0.6028
2027	222,641	1,224,296	549.9%	115	128,425	706,208	549.9%	1.0000	1.0803	1.0000	0.1137	0.0000	0.886	0.869	4.5%	0.5768
2028	192,529	1,167,637	606.5%	101	106,274	644,522	606.5%	1.0000	1.0820	1.0000	0.1185	0.0000	0.881	0.865	4.5%	0.5520
2029	165,583	1,106,014	667.9%	89	87,464	584,217	667.9%	1.0000	1.0806	1.0000	0.1235	0.0000	0.877	0.860	4.5%	0.5282
2030	141,621	1,037,592	732.7%	77	71,585	524,474	732.7%	1.0000	1.0764	1.0000	0.1285	0.0000	0.872	0.855	4.5%	0.5055
2031	120,447	963,548	800.0%	67	58,261	466,074	800.0%	1.0000	1.0717	1.0000	0.1335	0.0000	0.867	0.850	4.5%	0.4837
2032	101,857	889,507	873.3%	58	47,147	411,732	873.3%	1.0000	1.0715	1.0000	0.1385	0.0000	0.862	0.846	4.5%	0.4629
2033	85,645	815,857	952.6%	49	37,936	361,379	952.6%	1.0000	1.0708	1.0000	0.1435	0.0000	0.857	0.841	4.5%	0.4429
2034	71,600	744,327	1039.6%	42	30,349	315,498	1039.6%	1.0000	1.0713	1.0000	0.1484	0.0000	0.852	0.836	4.5%	0.4239
2035	59,513	676,006	1135.9%	36	24,140	274,199	1135.9%	1.0000	1.0725	1.0000	0.1532	0.0000	0.847	0.831	4.5%	0.4056
2036	49,180	609,741	1239.8%	30	19,089	236,671	1239.8%	1.0000	1.0711	1.0000	0.1579	0.0000	0.842	0.826	4.5%	0.3882
2037	40,403	545,579	1350.4%	25	15,007	202,648	1350.4%	1.0000	1.0684	1.0000	0.1625	0.0000	0.837	0.822	4.5%	0.3714
2038	32,997	481,489	1459.2%	21	11,728	171,141	1459.2%	1.0000	1.0594	1.0000	0.1670	0.0000	0.833	0.817	4.5%	0.3554
2039	26,791	420,236	1568.6%	17	9,112	142,937	1568.6%	1.0000	1.0531	1.0000	0.1713	0.0000	0.829	0.812	4.5%	0.3401
2040	21,623	361,393	1671.3%	14	7,038	117,629	1671.3%	1.0000	1.0428	1.0000	0.1754	0.0000	0.825	0.807	4.5%	0.3255
2041	17,348	309,111	1781.8%	12	5,404	96,279	1781.8%	1.0000	1.0421	1.0000	0.1792	0.0000	0.821	0.802	4.5%	0.3115
2042	13,837	264,360	1910.6%	10	4,124	78,795	1910.6%	1.0000	1.0466	1.0000	0.1829	0.0000	0.817	0.798	4.5%	0.2981
2043	10,972	224,347	2044.8%	8	3,129	63,989	2044.8%	1.0000	1.0429	1.0000	0.1862	0.0000	0.814	0.793	4.5%	0.2852
2044	8,650	187,954	2172.8%	6	2,361	51,300	2172.8%	1.0000	1.0335	1.0000	0.1894	0.0000	0.811	0.788	4.5%	0.2729
2045	6,781	156,361	2305.8%	5	1,771	40,840	2305.8%	1.0000	1.0302	1.0000	0.1925	0.0000	0.808	0.784	4.5%	0.2612
2046	5,286	129,776	2455.3%	4	1,321	32,436	2455.3%	1.0000	1.0318	1.0000	0.1956	0.0000	0.804	0.779	4.5%	0.2499
2047	4,095	107,947	2636.1%	3	979	25,819	2636.1%	1.0000	1.0384	1.0000	0.1990	0.0000	0.801	0.775	4.5%	0.2392
2048	3,153	88,448	2805.5%	3	722	20,244	2805.5%	1.0000	1.0277	1.0000	0.2027	0.0000	0.797	0.770	4.5%	0.2289
2049	2,411	72,289	2998.3%	2	528	15,833	2998.3%	1.0000	1.0306	1.0000	0.2069	0.0000	0.793	0.765	4.5%	0.2190
2050	1,831	58,191	3178.8%	2	384	12,196	3178.8%	1.0000	1.0212	1.0000	0.2118	0.0000	0.788	0.759	4.5%	0.2096
2051	1,379	45,797	3320.9%	1	277	9,185	3320.9%	1.0000	1.0054	1.0000	0.2172	0.0000	0.783	0.753	4.5%	0.2006
2052	1,030	35,501	3445.4%	1	198	6,814	3445.4%	1.0000	0.9979	1.0000	0.2232	0.0000	0.777	0.747	4.5%	0.1919
2053	763	27,020	3539.8%	1	140	4,963	3539.8%	1.0000	0.9881	1.0000	0.2297	0.0000	0.770	0.741	4.5%	0.1837
2054	561	20,008	3569.0%	1	99	3,516	3569.0%	1.0000	0.9701	1.0000	0.2367	0.0000	0.763	0.734	4.5%	0.1758
Past	12,232,707	7,741,313	63.3%	8,087	17,660,044	9,552,013	54.1%									
Future	7,521,396	29,876,478	397.2%	3,600	5,654,631	18,933,434	334.8%									
Lifetime	19,754,104	37,617,791	190.4%	11,687	23,314,674	28,485,447	122.2%									

**Exhibit I**  
**MetLife Insurance Company USA**  
**Nationwide Experience Projections with 53.8% Increase**  
**LTC4 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	1998	3,427	0	0.0%	26	7,085	0	0.0%				0.0000	1.000		4.5%	2.0674	
	1999	277,713	0	0.0%	397	549,413	0	0.0%				0.0222	0.978		4.5%	1.9783	
	2000	743,176	0	0.0%	668	1,406,947	0	0.0%				0.0578	0.942		4.5%	1.8932	
	2001	910,805	80,286	8.8%	647	1,650,044	145,448	8.8%				0.0541	0.946		4.5%	1.8116	
	2002	871,250	210,250	24.1%	627	1,510,416	364,493	24.1%				0.0309	0.969		4.5%	1.7336	
	2003	843,841	53,161	6.3%	605	1,399,904	88,191	6.3%				0.0351	0.965		4.5%	1.6590	
	2004	816,366	231,817	28.4%	573	1,296,003	367,698	28.4%				0.0529	0.947		4.5%	1.5875	
	2005	848,385	364,104	42.9%	533	1,288,836	553,134	42.9%				0.0698	0.930		4.5%	1.5192	
	2006	857,764	656,638	76.6%	516	1,246,971	954,584	76.6%				0.0319	0.968		4.5%	1.4537	
	2007	836,093	32,553	3.9%	504	1,163,125	45,286	3.9%				0.0233	0.977		4.5%	1.3911	
	2008	812,105	456,338	56.2%	486	1,081,106	607,495	56.2%				0.0357	0.964		4.5%	1.3312	
	2009	779,142	870,490	111.7%	468	992,559	1,108,928	111.7%				0.0370	0.963		4.5%	1.2739	
	2010	739,138	575,944	77.9%	448	901,050	702,107	77.9%				0.0427	0.957		4.5%	1.2191	
	2011	729,866	848,794	116.3%	426	851,433	990,169	116.3%				0.0491	0.951		4.5%	1.1666	
	2012	745,728	1,451,800	194.7%	408	832,475	1,620,681	194.7%				0.0423	0.958		4.5%	1.1163	
	2013	722,130	1,129,785	156.5%	388	771,418	1,206,897	156.5%				0.0490	0.951		4.5%	1.0683	
	2014	695,777	779,553	112.0%	367	711,259	796,900	112.0%				0.0541	0.946		4.5%	1.0223	
Projected Future Experience	2015	721,631	1,306,455	181.0%	347	705,922	1,278,016	181.0%	1.0000	1.7715	1.0000	0.0540	0.0000	0.946	0.940	4.5%	0.9782
	2016	746,135	1,387,784	186.0%	325	698,463	1,299,114	186.0%	1.0105	1.1338	1.0003	0.0587	0.0050	0.937	0.933	4.5%	0.9361
	2017	907,189	1,407,890	155.2%	299	812,656	1,261,183	155.2%	1.3423	1.0905	1.0124	0.0649	0.0170	0.919	0.866	4.5%	0.8958
	2018	927,221	1,418,520	153.0%	277	794,834	1,215,986	153.0%	1.1339	1.0781	1.0192	0.0717	0.0000	0.928	0.901	4.5%	0.8572
	2019	841,338	1,431,716	170.2%	256	690,156	1,174,447	170.2%	1.0000	1.0944	1.0192	0.0777	0.0000	0.922	0.907	4.5%	0.8203
	2020	758,191	1,436,248	189.4%	235	595,167	1,127,431	189.4%	1.0000	1.0934	1.0192	0.0825	0.0000	0.917	0.901	4.5%	0.7850
	2021	679,573	1,421,072	209.1%	214	510,482	1,067,481	209.1%	1.0000	1.0834	1.0192	0.0867	0.0000	0.913	0.896	4.5%	0.7512
	2022	606,086	1,388,134	229.0%	195	435,674	997,836	229.0%	1.0000	1.0746	1.0192	0.0910	0.0000	0.909	0.892	4.5%	0.7188
	2023	537,856	1,350,280	251.0%	176	369,979	928,828	251.0%	1.0000	1.0752	1.0192	0.0953	0.0000	0.905	0.887	4.5%	0.6879
	2024	474,915	1,308,213	275.5%	159	312,616	861,140	275.5%	1.0000	1.0762	1.0192	0.0998	0.0000	0.900	0.883	4.5%	0.6583
	2025	417,221	1,258,355	301.6%	142	262,812	792,651	301.6%	1.0000	1.0739	1.0192	0.1043	0.0000	0.896	0.879	4.5%	0.6299
	2026	364,649	1,206,596	330.9%	127	219,805	727,318	330.9%	1.0000	1.0761	1.0192	0.1090	0.0000	0.891	0.874	4.5%	0.6028
	2027	317,027	1,155,253	364.4%	112	182,870	666,382	364.4%	1.0000	1.0803	1.0192	0.1137	0.0000	0.886	0.869	4.5%	0.5768
	2028	274,150	1,101,789	401.9%	99	151,328	608,175	401.9%	1.0000	1.0820	1.0192	0.1185	0.0000	0.881	0.865	4.5%	0.5520
	2029	235,781	1,043,641	442.6%	87	124,544	551,271	442.6%	1.0000	1.0806	1.0192	0.1235	0.0000	0.877	0.860	4.5%	0.5282
	2030	201,660	979,078	485.5%	76	101,933	494,897	485.5%	1.0000	1.0764	1.0192	0.1285	0.0000	0.872	0.855	4.5%	0.5055
	2031	171,508	909,210	530.1%	66	82,960	439,790	530.1%	1.0000	1.0717	1.0192	0.1335	0.0000	0.867	0.850	4.5%	0.4837
	2032	145,038	839,344	578.7%	56	67,135	388,512	578.7%	1.0000	1.0715	1.0192	0.1385	0.0000	0.862	0.846	4.5%	0.4629
	2033	121,953	769,847	631.3%	48	54,018	340,999	631.3%	1.0000	1.0708	1.0192	0.1435	0.0000	0.857	0.841	4.5%	0.4429
	2034	101,954	702,351	688.9%	41	43,215	297,705	688.9%	1.0000	1.0713	1.0192	0.1484	0.0000	0.852	0.836	4.5%	0.4239
	2035	84,743	637,883	752.7%	35	34,373	258,736	752.7%	1.0000	1.0725	1.0192	0.1532	0.0000	0.847	0.831	4.5%	0.4056
	2036	70,029	575,355	821.6%	29	27,182	223,324	821.6%	1.0000	1.0711	1.0192	0.1579	0.0000	0.842	0.826	4.5%	0.3882
	2037	57,531	514,812	894.8%	25	21,369	191,219	894.8%	1.0000	1.0684	1.0192	0.1625	0.0000	0.837	0.822	4.5%	0.3714
	2038	46,986	454,336	967.0%	20	16,701	161,489	967.0%	1.0000	1.0594	1.0192	0.1670	0.0000	0.833	0.817	4.5%	0.3554
	2039	38,148	396,537	1039.5%	17	12,975	134,876	1039.5%	1.0000	1.0531	1.0192	0.1713	0.0000	0.829	0.812	4.5%	0.3401
	2040	30,790	341,013	1107.6%	14	10,022	110,996	1107.6%	1.0000	1.0428	1.0192	0.1754	0.0000	0.825	0.807	4.5%	0.3255
	2041	24,703	291,679	1180.7%	11	7,694	90,850	1180.7%	1.0000	1.0421	1.0192	0.1792	0.0000	0.821	0.802	4.5%	0.3115
	2042	19,702	249,452	1266.1%	9	5,872	74,351	1266.1%	1.0000	1.0466	1.0192	0.1829	0.0000	0.817	0.798	4.5%	0.2981
	2043	15,623	211,695	1355.0%	8	4,456	60,381	1355.0%	1.0000	1.0429	1.0192	0.1862	0.0000	0.814	0.793	4.5%	0.2852
	2044	12,318	177,354	1439.9%	6	3,362	48,407	1439.9%	1.0000	1.0335	1.0192	0.1894	0.0000	0.811	0.788	4.5%	0.2729
	2045	9,656	147,543	1528.0%	5	2,522	38,536	1528.0%	1.0000	1.0302	1.0192	0.1925	0.0000	0.808	0.784	4.5%	0.2612
	2046	7,526	122,458	1627.1%	4	1,881	30,607	1627.1%	1.0000	1.0318	1.0192	0.1956	0.0000	0.804	0.779	4.5%	0.2499
	2047	5,831	101,859	1746.8%	3	1,395	24,363	1746.8%	1.0000	1.0384	1.0192	0.1990	0.0000	0.801	0.775	4.5%	0.2392
	2048	4,489	83,460	1859.1%	3	1,027	19,102	1859.1%	1.0000	1.0277	1.0192	0.2027	0.0000	0.797	0.770	4.5%	0.2289
	2049	3,433	68,213	1986.9%	2	752	14,940	1986.9%	1.0000	1.0306	1.0192	0.2069	0.0000	0.793	0.765	4.5%	0.2190
	2050	2,607	54,910	2106.5%	2	546	11,509	2106.5%	1.0000	1.0212	1.0192	0.2118	0.0000	0.788	0.759	4.5%	0.2096
	2051	1,964	43,214	2200.7%	1	394	8,667	2200.7%	1.0000	1.0054	1.0192	0.2172	0.0000	0.783	0.753	4.5%	0.2006
	2052	1,467	33,499	2283.2%	1	282	6,429	2283.2%	1.0000	0.9979	1.0192	0.2232	0.0000	0.777	0.747	4.5%	0.1919
	2053	1,087	25,496	2345.7%	1	200	4,683	2345.7%	1.0000	0.9881	1.0192	0.2297	0.0000	0.770	0.741	4.5%	0.1837
	2054	798	18,879	2365.1%	1	140	3,318	2365.1%	1.0000	0.9701	1.0192	0.2367	0.0000	0.763	0.734	4.5%	0.1758
Past		12,232,707	7,741,313	63.3%	8,087	17,660,044	9,552,013	54.1%									
Future		9,990,507	28,371,423	284.0%	3,535	7,369,715	18,035,947	244.7%									
Lifetime		22,223,214	36,112,735	162.5%	11,622	25,029,759	27,587,960	110.2%									



**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	164.14	155.02	145.90	18-39	16.41	15.50	14.59
40	164.14	155.02	145.90	40	16.41	15.50	14.59
41	173.26	164.14	155.02	41	17.33	16.41	15.50
42	173.26	164.14	155.02	42	17.33	16.41	15.50
43	182.38	173.26	164.14	43	18.24	17.33	16.41
44	191.50	182.38	164.14	44	19.15	18.24	16.41
45	191.50	182.38	173.26	45	19.15	18.24	17.33
46	200.62	191.50	173.26	46	20.06	19.15	17.33
47	209.73	200.62	182.38	47	20.97	20.06	18.24
48	209.73	200.62	191.50	48	20.97	20.06	19.15
49	218.85	209.73	191.50	49	21.89	20.97	19.15
50	227.97	218.85	200.62	50	22.80	21.89	20.06
51	237.09	227.97	209.73	51	23.71	22.80	20.97
52	255.33	246.21	227.97	52	25.53	24.62	22.80
53	273.57	255.33	237.09	53	27.36	25.53	23.71
54	282.69	264.45	246.21	54	28.27	26.44	24.62
55	300.92	282.69	264.45	55	30.09	28.27	26.44
56	319.16	300.92	273.57	56	31.92	30.09	27.36
57	337.40	319.16	291.80	57	33.74	31.92	29.18
58	364.76	337.40	310.04	58	36.48	33.74	31.00
59	382.99	355.64	319.16	59	38.30	35.56	31.92
60	410.35	373.87	337.40	60	41.04	37.39	33.74
61	446.83	410.35	364.76	61	44.68	41.04	36.48
62	474.18	437.71	392.11	62	47.42	43.77	39.21
63	519.78	474.18	428.59	63	51.98	47.42	42.86
64	556.25	510.66	465.06	64	55.63	51.07	46.51
65	601.85	556.25	501.54	65	60.18	55.63	50.15
66	656.56	601.85	547.13	66	65.66	60.18	54.71
67	720.39	656.56	592.73	67	72.04	65.66	59.27
68	784.23	711.27	638.32	68	78.42	71.13	63.83
69	857.18	775.11	693.04	69	85.72	77.51	69.30

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	939.25	848.06	756.87	70	93.92	84.81	75.69
71	1,039.55	939.25	829.82	71	103.96	93.92	82.98
72	1,158.10	1,039.55	911.89	72	115.81	103.96	91.19
73	1,285.77	1,148.98	1,003.08	73	128.58	114.90	100.31
74	1,431.67	1,267.53	1,103.39	74	143.17	126.75	110.34
75	1,586.69	1,404.31	1,212.81	75	158.67	140.43	121.28
76	1,769.07	1,559.33	1,349.60	76	176.91	155.93	134.96
77	1,978.80	1,750.83	1,513.74	77	197.88	175.08	151.37
78	2,215.89	1,951.45	1,687.00	78	221.59	195.14	168.70
79	2,471.22	2,179.42	1,878.49	79	247.12	217.94	187.85
80		2,434.75	2,097.35	80	276.30	243.47	209.73
81		2,690.08	2,316.20	81	305.48	269.01	231.62
82		2,972.76	2,562.41	82	338.31	297.28	256.24
83		3,291.92	2,835.98	83	373.87	329.19	283.60
84		3,638.44	3,136.90	84	413.09	363.84	313.69
				85	456.86	402.14	347.43
				86	514.31	453.21	391.20
				87	579.05	509.75	440.44
				88	651.09	572.67	495.16
				89	732.25	644.71	557.16
				90	828.91	724.95	626.47
				91	926.48	816.14	704.89
				92	1,042.29	917.36	792.43
				93	1,172.69	1,032.26	891.83
				94	1,319.51	1,160.84	1,003.08
				95	1,483.65	1,306.74	1,128.92
				96	1,669.67	1,469.97	1,269.35
				97	1,878.49	1,653.26	1,428.02
				98	2,112.85	1,860.26	1,606.75
				99	2,376.39	2,091.88	1,807.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	209.73	200.62	182.38	18-39	20.97	20.06	18.24
40	209.73	200.62	182.38	40	20.97	20.06	18.24
41	218.85	209.73	191.50	41	21.89	20.97	19.15
42	218.85	209.73	191.50	42	21.89	20.97	19.15
43	227.97	218.85	200.62	43	22.80	21.89	20.06
44	237.09	227.97	209.73	44	23.71	22.80	20.97
45	246.21	227.97	209.73	45	24.62	22.80	20.97
46	255.33	237.09	218.85	46	25.53	23.71	21.89
47	255.33	246.21	227.97	47	25.53	24.62	22.80
48	264.45	246.21	227.97	48	26.44	24.62	22.80
49	273.57	255.33	237.09	49	27.36	25.53	23.71
50	282.69	264.45	246.21	50	28.27	26.44	24.62
51	291.80	273.57	255.33	51	29.18	27.36	25.53
52	310.04	291.80	264.45	52	31.00	29.18	26.44
53	328.28	300.92	273.57	53	32.83	30.09	27.36
54	337.40	319.16	291.80	54	33.74	31.92	29.18
55	355.64	328.28	300.92	55	35.56	32.83	30.09
56	382.99	355.64	319.16	56	38.30	35.56	31.92
57	401.23	373.87	346.52	57	40.12	37.39	34.65
58	428.59	401.23	364.76	58	42.86	40.12	36.48
59	465.06	428.59	392.11	59	46.51	42.86	39.21
60	492.42	455.95	419.47	60	49.24	45.59	41.95
61	528.90	492.42	455.95	61	52.89	49.24	45.59
62	574.49	538.02	492.42	62	57.45	53.80	49.24
63	620.09	583.61	538.02	63	62.01	58.36	53.80
64	674.80	629.20	583.61	64	67.48	62.92	58.36
65	729.51	683.92	638.32	65	72.95	68.39	63.83
66	793.34	747.75	693.04	66	79.33	74.77	69.30
67	857.18	811.58	756.87	67	85.72	81.16	75.69
68	930.13	875.41	820.70	68	93.01	87.54	82.07
69	1,003.08	948.37	893.65	69	100.31	94.84	89.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,085.15	1,030.44	966.60	70	108.51	103.04	96.66
71	1,212.81	1,148.98	1,085.15	71	121.28	114.90	108.51
72	1,349.60	1,285.77	1,212.81	72	134.96	128.58	121.28
73	1,495.50	1,431.67	1,358.72	73	149.55	143.17	135.87
74	1,668.76	1,595.81	1,513.74	74	166.88	159.58	151.37
75	1,860.26	1,778.19	1,696.12	75	186.03	177.82	169.61
76	2,069.99	1,978.80	1,887.61	76	207.00	197.88	188.76
77	2,307.08	2,206.77	2,106.47	77	230.71	220.68	210.65
78	2,580.65	2,471.22	2,352.68	78	258.06	247.12	235.27
79	2,872.45	2,744.79	2,617.12	79	287.25	274.48	261.71
				80	320.07	306.40	291.80
				81	353.81	338.31	322.81
				82	391.20	373.87	356.55
				83	436.80	414.00	394.85
				84	477.83	465.06	435.88
				85	527.98	505.19	482.39
				86	594.55	569.02	543.49
				87	668.42	640.15	610.97
				88	752.31	719.48	687.57
				89	846.23	809.76	773.28
				90	952.01	910.98	869.94
				91	1,070.56	1,024.96	981.19
				92	1,204.61	1,152.63	1,100.65
				93	1,355.07	1,296.71	1,238.35
				94	1,524.68	1,459.02	1,392.46
				95	1,715.27	1,641.40	1,566.63
				96	1,929.56	1,845.67	1,762.68
				97	2,170.30	2,076.37	1,983.36
				98	2,442.04	2,336.26	2,230.48
				99	2,746.61	2,628.07	2,509.52

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	237.09	227.97	209.73	18-39	23.71	22.80	20.97
40	237.09	227.97	209.73	40	23.71	22.80	20.97
41	246.21	237.09	218.85	41	24.62	23.71	21.89
42	255.33	246.21	227.97	42	25.53	24.62	22.80
43	264.45	255.33	237.09	43	26.44	25.53	23.71
44	273.57	264.45	246.21	44	27.36	26.44	24.62
45	282.69	273.57	255.33	45	28.27	27.36	25.53
46	300.92	282.69	264.45	46	30.09	28.27	26.44
47	310.04	291.80	273.57	47	31.00	29.18	27.36
48	319.16	300.92	282.69	48	31.92	30.09	28.27
49	337.40	319.16	291.80	49	33.74	31.92	29.18
50	346.52	328.28	300.92	50	34.65	32.83	30.09
51	355.64	337.40	310.04	51	35.56	33.74	31.00
52	373.87	346.52	319.16	52	37.39	34.65	31.92
53	382.99	355.64	328.28	53	38.30	35.56	32.83
54	401.23	373.87	337.40	54	40.12	37.39	33.74
55	410.35	382.99	346.52	55	41.04	38.30	34.65
56	437.71	410.35	373.87	56	43.77	41.04	37.39
57	474.18	437.71	392.11	57	47.42	43.77	39.21
58	510.66	465.06	419.47	58	51.07	46.51	41.95
59	547.13	501.54	455.95	59	54.71	50.15	45.59
60	583.61	538.02	483.30	60	58.36	53.80	48.33
61	638.32	583.61	528.90	61	63.83	58.36	52.89
62	702.16	638.32	574.49	62	70.22	63.83	57.45
63	765.99	693.04	620.09	63	76.60	69.30	62.01
64	829.82	756.87	674.80	64	82.98	75.69	67.48
65	911.89	829.82	738.63	65	91.19	82.98	73.86
66	984.84	893.65	793.34	66	98.48	89.37	79.33
67	1,066.91	966.60	857.18	67	106.69	96.66	85.72
68	1,158.10	1,039.55	921.01	68	115.81	103.96	92.10
69	1,249.29	1,121.62	993.96	69	124.93	112.16	99.40

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,349.60	1,212.81	1,066.91	70	134.96	121.28	106.69
71	1,495.50	1,349.60	1,194.58	71	149.55	134.96	119.46
72	1,659.64	1,495.50	1,331.36	72	165.96	149.55	133.14
73	1,842.02	1,659.64	1,477.26	73	184.20	165.96	147.73
74	2,042.63	1,851.14	1,650.52	74	204.26	185.11	165.05
75	2,261.49	2,051.75	1,842.02	75	226.15	205.18	184.20
76	2,516.82	2,288.84	2,051.75	76	251.68	228.88	205.18
77	2,808.62	2,553.29	2,288.84	77	280.86	255.33	228.88
78	3,127.78	2,845.10	2,553.29	78	312.78	284.51	255.33
79	3,483.42	3,164.26	2,845.10	79	348.34	316.43	284.51
				80	388.47	352.90	317.34
				81	428.59	389.38	350.17
				82	474.18	431.32	387.55
				83	523.42	476.01	427.68
				84	578.14	525.25	473.27
				85	638.32	579.96	521.60
				86	718.57	652.91	587.26
				87	807.93	734.07	676.62
				88	909.15	826.17	743.19
				89	1,023.14	929.22	836.20
				90	1,150.81	1,045.94	940.16
				91	1,294.88	1,176.34	1,057.79
				92	1,456.29	1,323.15	1,190.02
				93	1,638.67	1,488.20	1,338.65
				94	1,842.93	1,674.23	1,506.44
				95	2,073.64	1,883.97	1,694.29
				96	2,332.62	2,119.23	1,905.85
				97	2,623.51	2,383.68	2,143.85
				98	2,951.79	2,681.87	2,411.95
				99	3,321.10	3,017.44	2,713.79

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	282.69	273.57	255.33	18-39	28.27	27.36	25.53
40	282.69	273.57	255.33	40	28.27	27.36	25.53
41	291.80	282.69	264.45	41	29.18	28.27	26.44
42	310.04	291.80	273.57	42	31.00	29.18	27.36
43	319.16	300.92	282.69	43	31.92	30.09	28.27
44	328.28	310.04	291.80	44	32.83	31.00	29.18
45	346.52	328.28	300.92	45	34.65	32.83	30.09
46	355.64	337.40	310.04	46	35.56	33.74	31.00
47	373.87	346.52	319.16	47	37.39	34.65	31.92
48	392.11	364.76	328.28	48	39.21	36.48	32.83
49	401.23	373.87	346.52	49	40.12	37.39	34.65
50	419.47	392.11	355.64	50	41.95	39.21	35.56
51	437.71	401.23	364.76	51	43.77	40.12	36.48
52	455.95	419.47	382.99	52	45.59	41.95	38.30
53	474.18	437.71	401.23	53	47.42	43.77	40.12
54	492.42	455.95	410.35	54	49.24	45.59	41.04
55	510.66	474.18	428.59	55	51.07	47.42	42.86
56	547.13	510.66	465.06	56	54.71	51.07	46.51
57	592.73	547.13	501.54	57	59.27	54.71	50.15
58	638.32	592.73	538.02	58	63.83	59.27	53.80
59	693.04	638.32	583.61	59	69.30	63.83	58.36
60	747.75	693.04	629.20	60	74.77	69.30	62.92
61	811.58	747.75	683.92	61	81.16	74.77	68.39
62	893.65	820.70	738.63	62	89.37	82.07	73.86
63	975.72	893.65	802.46	63	97.57	89.37	80.25
64	1,057.79	966.60	866.30	64	105.78	96.66	86.63
65	1,158.10	1,048.67	939.25	65	115.81	104.87	93.92
66	1,240.17	1,130.74	1,021.32	66	124.02	113.07	102.13
67	1,331.36	1,221.93	1,103.39	67	133.14	122.19	110.34
68	1,422.55	1,313.12	1,194.58	68	142.25	131.31	119.46
69	1,522.86	1,413.43	1,294.88	69	152.29	141.34	129.49

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,632.28	1,522.86	1,404.31	70	163.23	152.29	140.43
71	1,823.78	1,696.12	1,559.33	71	182.38	169.61	155.93
72	2,033.52	1,887.61	1,732.59	72	203.35	188.76	173.26
73	2,261.49	2,097.35	1,924.09	73	226.15	209.73	192.41
74	2,525.94	2,334.44	2,133.82	74	252.59	233.44	213.38
75	2,817.74	2,598.89	2,370.91	75	281.77	259.89	237.09
76	3,136.90	2,890.69	2,644.48	76	313.69	289.07	264.45
77	3,492.54	3,218.97	2,945.41	77	349.25	321.90	294.54
78	3,893.77	3,592.85	3,282.80	78	389.38	359.28	328.28
79	4,340.60	4,003.20	3,656.68	79	434.06	400.32	365.67
				80	483.30	445.91	407.61
				81	533.46	491.51	449.56
				82	589.08	542.57	496.07
				83	651.09	600.02	548.05
				84	718.57	662.03	604.58
				85	793.34	730.42	667.50
				86	892.74	822.52	751.40
				87	1,004.90	924.66	845.32
				88	1,129.83	1,040.47	951.10
				89	1,271.17	1,179.99	1,069.65
				90	1,429.84	1,316.77	1,203.70
				91	1,608.57	1,480.91	1,353.25
				92	1,810.10	1,666.02	1,522.86
				93	2,036.25	1,874.85	1,713.44
				94	2,290.67	2,109.20	1,926.82
				95	2,577.00	2,372.74	2,168.47
				96	2,898.90	2,669.10	2,439.31
				97	3,260.92	3,002.85	2,743.88
				98	3,668.53	3,377.64	3,086.75
				99	4,127.22	3,799.85	3,472.48

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	246.21	237.09	218.85	18-39	24.62	23.71	21.89
40	246.21	237.09	218.85	40	24.62	23.71	21.89
41	255.33	246.21	227.97	41	25.53	24.62	22.80
42	264.45	255.33	237.09	42	26.44	25.53	23.71
43	273.57	264.45	246.21	43	27.36	26.44	24.62
44	282.69	273.57	255.33	44	28.27	27.36	25.53
45	291.80	282.69	264.45	45	29.18	28.27	26.44
46	310.04	291.80	273.57	46	31.00	29.18	27.36
47	319.16	300.92	282.69	47	31.92	30.09	28.27
48	328.28	310.04	291.80	48	32.83	31.00	29.18
49	346.52	328.28	300.92	49	34.65	32.83	30.09
50	355.64	337.40	310.04	50	35.56	33.74	31.00
51	364.76	346.52	319.16	51	36.48	34.65	31.92
52	382.99	364.76	337.40	52	38.30	36.48	33.74
53	401.23	373.87	346.52	53	40.12	37.39	34.65
54	410.35	382.99	355.64	54	41.04	38.30	35.56
55	428.59	401.23	373.87	55	42.86	40.12	37.39
56	455.95	428.59	392.11	56	45.59	42.86	39.21
57	492.42	455.95	419.47	57	49.24	45.59	41.95
58	519.78	483.30	446.83	58	51.98	48.33	44.68
59	556.25	519.78	474.18	59	55.63	51.98	47.42
60	592.73	547.13	501.54	60	59.27	54.71	50.15
61	638.32	592.73	538.02	61	63.83	59.27	53.80
62	683.92	638.32	583.61	62	68.39	63.83	58.36
63	729.51	683.92	629.20	63	72.95	68.39	62.92
64	784.23	729.51	674.80	64	78.42	72.95	67.48
65	838.94	784.23	729.51	65	83.89	78.42	72.95
66	911.89	857.18	793.34	66	91.19	85.72	79.33
67	993.96	930.13	857.18	67	99.40	93.01	85.72
68	1,085.15	1,012.20	930.13	68	108.51	101.22	93.01
69	1,176.34	1,094.27	1,012.20	69	117.63	109.43	101.22

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,285.77	1,194.58	1,094.27	70	128.58	119.46	109.43
71	1,413.43	1,313.12	1,203.70	71	141.34	131.31	120.37
72	1,559.33	1,449.91	1,331.36	72	155.93	144.99	133.14
73	1,723.47	1,595.81	1,468.14	73	172.35	159.58	146.81
74	1,896.73	1,759.95	1,623.16	74	189.67	175.99	162.32
75	2,088.23	1,942.33	1,787.30	75	208.82	194.23	178.73
76	2,352.68	2,188.54	2,015.28	76	235.27	218.85	201.53
77	2,644.48	2,462.10	2,270.61	77	264.45	246.21	227.06
78	2,972.76	2,772.15	2,562.41	78	297.28	277.21	256.24
79	3,337.52	3,118.66	2,890.69	79	333.75	311.87	289.07
80		3,510.78	3,255.45	80		351.08	325.54
81		3,930.25	3,647.56	81		393.02	364.76
82		4,395.31	4,085.27	82		439.53	408.53
83		4,924.21	4,577.69	83		492.42	457.77
84		5,507.82	5,124.82	84		550.78	512.48

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	300.92	282.69	264.45	18-39	30.09	28.27	26.44
40	300.92	282.69	264.45	40	30.09	28.27	26.44
41	310.04	291.80	273.57	41	31.00	29.18	27.36
42	319.16	300.92	282.69	42	31.92	30.09	28.27
43	337.40	319.16	291.80	43	33.74	31.92	29.18
44	346.52	328.28	300.92	44	34.65	32.83	30.09
45	355.64	337.40	310.04	45	35.56	33.74	31.00
46	373.87	355.64	328.28	46	37.39	35.56	32.83
47	382.99	364.76	337.40	47	38.30	36.48	33.74
48	401.23	373.87	346.52	48	40.12	37.39	34.65
49	410.35	392.11	364.76	49	41.04	39.21	36.48
50	428.59	401.23	373.87	50	42.86	40.12	37.39
51	446.83	419.47	392.11	51	44.68	41.95	39.21
52	465.06	437.71	401.23	52	46.51	43.77	40.12
53	483.30	455.95	419.47	53	48.33	45.59	41.95
54	510.66	474.18	437.71	54	51.07	47.42	43.77
55	528.90	492.42	455.95	55	52.89	49.24	45.59
56	565.37	528.90	483.30	56	56.54	52.89	48.33
57	601.85	565.37	519.78	57	60.18	56.54	51.98
58	638.32	601.85	556.25	58	63.83	60.18	55.63
59	683.92	638.32	592.73	59	68.39	63.83	59.27
60	729.51	683.92	638.32	60	72.95	68.39	63.83
61	784.23	738.63	683.92	61	78.42	73.86	68.39
62	838.94	784.23	729.51	62	83.89	78.42	72.95
63	902.77	848.06	784.23	63	90.28	84.81	78.42
64	975.72	911.89	838.94	64	97.57	91.19	83.89
65	1,048.67	975.72	902.77	65	104.87	97.57	90.28
66	1,139.86	1,066.91	984.84	66	113.99	106.69	98.48
67	1,240.17	1,158.10	1,076.03	67	124.02	115.81	107.60
68	1,340.48	1,258.41	1,176.34	68	134.05	125.84	117.63
69	1,459.02	1,367.84	1,276.65	69	145.90	136.78	127.66

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,586.69	1,495.50	1,395.19	70	158.67	149.55	139.52
71	1,750.83	1,650.52	1,541.09	71	175.08	165.05	154.11
72	1,933.21	1,823.78	1,705.23	72	193.32	182.38	170.52
73	2,124.70	2,006.16	1,878.49	73	212.47	200.62	187.85
74	2,343.56	2,206.77	2,069.99	74	234.36	220.68	207.00
75	2,589.77	2,443.87	2,288.84	75	258.98	244.39	228.88
76	2,899.81	2,735.67	2,562.41	76	289.98	273.57	256.24
77	3,237.21	3,054.83	2,863.34	77	323.72	305.48	286.33
78	3,620.20	3,410.47	3,200.73	78	362.02	341.05	320.07
79	4,048.79	3,820.82	3,583.73	79	404.88	382.08	358.37

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	364.76	346.52	319.16	18-39	36.48	34.65	31.92
40	364.76	346.52	319.16	40	36.48	34.65	31.92
41	382.99	355.64	328.28	41	38.30	35.56	32.83
42	392.11	373.87	346.52	42	39.21	37.39	34.65
43	410.35	382.99	355.64	43	41.04	38.30	35.56
44	428.59	401.23	373.87	44	42.86	40.12	37.39
45	446.83	419.47	382.99	45	44.68	41.95	38.30
46	465.06	437.71	401.23	46	46.51	43.77	40.12
47	483.30	455.95	419.47	47	48.33	45.59	41.95
48	501.54	465.06	428.59	48	50.15	46.51	42.86
49	519.78	483.30	446.83	49	51.98	48.33	44.68
50	538.02	501.54	465.06	50	53.80	50.15	46.51
51	556.25	519.78	483.30	51	55.63	51.98	48.33
52	583.61	547.13	501.54	52	58.36	54.71	50.15
53	601.85	565.37	519.78	53	60.18	56.54	51.98
54	620.09	583.61	538.02	54	62.01	58.36	53.80
55	647.44	601.85	556.25	55	64.74	60.18	55.63
56	693.04	647.44	592.73	56	69.30	64.74	59.27
57	738.63	693.04	638.32	57	73.86	69.30	63.83
58	793.34	738.63	683.92	58	79.33	73.86	68.39
59	848.06	793.34	729.51	59	84.81	79.33	72.95
60	911.89	848.06	784.23	60	91.19	84.81	78.42
61	984.84	911.89	838.94	61	98.48	91.19	83.89
62	1,057.79	984.84	902.77	62	105.78	98.48	90.28
63	1,139.86	1,057.79	966.60	63	113.99	105.78	96.66
64	1,231.05	1,139.86	1,039.55	64	123.11	113.99	103.96
65	1,322.24	1,221.93	1,112.51	65	132.22	122.19	111.25
66	1,440.79	1,331.36	1,212.81	66	144.08	133.14	121.28
67	1,568.45	1,449.91	1,322.24	67	156.85	144.99	132.22
68	1,705.23	1,577.57	1,449.91	68	170.52	157.76	144.99
69	1,860.26	1,723.47	1,577.57	69	186.03	172.35	157.76

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,024.40	1,878.49	1,723.47	70	202.44	187.85	172.35
71	2,234.13	2,069.99	1,896.73	71	223.41	207.00	189.67
72	2,452.98	2,270.61	2,088.23	72	245.30	227.06	208.82
73	2,708.31	2,507.70	2,297.96	73	270.83	250.77	229.80
74	2,981.88	2,763.03	2,535.05	74	298.19	276.30	253.51
75	3,282.80	3,036.59	2,790.38	75	328.28	303.66	279.04
76	3,647.56	3,392.23	3,127.78	76	364.76	339.22	312.78
77	4,048.79	3,784.34	3,510.78	77	404.88	378.43	351.08
78	4,504.74	4,222.05	3,939.37	78	450.47	422.21	393.94
79	4,997.16	4,705.35	4,413.55	79	499.72	470.54	441.35

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	465.06	446.83	419.47	18-39	46.51	44.68	41.95
40	465.06	446.83	419.47	40	46.51	44.68	41.95
41	483.30	465.06	437.71	41	48.33	46.51	43.77
42	510.66	483.30	455.95	42	51.07	48.33	45.59
43	528.90	501.54	474.18	43	52.89	50.15	47.42
44	547.13	519.78	492.42	44	54.71	51.98	49.24
45	574.49	547.13	510.66	45	57.45	54.71	51.07
46	601.85	574.49	538.02	46	60.18	57.45	53.80
47	629.20	592.73	556.25	47	62.92	59.27	55.63
48	656.56	620.09	583.61	48	65.66	62.01	58.36
49	683.92	647.44	601.85	49	68.39	64.74	60.18
50	711.27	674.80	629.20	50	71.13	67.48	62.92
51	738.63	702.16	656.56	51	73.86	70.22	65.66
52	775.11	729.51	674.80	52	77.51	72.95	67.48
53	802.46	756.87	702.16	53	80.25	75.69	70.22
54	838.94	784.23	729.51	54	83.89	78.42	72.95
55	875.41	820.70	756.87	55	87.54	82.07	75.69
56	939.25	875.41	811.58	56	93.92	87.54	81.16
57	1,003.08	939.25	866.30	57	100.31	93.92	86.63
58	1,076.03	1,003.08	921.01	58	107.60	100.31	92.10
59	1,148.98	1,066.91	984.84	59	114.90	106.69	98.48
60	1,231.05	1,139.86	1,048.67	60	123.11	113.99	104.87
61	1,322.24	1,221.93	1,121.62	61	132.22	122.19	112.16
62	1,413.43	1,313.12	1,212.81	62	141.34	131.31	121.28
63	1,522.86	1,413.43	1,294.88	63	152.29	141.34	129.49
64	1,632.28	1,513.74	1,395.19	64	163.23	151.37	139.52
65	1,750.83	1,623.16	1,495.50	65	175.08	162.32	149.55
66	1,887.61	1,759.95	1,632.28	66	188.76	175.99	163.23
67	2,033.52	1,905.85	1,778.19	67	203.35	190.59	177.82
68	2,188.54	2,069.99	1,942.33	68	218.85	207.00	194.23
69	2,361.80	2,243.25	2,124.70	69	236.18	224.32	212.47

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,544.17	2,434.75	2,316.20	70	254.42	243.47	231.62
71	2,808.62	2,680.96	2,544.17	71	280.86	268.10	254.42
72	3,091.31	2,945.41	2,799.50	72	309.13	294.54	279.95
73	3,410.47	3,246.33	3,082.19	73	341.05	324.63	308.22
74	3,766.11	3,583.73	3,392.23	74	376.61	358.37	339.22
75	4,149.10	3,939.37	3,729.63	75	414.91	393.94	372.96
76	4,623.28	4,377.07	4,130.86	76	462.33	437.71	413.09
77	5,143.06	4,860.37	4,577.69	77	514.31	486.04	457.77
78	5,726.67	5,407.51	5,079.23	78	572.67	540.75	507.92
79	6,374.11	6,000.24	5,626.36	79	637.41	600.02	562.64

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	355.64	337.40	319.16	18-39	35.56	33.74	31.92
40	355.64	337.40	319.16	40	35.56	33.74	31.92
41	364.76	346.52	328.28	41	36.48	34.65	32.83
42	373.87	355.64	337.40	42	37.39	35.56	33.74
43	392.11	373.87	346.52	43	39.21	37.39	34.65
44	401.23	382.99	355.64	44	40.12	38.30	35.56
45	410.35	392.11	364.76	45	41.04	39.21	36.48
46	419.47	401.23	373.87	46	41.95	40.12	37.39
47	437.71	410.35	382.99	47	43.77	41.04	38.30
48	446.83	428.59	401.23	48	44.68	42.86	40.12
49	465.06	437.71	410.35	49	46.51	43.77	41.04
50	474.18	446.83	419.47	50	47.42	44.68	41.95
51	492.42	465.06	428.59	51	49.24	46.51	42.86
52	501.54	474.18	446.83	52	50.15	47.42	44.68
53	519.78	492.42	455.95	53	51.98	49.24	45.59
54	528.90	501.54	474.18	54	52.89	50.15	47.42
55	547.13	519.78	483.30	55	54.71	51.98	48.33
56	574.49	547.13	510.66	56	57.45	54.71	51.07
57	610.97	574.49	538.02	57	61.10	57.45	53.80
58	647.44	610.97	565.37	58	64.74	61.10	56.54
59	683.92	638.32	592.73	59	68.39	63.83	59.27
60	720.39	674.80	620.09	60	72.04	67.48	62.01
61	765.99	720.39	665.68	61	76.60	72.04	66.57
62	820.70	765.99	702.16	62	82.07	76.60	70.22
63	875.41	820.70	756.87	63	87.54	82.07	75.69
64	930.13	866.30	802.46	64	93.01	86.63	80.25
65	993.96	930.13	857.18	65	99.40	93.01	85.72
66	1,066.91	993.96	921.01	66	106.69	99.40	92.10
67	1,148.98	1,076.03	993.96	67	114.90	107.60	99.40
68	1,240.17	1,158.10	1,076.03	68	124.02	115.81	107.60
69	1,340.48	1,249.29	1,158.10	69	134.05	124.93	115.81

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 COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,440.79	1,349.60	1,249.29	70	144.08	134.96	124.93
71	1,577.57	1,477.26	1,367.84	71	157.76	147.73	136.78
72	1,732.59	1,623.16	1,504.62	72	173.26	162.32	150.46
73	1,905.85	1,778.19	1,650.52	73	190.59	177.82	165.05
74	2,088.23	1,951.45	1,814.66	74	208.82	195.14	181.47
75	2,288.84	2,142.94	1,987.92	75	228.88	214.29	198.79
76	2,571.53	2,407.39	2,234.13	76	257.15	240.74	223.41
77	2,890.69	2,699.19	2,507.70	77	289.07	269.92	250.77
78	3,246.33	3,036.59	2,826.86	78	324.63	303.66	282.69
79	3,647.56	3,410.47	3,173.38	79	364.76	341.05	317.34
80		3,839.06	3,565.49	80		383.91	356.55
81		4,267.65	3,966.72	81		426.76	396.67
82		4,760.07	4,422.67	82		476.01	442.27
83		5,298.08	4,924.21	83		529.81	492.42
84		5,899.93	5,480.46	84		589.99	548.05

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	446.83	419.47	382.99	18-39	44.68	41.95	38.30
40	446.83	419.47	382.99	40	44.68	41.95	38.30
41	455.95	428.59	392.11	41	45.59	42.86	39.21
42	474.18	437.71	401.23	42	47.42	43.77	40.12
43	483.30	455.95	419.47	43	48.33	45.59	41.95
44	501.54	465.06	428.59	44	50.15	46.51	42.86
45	510.66	474.18	437.71	45	51.07	47.42	43.77
46	528.90	492.42	455.95	46	52.89	49.24	45.59
47	538.02	501.54	465.06	47	53.80	50.15	46.51
48	556.25	519.78	483.30	48	55.63	51.98	48.33
49	565.37	528.90	492.42	49	56.54	52.89	49.24
50	583.61	547.13	510.66	50	58.36	54.71	51.07
51	601.85	565.37	528.90	51	60.18	56.54	52.89
52	620.09	583.61	538.02	52	62.01	58.36	53.80
53	638.32	601.85	556.25	53	63.83	60.18	55.63
54	656.56	620.09	574.49	54	65.66	62.01	57.45
55	674.80	638.32	592.73	55	67.48	63.83	59.27
56	711.27	674.80	629.20	56	71.13	67.48	62.92
57	756.87	711.27	656.56	57	75.69	71.13	65.66
58	802.46	747.75	693.04	58	80.25	74.77	69.30
59	848.06	793.34	738.63	59	84.81	79.33	73.86
60	902.77	838.94	775.11	60	90.28	83.89	77.51
61	957.48	893.65	829.82	61	95.75	89.37	82.98
62	1,021.32	957.48	884.53	62	102.13	95.75	88.45
63	1,094.27	1,021.32	939.25	63	109.43	102.13	93.92
64	1,167.22	1,085.15	1,003.08	64	116.72	108.51	100.31
65	1,240.17	1,158.10	1,066.91	65	124.02	115.81	106.69
66	1,340.48	1,249.29	1,158.10	66	134.05	124.93	115.81
67	1,449.91	1,349.60	1,249.29	67	144.99	134.96	124.93
68	1,568.45	1,459.02	1,349.60	68	156.85	145.90	134.96
69	1,696.12	1,586.69	1,468.14	69	169.61	158.67	146.81

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	1,832.90	1,714.35	1,586.69	70	183.29	171.44	158.67
71	2,006.16	1,878.49	1,741.71	71	200.62	187.85	174.17
72	2,206.77	2,060.87	1,914.97	72	220.68	206.09	191.50
73	2,416.51	2,261.49	2,097.35	73	241.65	226.15	209.73
74	2,653.60	2,480.34	2,307.08	74	265.36	248.03	230.71
75	2,908.93	2,726.55	2,535.05	75	290.89	272.66	253.51
76	3,237.21	3,027.48	2,817.74	76	323.72	302.75	281.77
77	3,601.97	3,373.99	3,136.90	77	360.20	337.40	313.69
78	4,012.32	3,747.87	3,483.42	78	401.23	374.79	348.34
79	4,468.26	4,176.46	3,875.53	79	446.83	417.65	387.55

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	556.25	519.78	474.18	18-39	55.63	51.98	47.42
40	556.25	519.78	474.18	40	55.63	51.98	47.42
41	574.49	538.02	492.42	41	57.45	53.80	49.24
42	592.73	547.13	501.54	42	59.27	54.71	50.15
43	601.85	565.37	519.78	43	60.18	56.54	51.98
44	620.09	583.61	538.02	44	62.01	58.36	53.80
45	638.32	592.73	547.13	45	63.83	59.27	54.71
46	656.56	610.97	565.37	46	65.66	61.10	56.54
47	674.80	629.20	583.61	47	67.48	62.92	58.36
48	702.16	656.56	601.85	48	70.22	65.66	60.18
49	720.39	674.80	620.09	49	72.04	67.48	62.01
50	738.63	693.04	638.32	50	73.86	69.30	63.83
51	756.87	711.27	656.56	51	75.69	71.13	65.66
52	784.23	729.51	674.80	52	78.42	72.95	67.48
53	802.46	747.75	693.04	53	80.25	74.77	69.30
54	820.70	775.11	720.39	54	82.07	77.51	72.04
55	848.06	793.34	738.63	55	84.81	79.33	73.86
56	902.77	848.06	784.23	56	90.28	84.81	78.42
57	948.37	893.65	829.82	57	94.84	89.37	82.98
58	1,012.20	948.37	875.41	58	101.22	94.84	87.54
59	1,066.91	993.96	921.01	59	106.69	99.40	92.10
60	1,130.74	1,057.79	975.72	60	113.07	105.78	97.57
61	1,203.70	1,121.62	1,039.55	61	120.37	112.16	103.96
62	1,285.77	1,194.58	1,103.39	62	128.58	119.46	110.34
63	1,376.95	1,276.65	1,176.34	63	137.70	127.66	117.63
64	1,468.14	1,358.72	1,249.29	64	146.81	135.87	124.93
65	1,568.45	1,449.91	1,331.36	65	156.85	144.99	133.14
66	1,696.12	1,568.45	1,440.79	66	169.61	156.85	144.08
67	1,832.90	1,705.23	1,568.45	67	183.29	170.52	156.85
68	1,987.92	1,851.14	1,705.23	68	198.79	185.11	170.52
69	2,152.06	2,006.16	1,851.14	69	215.21	200.62	185.11

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,325.32	2,170.30	2,006.16	70	232.53	217.03	200.62
71	2,544.17	2,370.91	2,188.54	71	254.42	237.09	218.85
72	2,790.38	2,589.77	2,389.15	72	279.04	258.98	238.92
73	3,054.83	2,835.98	2,608.01	73	305.48	283.60	260.80
74	3,337.52	3,091.31	2,845.10	74	333.75	309.13	284.51
75	3,656.68	3,383.11	3,109.55	75	365.67	338.31	310.95
76	4,048.79	3,766.11	3,474.30	76	404.88	376.61	347.43
77	4,477.38	4,176.46	3,875.53	77	447.74	417.65	387.55
78	4,951.56	4,641.52	4,322.36	78	495.16	464.15	432.24
79	5,480.46	5,152.18	4,823.90	79	548.05	515.22	482.39

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	720.39	683.92	638.32	18-39	72.04	68.39	63.83
40	720.39	683.92	638.32	40	72.04	68.39	63.83
41	747.75	711.27	665.68	41	74.77	71.13	66.57
42	775.11	729.51	683.92	42	77.51	72.95	68.39
43	802.46	756.87	711.27	43	80.25	75.69	71.13
44	829.82	784.23	738.63	44	82.98	78.42	73.86
45	857.18	811.58	765.99	45	85.72	81.16	76.60
46	884.53	838.94	793.34	46	88.45	83.89	79.33
47	921.01	875.41	820.70	47	92.10	87.54	82.07
48	948.37	902.77	848.06	48	94.84	90.28	84.81
49	984.84	930.13	875.41	49	98.48	93.01	87.54
50	1,021.32	966.60	911.89	50	102.13	96.66	91.19
51	1,048.67	993.96	930.13	51	104.87	99.40	93.01
52	1,076.03	1,021.32	957.48	52	107.60	102.13	95.75
53	1,103.39	1,048.67	984.84	53	110.34	104.87	98.48
54	1,139.86	1,076.03	1,003.08	54	113.99	107.60	100.31
55	1,167.22	1,103.39	1,030.44	55	116.72	110.34	103.04
56	1,231.05	1,158.10	1,085.15	56	123.11	115.81	108.51
57	1,304.00	1,221.93	1,139.86	57	130.40	122.19	113.99
58	1,376.95	1,285.77	1,194.58	58	137.70	128.58	119.46
59	1,459.02	1,358.72	1,258.41	59	145.90	135.87	125.84
60	1,541.09	1,431.67	1,322.24	60	154.11	143.17	132.22
61	1,641.40	1,522.86	1,404.31	61	164.14	152.29	140.43
62	1,741.71	1,623.16	1,495.50	62	174.17	162.32	149.55
63	1,851.14	1,723.47	1,595.81	63	185.11	172.35	159.58
64	1,969.68	1,832.90	1,696.12	64	196.97	183.29	169.61
65	2,097.35	1,951.45	1,805.54	65	209.73	195.14	180.55
66	2,243.25	2,097.35	1,951.45	66	224.32	209.73	195.14
67	2,398.27	2,261.49	2,115.59	67	239.83	226.15	211.56
68	2,571.53	2,434.75	2,297.96	68	257.15	243.47	229.80
69	2,753.91	2,617.12	2,480.34	69	275.39	261.71	248.03

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit II**

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

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,945.41	2,817.74	2,690.08	70	294.54	281.77	269.01
71	3,228.09	3,082.19	2,936.29	71	322.81	308.22	293.63
72	3,529.02	3,364.87	3,200.73	72	352.90	336.49	320.07
73	3,866.41	3,684.04	3,492.54	73	386.64	368.40	349.25
74	4,231.17	4,021.44	3,811.70	74	423.12	402.14	381.17
75	4,632.40	4,395.31	4,158.22	75	463.24	439.53	415.82
76	5,133.94	4,860.37	4,586.81	76	513.39	486.04	458.68
77	5,699.31	5,380.15	5,051.87	77	569.93	538.02	505.19
78	6,319.40	5,945.52	5,571.65	78	631.94	594.55	557.16
79	7,012.44	6,583.85	6,146.14	79	701.24	658.38	614.61

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	252.45	238.42	224.40	18-39	25.24	23.84	22.44
40	252.45	238.42	224.40	40	25.24	23.84	22.44
41	266.47	252.45	238.42	41	26.65	25.24	23.84
42	266.47	252.45	238.42	42	26.65	25.24	23.84
43	280.50	266.47	252.45	43	28.05	26.65	25.24
44	294.52	280.50	252.45	44	29.45	28.05	25.24
45	294.52	280.50	266.47	45	29.45	28.05	26.65
46	308.55	294.52	266.47	46	30.85	29.45	26.65
47	322.57	308.55	280.50	47	32.26	30.85	28.05
48	322.57	308.55	294.52	48	32.26	30.85	29.45
49	336.60	322.57	294.52	49	33.66	32.26	29.45
50	350.62	336.60	308.55	50	35.06	33.66	30.85
51	364.65	350.62	322.57	51	36.46	35.06	32.26
52	392.70	378.67	350.62	52	39.27	37.87	35.06
53	420.75	392.70	364.65	53	42.07	39.27	36.46
54	434.77	406.72	378.67	54	43.48	40.67	37.87
55	462.82	434.77	406.72	55	46.28	43.48	40.67
56	490.87	462.82	420.75	56	49.09	46.28	42.07
57	518.92	490.87	448.80	57	51.89	49.09	44.88
58	560.99	518.92	476.85	58	56.10	51.89	47.68
59	589.04	546.97	490.87	59	58.90	54.70	49.09
60	631.12	575.02	518.92	60	63.11	57.50	51.89
61	687.22	631.12	560.99	61	68.72	63.11	56.10
62	729.29	673.19	603.07	62	72.93	67.32	60.31
63	799.42	729.29	659.17	63	79.94	72.93	65.92
64	855.52	785.39	715.27	64	85.55	78.54	71.53
65	925.64	855.52	771.37	65	92.56	85.55	77.14
66	1,009.79	925.64	841.49	66	100.98	92.56	84.15
67	1,107.96	1,009.79	911.62	67	110.80	100.98	91.16
68	1,206.14	1,093.94	981.74	68	120.61	109.39	98.17
69	1,318.34	1,192.11	1,065.89	69	131.83	119.21	106.59

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,444.56	1,304.31	1,164.06	70	144.46	130.43	116.41
71	1,598.84	1,444.56	1,276.26	71	159.88	144.46	127.63
72	1,781.16	1,598.84	1,402.49	72	178.12	159.88	140.25
73	1,977.51	1,767.13	1,542.74	73	197.75	176.71	154.27
74	2,201.90	1,949.46	1,697.01	74	220.19	194.95	169.70
75	2,440.33	2,159.83	1,865.31	75	244.03	215.98	186.53
76	2,720.83	2,398.25	2,075.68	76	272.08	239.83	207.57
77	3,043.40	2,692.78	2,328.13	77	304.34	269.28	232.81
78	3,408.04	3,001.32	2,594.60	78	340.80	300.13	259.46
79	3,800.74	3,351.94	2,889.12	79	380.07	335.19	288.91
80		3,744.64	3,225.72	80	424.95	374.46	322.57
81		4,137.34	3,562.32	81	469.83	413.73	356.23
82		4,572.11	3,940.99	82	520.32	457.21	394.10
83		5,062.98	4,361.73	83	575.02	506.30	436.17
84		5,595.92	4,824.56	84	635.33	559.59	482.46
				85	702.65	618.50	534.35
				86	791.00	697.04	601.67
				87	890.58	783.99	677.40
				88	1,001.38	880.76	761.55
				89	1,126.20	991.56	856.92
				90	1,274.86	1,114.98	963.51
				91	1,424.93	1,255.23	1,084.12
				92	1,603.04	1,410.90	1,218.76
				93	1,803.60	1,587.62	1,371.63
				94	2,029.40	1,785.37	1,542.74
				95	2,281.85	2,009.76	1,736.28
				96	2,567.95	2,260.81	1,952.26
				97	2,889.12	2,542.71	2,196.29
				98	3,249.56	2,861.07	2,471.18
				99	3,654.88	3,217.31	2,779.73

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	322.57	308.55	280.50	18-39	32.26	30.85	28.05
40	322.57	308.55	280.50	40	32.26	30.85	28.05
41	336.60	322.57	294.52	41	33.66	32.26	29.45
42	336.60	322.57	294.52	42	33.66	32.26	29.45
43	350.62	336.60	308.55	43	35.06	33.66	30.85
44	364.65	350.62	322.57	44	36.46	35.06	32.26
45	378.67	350.62	322.57	45	37.87	35.06	32.26
46	392.70	364.65	336.60	46	39.27	36.46	33.66
47	392.70	378.67	350.62	47	39.27	37.87	35.06
48	406.72	378.67	350.62	48	40.67	37.87	35.06
49	420.75	392.70	364.65	49	42.07	39.27	36.46
50	434.77	406.72	378.67	50	43.48	40.67	37.87
51	448.80	420.75	392.70	51	44.88	42.07	39.27
52	476.85	448.80	406.72	52	47.68	44.88	40.67
53	504.90	462.82	420.75	53	50.49	46.28	42.07
54	518.92	490.87	448.80	54	51.89	49.09	44.88
55	546.97	504.90	462.82	55	54.70	50.49	46.28
56	589.04	546.97	490.87	56	58.90	54.70	49.09
57	617.09	575.02	532.95	57	61.71	57.50	53.29
58	659.17	617.09	560.99	58	65.92	61.71	56.10
59	715.27	659.17	603.07	59	71.53	65.92	60.31
60	757.34	701.24	645.14	60	75.73	70.12	64.51
61	813.44	757.34	701.24	61	81.34	75.73	70.12
62	883.57	827.47	757.34	62	88.36	82.75	75.73
63	953.69	897.59	827.47	63	95.37	89.76	82.75
64	1,037.84	967.72	897.59	64	103.78	96.77	89.76
65	1,121.99	1,051.87	981.74	65	112.20	105.19	98.17
66	1,220.16	1,150.04	1,065.89	66	122.02	115.00	106.59
67	1,318.34	1,248.21	1,164.06	67	131.83	124.82	116.41
68	1,430.54	1,346.39	1,262.24	68	143.05	134.64	126.22
69	1,542.74	1,458.59	1,374.44	69	154.27	145.86	137.44

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	1,668.96	1,584.81	1,486.64	70	166.90	158.48	148.66
71	1,865.31	1,767.13	1,668.96	71	186.53	176.71	166.90
72	2,075.68	1,977.51	1,865.31	72	207.57	197.75	186.53
73	2,300.08	2,201.90	2,089.71	73	230.01	220.19	208.97
74	2,566.55	2,454.35	2,328.13	74	256.66	245.44	232.81
75	2,861.07	2,734.85	2,608.63	75	286.11	273.48	260.86
76	3,183.65	3,043.40	2,903.15	76	318.36	304.34	290.31
77	3,548.29	3,394.02	3,239.75	77	354.83	339.40	323.97
78	3,969.04	3,800.74	3,618.42	78	396.90	380.07	361.84
79	4,417.83	4,221.49	4,025.14	79	441.78	422.15	402.51
				80	492.27	471.24	448.80
				81	544.17	520.32	496.48
				82	601.67	575.02	548.37
				83	671.79	636.73	607.28
				84	734.90	715.27	670.39
				85	812.04	776.98	741.92
				86	914.42	875.15	835.88
				87	1,028.02	984.55	939.67
				88	1,157.05	1,106.56	1,057.48
				89	1,301.51	1,245.41	1,189.31
				90	1,464.20	1,401.08	1,337.97
				91	1,646.52	1,576.40	1,509.08
				92	1,852.69	1,772.74	1,692.80
				93	2,084.10	1,994.34	1,904.58
				94	2,344.96	2,243.98	2,141.60
				95	2,638.08	2,524.48	2,409.47
				96	2,967.66	2,838.63	2,711.01
				97	3,337.92	3,193.46	3,050.41
				98	3,755.86	3,593.17	3,430.48
				99	4,224.29	4,041.97	3,859.64

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	364.65	350.62	322.57	18-39	36.46	35.06	32.26
40	364.65	350.62	322.57	40	36.46	35.06	32.26
41	378.67	364.65	336.60	41	37.87	36.46	33.66
42	392.70	378.67	350.62	42	39.27	37.87	35.06
43	406.72	392.70	364.65	43	40.67	39.27	36.46
44	420.75	406.72	378.67	44	42.07	40.67	37.87
45	434.77	420.75	392.70	45	43.48	42.07	39.27
46	462.82	434.77	406.72	46	46.28	43.48	40.67
47	476.85	448.80	420.75	47	47.68	44.88	42.07
48	490.87	462.82	434.77	48	49.09	46.28	43.48
49	518.92	490.87	448.80	49	51.89	49.09	44.88
50	532.95	504.90	462.82	50	53.29	50.49	46.28
51	546.97	518.92	476.85	51	54.70	51.89	47.68
52	575.02	532.95	490.87	52	57.50	53.29	49.09
53	589.04	546.97	504.90	53	58.90	54.70	50.49
54	617.09	575.02	518.92	54	61.71	57.50	51.89
55	631.12	589.04	532.95	55	63.11	58.90	53.29
56	673.19	631.12	575.02	56	67.32	63.11	57.50
57	729.29	673.19	603.07	57	72.93	67.32	60.31
58	785.39	715.27	645.14	58	78.54	71.53	64.51
59	841.49	771.37	701.24	59	84.15	77.14	70.12
60	897.59	827.47	743.32	60	89.76	82.75	74.33
61	981.74	897.59	813.44	61	98.17	89.76	81.34
62	1,079.92	981.74	883.57	62	107.99	98.17	88.36
63	1,178.09	1,065.89	953.69	63	117.81	106.59	95.37
64	1,276.26	1,164.06	1,037.84	64	127.63	116.41	103.78
65	1,402.49	1,276.26	1,136.01	65	140.25	127.63	113.60
66	1,514.69	1,374.44	1,220.16	66	151.47	137.44	122.02
67	1,640.91	1,486.64	1,318.34	67	164.09	148.66	131.83
68	1,781.16	1,598.84	1,416.51	68	178.12	159.88	141.65
69	1,921.41	1,725.06	1,528.71	69	192.14	172.51	152.87

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	2,075.68	1,865.31	1,640.91	70	207.57	186.53	164.09
71	2,300.08	2,075.68	1,837.26	71	230.01	207.57	183.73
72	2,552.53	2,300.08	2,047.63	72	255.25	230.01	204.76
73	2,833.02	2,552.53	2,272.03	73	283.30	255.25	227.20
74	3,141.57	2,847.05	2,538.50	74	314.16	284.70	253.85
75	3,478.17	3,155.60	2,833.02	75	347.82	315.56	283.30
76	3,870.86	3,520.24	3,155.60	76	387.09	352.02	315.56
77	4,319.66	3,926.96	3,520.24	77	431.97	392.70	352.02
78	4,810.53	4,375.76	3,926.96	78	481.05	437.58	392.70
79	5,357.50	4,866.63	4,375.76	79	535.75	486.66	437.58
				80	597.46	542.76	488.07
				81	659.17	598.86	538.56
				82	729.29	663.38	596.06
				83	805.03	732.10	657.77
				84	889.18	807.83	727.89
				85	981.74	891.98	802.22
				86	1,105.16	1,004.18	903.20
				87	1,242.60	1,129.00	1,040.65
				88	1,398.28	1,270.65	1,143.03
				89	1,573.59	1,429.13	1,286.08
				90	1,769.94	1,608.65	1,445.96
				91	1,991.53	1,809.21	1,626.89
				92	2,239.77	2,035.01	1,830.25
				93	2,520.27	2,288.86	2,058.85
				94	2,834.43	2,574.97	2,316.91
				95	3,189.26	2,897.54	2,605.82
				96	3,587.56	3,259.38	2,931.20
				97	4,034.96	3,666.10	3,297.25
				98	4,539.85	4,124.71	3,709.58
				99	5,107.86	4,640.83	4,173.80

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
18-39	434.77	420.75	392.70	18-39	43.48	42.07	39.27
40	434.77	420.75	392.70	40	43.48	42.07	39.27
41	448.80	434.77	406.72	41	44.88	43.48	40.67
42	476.85	448.80	420.75	42	47.68	44.88	42.07
43	490.87	462.82	434.77	43	49.09	46.28	43.48
44	504.90	476.85	448.80	44	50.49	47.68	44.88
45	532.95	504.90	462.82	45	53.29	50.49	46.28
46	546.97	518.92	476.85	46	54.70	51.89	47.68
47	575.02	532.95	490.87	47	57.50	53.29	49.09
48	603.07	560.99	504.90	48	60.31	56.10	50.49
49	617.09	575.02	532.95	49	61.71	57.50	53.29
50	645.14	603.07	546.97	50	64.51	60.31	54.70
51	673.19	617.09	560.99	51	67.32	61.71	56.10
52	701.24	645.14	589.04	52	70.12	64.51	58.90
53	729.29	673.19	617.09	53	72.93	67.32	61.71
54	757.34	701.24	631.12	54	75.73	70.12	63.11
55	785.39	729.29	659.17	55	78.54	72.93	65.92
56	841.49	785.39	715.27	56	84.15	78.54	71.53
57	911.62	841.49	771.37	57	91.16	84.15	77.14
58	981.74	911.62	827.47	58	98.17	91.16	82.75
59	1,065.89	981.74	897.59	59	106.59	98.17	89.76
60	1,150.04	1,065.89	967.72	60	115.00	106.59	96.77
61	1,248.21	1,150.04	1,051.87	61	124.82	115.00	105.19
62	1,374.44	1,262.24	1,136.01	62	137.44	126.22	113.60
63	1,500.66	1,374.44	1,234.19	63	150.07	137.44	123.42
64	1,626.89	1,486.64	1,332.36	64	162.69	148.66	133.24
65	1,781.16	1,612.86	1,444.56	65	178.12	161.29	144.46
66	1,907.38	1,739.08	1,570.79	66	190.74	173.91	157.08
67	2,047.63	1,879.33	1,697.01	67	204.76	187.93	169.70
68	2,187.88	2,019.58	1,837.26	68	218.79	201.96	183.73
69	2,342.15	2,173.86	1,991.53	69	234.22	217.39	199.15

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY BENEFITS  
FORM: H-LTC4JFQ15, et al.**

**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
70	2,510.45	2,342.15	2,159.83	70	251.05	234.22	215.98
71	2,804.97	2,608.63	2,398.25	71	280.50	260.86	239.83
72	3,127.55	2,903.15	2,664.73	72	312.75	290.31	266.47
73	3,478.17	3,225.72	2,959.25	73	347.82	322.57	295.92
74	3,884.89	3,590.37	3,281.82	74	388.49	359.04	328.18
75	4,333.69	3,997.09	3,646.47	75	433.37	399.71	364.65
76	4,824.56	4,445.88	4,067.21	76	482.46	444.59	406.72
77	5,371.53	4,950.78	4,530.03	77	537.15	495.08	453.00
78	5,988.62	5,525.80	5,048.95	78	598.86	552.58	504.90
79	6,675.84	6,156.92	5,623.97	79	667.58	615.69	562.40
				80	743.32	685.82	626.91
				81	820.45	755.94	691.43
				82	906.01	834.48	762.95
				83	1,001.38	922.84	842.89
				84	1,105.16	1,018.21	929.85
				85	1,220.16	1,123.39	1,026.62
				86	1,373.03	1,265.04	1,155.65
				87	1,545.54	1,422.12	1,300.11
				88	1,737.68	1,600.24	1,462.79
				89	1,955.07	1,814.82	1,645.12
				90	2,199.10	2,025.19	1,851.28
				91	2,473.99	2,277.64	2,081.29
				92	2,783.94	2,562.34	2,342.15
				93	3,131.75	2,883.51	2,635.27
				94	3,523.05	3,243.95	2,963.46
				95	3,963.43	3,649.27	3,335.11
				96	4,458.51	4,105.08	3,751.65
				97	5,015.29	4,618.39	4,220.08
				98	5,642.21	5,194.81	4,747.42
				99	6,347.66	5,844.16	5,340.67

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	378.67	364.65	336.60	18-39	37.87	36.46	33.66
40	378.67	364.65	336.60	40	37.87	36.46	33.66
41	392.70	378.67	350.62	41	39.27	37.87	35.06
42	406.72	392.70	364.65	42	40.67	39.27	36.46
43	420.75	406.72	378.67	43	42.07	40.67	37.87
44	434.77	420.75	392.70	44	43.48	42.07	39.27
45	448.80	434.77	406.72	45	44.88	43.48	40.67
46	476.85	448.80	420.75	46	47.68	44.88	42.07
47	490.87	462.82	434.77	47	49.09	46.28	43.48
48	504.90	476.85	448.80	48	50.49	47.68	44.88
49	532.95	504.90	462.82	49	53.29	50.49	46.28
50	546.97	518.92	476.85	50	54.70	51.89	47.68
51	560.99	532.95	490.87	51	56.10	53.29	49.09
52	589.04	560.99	518.92	52	58.90	56.10	51.89
53	617.09	575.02	532.95	53	61.71	57.50	53.29
54	631.12	589.04	546.97	54	63.11	58.90	54.70
55	659.17	617.09	575.02	55	65.92	61.71	57.50
56	701.24	659.17	603.07	56	70.12	65.92	60.31
57	757.34	701.24	645.14	57	75.73	70.12	64.51
58	799.42	743.32	687.22	58	79.94	74.33	68.72
59	855.52	799.42	729.29	59	85.55	79.94	72.93
60	911.62	841.49	771.37	60	91.16	84.15	77.14
61	981.74	911.62	827.47	61	98.17	91.16	82.75
62	1,051.87	981.74	897.59	62	105.19	98.17	89.76
63	1,121.99	1,051.87	967.72	63	112.20	105.19	96.77
64	1,206.14	1,121.99	1,037.84	64	120.61	112.20	103.78
65	1,290.29	1,206.14	1,121.99	65	129.03	120.61	112.20
66	1,402.49	1,318.34	1,220.16	66	140.25	131.83	122.02
67	1,528.71	1,430.54	1,318.34	67	152.87	143.05	131.83
68	1,668.96	1,556.76	1,430.54	68	166.90	155.68	143.05
69	1,809.21	1,682.98	1,556.76	69	180.92	168.30	155.68

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	1,977.51	1,837.26	1,682.98	70	197.75	183.73	168.30
71	2,173.86	2,019.58	1,851.28	71	217.39	201.96	185.13
72	2,398.25	2,229.95	2,047.63	72	239.83	223.00	204.76
73	2,650.70	2,454.35	2,258.00	73	265.07	245.44	225.80
74	2,917.17	2,706.80	2,496.43	74	291.72	270.68	249.64
75	3,211.70	2,987.30	2,748.87	75	321.17	298.73	274.89
76	3,618.42	3,365.97	3,099.50	76	361.84	336.60	309.95
77	4,067.21	3,786.72	3,492.19	77	406.72	378.67	349.22
78	4,572.11	4,263.56	3,940.99	78	457.21	426.36	394.10
79	5,133.10	4,796.51	4,445.88	79	513.31	479.65	444.59
80		5,399.58	5,006.88	80		539.96	500.69
81		6,044.72	5,609.95	81		604.47	560.99
82		6,759.99	6,283.14	82		676.00	628.31
83		7,573.43	7,040.49	83		757.34	704.05
84		8,471.02	7,881.98	84		847.10	788.20

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	462.82	434.77	406.72	18-39	46.28	43.48	40.67
40	462.82	434.77	406.72	40	46.28	43.48	40.67
41	476.85	448.80	420.75	41	47.68	44.88	42.07
42	490.87	462.82	434.77	42	49.09	46.28	43.48
43	518.92	490.87	448.80	43	51.89	49.09	44.88
44	532.95	504.90	462.82	44	53.29	50.49	46.28
45	546.97	518.92	476.85	45	54.70	51.89	47.68
46	575.02	546.97	504.90	46	57.50	54.70	50.49
47	589.04	560.99	518.92	47	58.90	56.10	51.89
48	617.09	575.02	532.95	48	61.71	57.50	53.29
49	631.12	603.07	560.99	49	63.11	60.31	56.10
50	659.17	617.09	575.02	50	65.92	61.71	57.50
51	687.22	645.14	603.07	51	68.72	64.51	60.31
52	715.27	673.19	617.09	52	71.53	67.32	61.71
53	743.32	701.24	645.14	53	74.33	70.12	64.51
54	785.39	729.29	673.19	54	78.54	72.93	67.32
55	813.44	757.34	701.24	55	81.34	75.73	70.12
56	869.54	813.44	743.32	56	86.95	81.34	74.33
57	925.64	869.54	799.42	57	92.56	86.95	79.94
58	981.74	925.64	855.52	58	98.17	92.56	85.55
59	1,051.87	981.74	911.62	59	105.19	98.17	91.16
60	1,121.99	1,051.87	981.74	60	112.20	105.19	98.17
61	1,206.14	1,136.01	1,051.87	61	120.61	113.60	105.19
62	1,290.29	1,206.14	1,121.99	62	129.03	120.61	112.20
63	1,388.46	1,304.31	1,206.14	63	138.85	130.43	120.61
64	1,500.66	1,402.49	1,290.29	64	150.07	140.25	129.03
65	1,612.86	1,500.66	1,388.46	65	161.29	150.07	138.85
66	1,753.11	1,640.91	1,514.69	66	175.31	164.09	151.47
67	1,907.38	1,781.16	1,654.93	67	190.74	178.12	165.49
68	2,061.66	1,935.43	1,809.21	68	206.17	193.54	180.92
69	2,243.98	2,103.73	1,963.48	69	224.40	210.37	196.35

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	2,440.33	2,300.08	2,145.81	70	244.03	230.01	214.58
71	2,692.78	2,538.50	2,370.20	71	269.28	253.85	237.02
72	2,973.27	2,804.97	2,622.65	72	297.33	280.50	262.27
73	3,267.80	3,085.47	2,889.12	73	326.78	308.55	288.91
74	3,604.39	3,394.02	3,183.65	74	360.44	339.40	318.36
75	3,983.06	3,758.67	3,520.24	75	398.31	375.87	352.02
76	4,459.91	4,207.46	3,940.99	76	445.99	420.75	394.10
77	4,978.83	4,698.33	4,403.81	77	497.88	469.83	440.38
78	5,567.87	5,245.30	4,922.73	78	556.79	524.53	492.27
79	6,227.04	5,876.42	5,511.77	79	622.70	587.64	551.18

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
18-39	560.99	532.95	490.87	18-39	56.10	53.29	49.09
40	560.99	532.95	490.87	40	56.10	53.29	49.09
41	589.04	546.97	504.90	41	58.90	54.70	50.49
42	603.07	575.02	532.95	42	60.31	57.50	53.29
43	631.12	589.04	546.97	43	63.11	58.90	54.70
44	659.17	617.09	575.02	44	65.92	61.71	57.50
45	687.22	645.14	589.04	45	68.72	64.51	58.90
46	715.27	673.19	617.09	46	71.53	67.32	61.71
47	743.32	701.24	645.14	47	74.33	70.12	64.51
48	771.37	715.27	659.17	48	77.14	71.53	65.92
49	799.42	743.32	687.22	49	79.94	74.33	68.72
50	827.47	771.37	715.27	50	82.75	77.14	71.53
51	855.52	799.42	743.32	51	85.55	79.94	74.33
52	897.59	841.49	771.37	52	89.76	84.15	77.14
53	925.64	869.54	799.42	53	92.56	86.95	79.94
54	953.69	897.59	827.47	54	95.37	89.76	82.75
55	995.77	925.64	855.52	55	99.58	92.56	85.55
56	1,065.89	995.77	911.62	56	106.59	99.58	91.16
57	1,136.01	1,065.89	981.74	57	113.60	106.59	98.17
58	1,220.16	1,136.01	1,051.87	58	122.02	113.60	105.19
59	1,304.31	1,220.16	1,121.99	59	130.43	122.02	112.20
60	1,402.49	1,304.31	1,206.14	60	140.25	130.43	120.61
61	1,514.69	1,402.49	1,290.29	61	151.47	140.25	129.03
62	1,626.89	1,514.69	1,388.46	62	162.69	151.47	138.85
63	1,753.11	1,626.89	1,486.64	63	175.31	162.69	148.66
64	1,893.36	1,753.11	1,598.84	64	189.34	175.31	159.88
65	2,033.61	1,879.33	1,711.03	65	203.36	187.93	171.10
66	2,215.93	2,047.63	1,865.31	66	221.59	204.76	186.53
67	2,412.28	2,229.95	2,033.61	67	241.23	223.00	203.36
68	2,622.65	2,426.30	2,229.95	68	262.27	242.63	223.00
69	2,861.07	2,650.70	2,426.30	69	286.11	265.07	242.63

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	3,113.52	2,889.12	2,650.70	70	311.35	288.91	265.07
71	3,436.09	3,183.65	2,917.17	71	343.61	318.36	291.72
72	3,772.69	3,492.19	3,211.70	72	377.27	349.22	321.17
73	4,165.39	3,856.84	3,534.27	73	416.54	385.68	353.43
74	4,586.13	4,249.54	3,898.91	74	458.61	424.95	389.89
75	5,048.95	4,670.28	4,291.61	75	504.90	467.03	429.16
76	5,609.95	5,217.25	4,810.53	76	560.99	521.73	481.05
77	6,227.04	5,820.32	5,399.58	77	622.70	582.03	539.96
78	6,928.29	6,493.52	6,058.74	78	692.83	649.35	605.87
79	7,685.63	7,236.83	6,788.04	79	768.56	723.68	678.80

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	715.27	687.22	645.14	18-39	71.53	68.72	64.51
40	715.27	687.22	645.14	40	71.53	68.72	64.51
41	743.32	715.27	673.19	41	74.33	71.53	67.32
42	785.39	743.32	701.24	42	78.54	74.33	70.12
43	813.44	771.37	729.29	43	81.34	77.14	72.93
44	841.49	799.42	757.34	44	84.15	79.94	75.73
45	883.57	841.49	785.39	45	88.36	84.15	78.54
46	925.64	883.57	827.47	46	92.56	88.36	82.75
47	967.72	911.62	855.52	47	96.77	91.16	85.55
48	1,009.79	953.69	897.59	48	100.98	95.37	89.76
49	1,051.87	995.77	925.64	49	105.19	99.58	92.56
50	1,093.94	1,037.84	967.72	50	109.39	103.78	96.77
51	1,136.01	1,079.92	1,009.79	51	113.60	107.99	100.98
52	1,192.11	1,121.99	1,037.84	52	119.21	112.20	103.78
53	1,234.19	1,164.06	1,079.92	53	123.42	116.41	107.99
54	1,290.29	1,206.14	1,121.99	54	129.03	120.61	112.20
55	1,346.39	1,262.24	1,164.06	55	134.64	126.22	116.41
56	1,444.56	1,346.39	1,248.21	56	144.46	134.64	124.82
57	1,542.74	1,444.56	1,332.36	57	154.27	144.46	133.24
58	1,654.93	1,542.74	1,416.51	58	165.49	154.27	141.65
59	1,767.13	1,640.91	1,514.69	59	176.71	164.09	151.47
60	1,893.36	1,753.11	1,612.86	60	189.34	175.31	161.29
61	2,033.61	1,879.33	1,725.06	61	203.36	187.93	172.51
62	2,173.86	2,019.58	1,865.31	62	217.39	201.96	186.53
63	2,342.15	2,173.86	1,991.53	63	234.22	217.39	199.15
64	2,510.45	2,328.13	2,145.81	64	251.05	232.81	214.58
65	2,692.78	2,496.43	2,300.08	65	269.28	249.64	230.01
66	2,903.15	2,706.80	2,510.45	66	290.31	270.68	251.05
67	3,127.55	2,931.20	2,734.85	67	312.75	293.12	273.48
68	3,365.97	3,183.65	2,987.30	68	336.60	318.36	298.73
69	3,632.44	3,450.12	3,267.80	69	363.24	345.01	326.78

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY SIMPLE INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AISFO**

**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
70	3,912.94	3,744.64	3,562.32	70	391.29	374.46	356.23
71	4,319.66	4,123.31	3,912.94	71	431.97	412.33	391.29
72	4,754.43	4,530.03	4,305.64	72	475.44	453.00	430.56
73	5,245.30	4,992.85	4,740.41	73	524.53	499.29	474.04
74	5,792.27	5,511.77	5,217.25	74	579.23	551.18	521.73
75	6,381.32	6,058.74	5,736.17	75	638.13	605.87	573.62
76	7,110.61	6,731.94	6,353.27	76	711.06	673.19	635.33
77	7,910.03	7,475.26	7,040.49	77	791.00	747.53	704.05
78	8,807.62	8,316.75	7,811.85	78	880.76	831.67	781.19
79	9,803.39	9,228.37	8,653.35	79	980.34	922.84	865.33

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	546.97	518.92	490.87	18-39	54.70	51.89	49.09
40	546.97	518.92	490.87	40	54.70	51.89	49.09
41	560.99	532.95	504.90	41	56.10	53.29	50.49
42	575.02	546.97	518.92	42	57.50	54.70	51.89
43	603.07	575.02	532.95	43	60.31	57.50	53.29
44	617.09	589.04	546.97	44	61.71	58.90	54.70
45	631.12	603.07	560.99	45	63.11	60.31	56.10
46	645.14	617.09	575.02	46	64.51	61.71	57.50
47	673.19	631.12	589.04	47	67.32	63.11	58.90
48	687.22	659.17	617.09	48	68.72	65.92	61.71
49	715.27	673.19	631.12	49	71.53	67.32	63.11
50	729.29	687.22	645.14	50	72.93	68.72	64.51
51	757.34	715.27	659.17	51	75.73	71.53	65.92
52	771.37	729.29	687.22	52	77.14	72.93	68.72
53	799.42	757.34	701.24	53	79.94	75.73	70.12
54	813.44	771.37	729.29	54	81.34	77.14	72.93
55	841.49	799.42	743.32	55	84.15	79.94	74.33
56	883.57	841.49	785.39	56	88.36	84.15	78.54
57	939.67	883.57	827.47	57	93.97	88.36	82.75
58	995.77	939.67	869.54	58	99.58	93.97	86.95
59	1,051.87	981.74	911.62	59	105.19	98.17	91.16
60	1,107.96	1,037.84	953.69	60	110.80	103.78	95.37
61	1,178.09	1,107.96	1,023.82	61	117.81	110.80	102.38
62	1,262.24	1,178.09	1,079.92	62	126.22	117.81	107.99
63	1,346.39	1,262.24	1,164.06	63	134.64	126.22	116.41
64	1,430.54	1,332.36	1,234.19	64	143.05	133.24	123.42
65	1,528.71	1,430.54	1,318.34	65	152.87	143.05	131.83
66	1,640.91	1,528.71	1,416.51	66	164.09	152.87	141.65
67	1,767.13	1,654.93	1,528.71	67	176.71	165.49	152.87
68	1,907.38	1,781.16	1,654.93	68	190.74	178.12	165.49
69	2,061.66	1,921.41	1,781.16	69	206.17	192.14	178.12

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,215.93	2,075.68	1,921.41	70	221.59	207.57	192.14
71	2,426.30	2,272.03	2,103.73	71	242.63	227.20	210.37
72	2,664.73	2,496.43	2,314.10	72	266.47	249.64	231.41
73	2,931.20	2,734.85	2,538.50	73	293.12	273.48	253.85
74	3,211.70	3,001.32	2,790.95	74	321.17	300.13	279.09
75	3,520.24	3,295.84	3,057.42	75	352.02	329.58	305.74
76	3,955.01	3,702.57	3,436.09	76	395.50	370.26	343.61
77	4,445.88	4,151.36	3,856.84	77	444.59	415.14	385.68
78	4,992.85	4,670.28	4,347.71	78	499.29	467.03	434.77
79	5,609.95	5,245.30	4,880.66	79	560.99	524.53	488.07
80		5,904.47	5,483.72	80		590.45	548.37
81		6,563.64	6,100.82	81		656.36	610.08
82		7,320.98	6,802.06	82		732.10	680.21
83		8,148.45	7,573.43	83		814.85	757.34
84		9,074.09	8,428.95	84		907.41	842.89

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	687.22	645.14	589.04	18-39	68.72	64.51	58.90
40	687.22	645.14	589.04	40	68.72	64.51	58.90
41	701.24	659.17	603.07	41	70.12	65.92	60.31
42	729.29	673.19	617.09	42	72.93	67.32	61.71
43	743.32	701.24	645.14	43	74.33	70.12	64.51
44	771.37	715.27	659.17	44	77.14	71.53	65.92
45	785.39	729.29	673.19	45	78.54	72.93	67.32
46	813.44	757.34	701.24	46	81.34	75.73	70.12
47	827.47	771.37	715.27	47	82.75	77.14	71.53
48	855.52	799.42	743.32	48	85.55	79.94	74.33
49	869.54	813.44	757.34	49	86.95	81.34	75.73
50	897.59	841.49	785.39	50	89.76	84.15	78.54
51	925.64	869.54	813.44	51	92.56	86.95	81.34
52	953.69	897.59	827.47	52	95.37	89.76	82.75
53	981.74	925.64	855.52	53	98.17	92.56	85.55
54	1,009.79	953.69	883.57	54	100.98	95.37	88.36
55	1,037.84	981.74	911.62	55	103.78	98.17	91.16
56	1,093.94	1,037.84	967.72	56	109.39	103.78	96.77
57	1,164.06	1,093.94	1,009.79	57	116.41	109.39	100.98
58	1,234.19	1,150.04	1,065.89	58	123.42	115.00	106.59
59	1,304.31	1,220.16	1,136.01	59	130.43	122.02	113.60
60	1,388.46	1,290.29	1,192.11	60	138.85	129.03	119.21
61	1,472.61	1,374.44	1,276.26	61	147.26	137.44	127.63
62	1,570.79	1,472.61	1,360.41	62	157.08	147.26	136.04
63	1,682.98	1,570.79	1,444.56	63	168.30	157.08	144.46
64	1,795.18	1,668.96	1,542.74	64	179.52	166.90	154.27
65	1,907.38	1,781.16	1,640.91	65	190.74	178.12	164.09
66	2,061.66	1,921.41	1,781.16	66	206.17	192.14	178.12
67	2,229.95	2,075.68	1,921.41	67	223.00	207.57	192.14
68	2,412.28	2,243.98	2,075.68	68	241.23	224.40	207.57
69	2,608.63	2,440.33	2,258.00	69	260.86	244.03	225.80

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	2,819.00	2,636.68	2,440.33	70	281.90	263.67	244.03
71	3,085.47	2,889.12	2,678.75	71	308.55	288.91	267.88
72	3,394.02	3,169.62	2,945.22	72	339.40	316.96	294.52
73	3,716.59	3,478.17	3,225.72	73	371.66	347.82	322.57
74	4,081.24	3,814.76	3,548.29	74	408.12	381.48	354.83
75	4,473.93	4,193.44	3,898.91	75	447.39	419.34	389.89
76	4,978.83	4,656.26	4,333.69	76	497.88	465.63	433.37
77	5,539.82	5,189.20	4,824.56	77	553.98	518.92	482.46
78	6,170.94	5,764.22	5,357.50	78	617.09	576.42	535.75
79	6,872.19	6,423.39	5,960.57	79	687.22	642.34	596.06

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
18-39	855.52	799.42	729.29	18-39	85.55	79.94	72.93
40	855.52	799.42	729.29	40	85.55	79.94	72.93
41	883.57	827.47	757.34	41	88.36	82.75	75.73
42	911.62	841.49	771.37	42	91.16	84.15	77.14
43	925.64	869.54	799.42	43	92.56	86.95	79.94
44	953.69	897.59	827.47	44	95.37	89.76	82.75
45	981.74	911.62	841.49	45	98.17	91.16	84.15
46	1,009.79	939.67	869.54	46	100.98	93.97	86.95
47	1,037.84	967.72	897.59	47	103.78	96.77	89.76
48	1,079.92	1,009.79	925.64	48	107.99	100.98	92.56
49	1,107.96	1,037.84	953.69	49	110.80	103.78	95.37
50	1,136.01	1,065.89	981.74	50	113.60	106.59	98.17
51	1,164.06	1,093.94	1,009.79	51	116.41	109.39	100.98
52	1,206.14	1,121.99	1,037.84	52	120.61	112.20	103.78
53	1,234.19	1,150.04	1,065.89	53	123.42	115.00	106.59
54	1,262.24	1,192.11	1,107.96	54	126.22	119.21	110.80
55	1,304.31	1,220.16	1,136.01	55	130.43	122.02	113.60
56	1,388.46	1,304.31	1,206.14	56	138.85	130.43	120.61
57	1,458.59	1,374.44	1,276.26	57	145.86	137.44	127.63
58	1,556.76	1,458.59	1,346.39	58	155.68	145.86	134.64
59	1,640.91	1,528.71	1,416.51	59	164.09	152.87	141.65
60	1,739.08	1,626.89	1,500.66	60	173.91	162.69	150.07
61	1,851.28	1,725.06	1,598.84	61	185.13	172.51	159.88
62	1,977.51	1,837.26	1,697.01	62	197.75	183.73	169.70
63	2,117.76	1,963.48	1,809.21	63	211.78	196.35	180.92
64	2,258.00	2,089.71	1,921.41	64	225.80	208.97	192.14
65	2,412.28	2,229.95	2,047.63	65	241.23	223.00	204.76
66	2,608.63	2,412.28	2,215.93	66	260.86	241.23	221.59
67	2,819.00	2,622.65	2,412.28	67	281.90	262.27	241.23
68	3,057.42	2,847.05	2,622.65	68	305.74	284.70	262.27
69	3,309.87	3,085.47	2,847.05	69	330.99	308.55	284.70

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 an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	3,576.34	3,337.92	3,085.47	70	357.63	333.79	308.55
71	3,912.94	3,646.47	3,365.97	71	391.29	364.65	336.60
72	4,291.61	3,983.06	3,674.52	72	429.16	398.31	367.45
73	4,698.33	4,361.73	4,011.11	73	469.83	436.17	401.11
74	5,133.10	4,754.43	4,375.76	74	513.31	475.44	437.58
75	5,623.97	5,203.23	4,782.48	75	562.40	520.32	478.25
76	6,227.04	5,792.27	5,343.48	76	622.70	579.23	534.35
77	6,886.21	6,423.39	5,960.57	77	688.62	642.34	596.06
78	7,615.51	7,138.66	6,647.79	78	761.55	713.87	664.78
79	8,428.95	7,924.05	7,419.16	79	842.89	792.41	741.92

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*

**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,107.96	1,051.87	981.74	18-39	110.80	105.19	98.17
40	1,107.96	1,051.87	981.74	40	110.80	105.19	98.17
41	1,150.04	1,093.94	1,023.82	41	115.00	109.39	102.38
42	1,192.11	1,121.99	1,051.87	42	119.21	112.20	105.19
43	1,234.19	1,164.06	1,093.94	43	123.42	116.41	109.39
44	1,276.26	1,206.14	1,136.01	44	127.63	120.61	113.60
45	1,318.34	1,248.21	1,178.09	45	131.83	124.82	117.81
46	1,360.41	1,290.29	1,220.16	46	136.04	129.03	122.02
47	1,416.51	1,346.39	1,262.24	47	141.65	134.64	126.22
48	1,458.59	1,388.46	1,304.31	48	145.86	138.85	130.43
49	1,514.69	1,430.54	1,346.39	49	151.47	143.05	134.64
50	1,570.79	1,486.64	1,402.49	50	157.08	148.66	140.25
51	1,612.86	1,528.71	1,430.54	51	161.29	152.87	143.05
52	1,654.93	1,570.79	1,472.61	52	165.49	157.08	147.26
53	1,697.01	1,612.86	1,514.69	53	169.70	161.29	151.47
54	1,753.11	1,654.93	1,542.74	54	175.31	165.49	154.27
55	1,795.18	1,697.01	1,584.81	55	179.52	169.70	158.48
56	1,893.36	1,781.16	1,668.96	56	189.34	178.12	166.90
57	2,005.56	1,879.33	1,753.11	57	200.56	187.93	175.31
58	2,117.76	1,977.51	1,837.26	58	211.78	197.75	183.73
59	2,243.98	2,089.71	1,935.43	59	224.40	208.97	193.54
60	2,370.20	2,201.90	2,033.61	60	237.02	220.19	203.36
61	2,524.48	2,342.15	2,159.83	61	252.45	234.22	215.98
62	2,678.75	2,496.43	2,300.08	62	267.88	249.64	230.01
63	2,847.05	2,650.70	2,454.35	63	284.70	265.07	245.44
64	3,029.37	2,819.00	2,608.63	64	302.94	281.90	260.86
65	3,225.72	3,001.32	2,776.92	65	322.57	300.13	277.69
66	3,450.12	3,225.72	3,001.32	66	345.01	322.57	300.13
67	3,688.54	3,478.17	3,253.77	67	368.85	347.82	325.38
68	3,955.01	3,744.64	3,534.27	68	395.50	374.46	353.43
69	4,235.51	4,025.14	3,814.76	69	423.55	402.51	381.48

Fractional Premiums (expressed as a percent of annual premium)

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

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**Exhibit III**

**METLIFE INSURANCE COMPANY USA  
1209 Orange Street, Wilmington, DE 19801  
Annual Premiums with 53.8% Rate Increase**

**FACILITY ONLY COMPOUND INFLATION BENEFITS**

**FORM: H-LTC4JFQ15, et al.**

**RIDER: H-5AICFO**

**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
70	4,530.03	4,333.69	4,137.34	70	453.00	433.37	413.73
71	4,964.80	4,740.41	4,516.01	71	496.48	474.04	451.60
72	5,427.63	5,175.18	4,922.73	72	542.76	517.52	492.27
73	5,946.55	5,666.05	5,371.53	73	594.65	566.60	537.15
74	6,507.54	6,184.97	5,862.40	74	650.75	618.50	586.24
75	7,124.63	6,759.99	6,395.34	75	712.46	676.00	639.53
76	7,896.00	7,475.26	7,054.51	76	789.60	747.53	705.45
77	8,765.54	8,274.67	7,769.78	77	876.55	827.47	776.98
78	9,719.24	9,144.22	8,569.20	78	971.92	914.42	856.92
79	10,785.13	10,125.96	9,452.76	79	1,078.51	1,012.60	945.28

Fractional Premiums (expressed as a percent of annual premium)

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

*Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)*



**METLIFE INSURANCE COMPANY USA**

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

**Supplement to the Actuarial Memorandum for the  
LTC4 Tax-Qualified Nursing Facility Only Product**

**August 2016**

<u>Product</u>	<u>Form Number</u>
Nursing Facility Insurance	H-LTC4JFQ15, et al.
Annual 5% Compound Benefit Inflation Rider	H-5AICFO
Annual 5% Simple Benefit Inflation Rider	H-5AISFO
Nonforfeiture Benefit Rider	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 46.2%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 53.8% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

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

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

**METLIFE INSURANCE COMPANY USA**

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LTC4 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 four prior increases approved and implemented on this policy form and associated riders. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

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

**Table 1: Commission Scales by Duration**

Duration	Commission Percentage
1	63% - 92%
2-7	5% - 15%
8+	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  
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**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**  
**LTC4 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	1998	3,427	0	0.0%	26	7,085	0	0.0%				0.0000	1.000		4.5%	2.0674	
	1999	277,713	0	0.0%	397	549,413	0	0.0%				0.0222	0.978		4.5%	1.9783	
	2000	743,176	0	0.0%	668	1,406,947	0	0.0%				0.0578	0.942		4.5%	1.8932	
	2001	910,805	80,286	8.8%	647	1,650,044	145,448	8.8%				0.0541	0.946		4.5%	1.8116	
	2002	871,250	210,250	24.1%	627	1,510,416	364,493	24.1%				0.0309	0.969		4.5%	1.7336	
	2003	843,841	53,161	6.3%	605	1,399,904	88,191	6.3%				0.0351	0.965		4.5%	1.6590	
	2004	816,366	231,617	28.4%	573	1,296,003	367,698	28.4%				0.0529	0.947		4.5%	1.5875	
	2005	848,385	364,104	42.9%	533	1,288,836	553,134	42.9%				0.0698	0.930		4.5%	1.5192	
	2006	857,764	656,638	76.6%	516	1,246,971	954,584	76.6%				0.0319	0.968		4.5%	1.4537	
	2007	836,093	32,553	3.9%	504	1,163,125	45,286	3.9%				0.0233	0.977		4.5%	1.3911	
	2008	812,105	456,338	56.2%	486	1,081,106	607,495	56.2%				0.0357	0.964		4.5%	1.3312	
	2009	779,142	870,490	111.7%	468	992,559	1,108,928	111.7%				0.0370	0.963		4.5%	1.2739	
	2010	739,138	575,944	77.9%	448	901,050	702,107	77.9%				0.0427	0.957		4.5%	1.2191	
	2011	729,866	848,794	116.3%	426	851,433	990,169	116.3%				0.0491	0.951		4.5%	1.1666	
2012	745,728	1,451,800	194.7%	408	832,475	1,620,681	194.7%				0.0423	0.958		4.5%	1.1163		
2013	722,130	1,129,785	156.5%	388	771,418	1,206,897	156.5%				0.0490	0.951		4.5%	1.0683		
2014	695,777	779,553	112.0%	367	711,259	796,900	112.0%				0.0541	0.946		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	721,631	1,306,455	181.0%	347	705,922	1,278,016	181.0%	1.0029	1.7715	1.0000	0.0540	0.0000	0.946	0.940	4.5%	0.9782
	2016	739,805	1,389,032	187.8%	327	692,537	1,300,283	187.8%	1.0961	1.1299	1.0000	0.0590	0.0000	0.941	0.935	4.5%	0.9361
	2017	711,730	1,461,255	205.3%	305	637,565	1,308,987	205.3%	1.0461	1.1251	1.0000	0.0650	0.0000	0.935	0.920	4.5%	0.8958
	2018	651,167	1,503,297	230.9%	284	558,194	1,288,658	230.9%	1.0000	1.1082	1.0000	0.0717	0.0000	0.928	0.915	4.5%	0.8572
	2019	590,853	1,517,282	256.8%	262	484,681	1,244,638	256.8%	1.0000	1.0944	1.0000	0.0777	0.0000	0.922	0.907	4.5%	0.8203
	2020	532,460	1,522,085	285.9%	240	417,972	1,194,811	285.9%	1.0000	1.0934	1.0000	0.0825	0.0000	0.917	0.901	4.5%	0.7850
	2021	477,249	1,506,002	315.6%	219	358,500	1,131,279	315.6%	1.0000	1.0834	1.0000	0.0867	0.0000	0.913	0.896	4.5%	0.7512
	2022	425,641	1,471,095	345.6%	199	305,964	1,057,471	345.6%	1.0000	1.0746	1.0000	0.0910	0.0000	0.909	0.892	4.5%	0.7188
	2023	377,724	1,430,978	378.8%	180	259,828	984,339	378.8%	1.0000	1.0752	1.0000	0.0953	0.0000	0.905	0.887	4.5%	0.6879
	2024	333,522	1,386,397	415.7%	162	219,543	912,605	415.7%	1.0000	1.0762	1.0000	0.0998	0.0000	0.900	0.883	4.5%	0.6583
	2025	293,005	1,333,560	455.1%	145	184,567	840,024	455.1%	1.0000	1.0739	1.0000	0.1043	0.0000	0.896	0.879	4.5%	0.6299
	2026	256,085	1,278,707	499.3%	129	154,364	770,786	499.3%	1.0000	1.0761	1.0000	0.1090	0.0000	0.891	0.874	4.5%	0.6028
	2027	222,641	1,224,296	549.9%	115	128,425	706,208	549.9%	1.0000	1.0803	1.0000	0.1137	0.0000	0.886	0.869	4.5%	0.5768
	2028	192,529	1,167,637	606.5%	101	106,274	644,522	606.5%	1.0000	1.0820	1.0000	0.1185	0.0000	0.881	0.865	4.5%	0.5520
	2029	165,583	1,106,014	667.9%	89	87,464	584,217	667.9%	1.0000	1.0806	1.0000	0.1235	0.0000	0.877	0.860	4.5%	0.5282
	2030	141,621	1,037,592	732.7%	77	71,585	524,474	732.7%	1.0000	1.0764	1.0000	0.1285	0.0000	0.872	0.855	4.5%	0.5055
	2031	120,447	963,548	800.0%	67	58,261	466,074	800.0%	1.0000	1.0717	1.0000	0.1335	0.0000	0.867	0.850	4.5%	0.4837
	2032	101,857	889,507	873.3%	58	47,147	411,732	873.3%	1.0000	1.0715	1.0000	0.1385	0.0000	0.862	0.846	4.5%	0.4629
	2033	85,645	815,857	952.6%	49	37,936	361,379	952.6%	1.0000	1.0708	1.0000	0.1435	0.0000	0.857	0.841	4.5%	0.4429
	2034	71,600	744,327	1039.6%	42	30,349	315,498	1039.6%	1.0000	1.0713	1.0000	0.1484	0.0000	0.852	0.836	4.5%	0.4239
	2035	59,513	676,006	1135.9%	36	24,140	274,199	1135.9%	1.0000	1.0725	1.0000	0.1532	0.0000	0.847	0.831	4.5%	0.4056
	2036	49,180	609,741	1239.8%	30	19,089	236,671	1239.8%	1.0000	1.0711	1.0000	0.1579	0.0000	0.842	0.826	4.5%	0.3882
	2037	40,403	545,579	1350.4%	25	15,007	202,648	1350.4%	1.0000	1.0684	1.0000	0.1625	0.0000	0.837	0.822	4.5%	0.3714
	2038	32,997	481,489	1459.2%	21	11,728	171,141	1459.2%	1.0000	1.0594	1.0000	0.1670	0.0000	0.833	0.817	4.5%	0.3554
	2039	26,791	420,236	1568.6%	17	9,112	142,937	1568.6%	1.0000	1.0531	1.0000	0.1713	0.0000	0.829	0.812	4.5%	0.3401
	2040	21,623	361,393	1671.3%	14	7,038	117,629	1671.3%	1.0000	1.0428	1.0000	0.1754	0.0000	0.825	0.807	4.5%	0.3255
	2041	17,348	309,111	1781.8%	12	5,404	96,279	1781.8%	1.0000	1.0421	1.0000	0.1792	0.0000	0.821	0.802	4.5%	0.3115
	2042	13,837	264,360	1910.6%	10	4,124	78,795	1910.6%	1.0000	1.0466	1.0000	0.1829	0.0000	0.817	0.798	4.5%	0.2981
	2043	10,972	224,347	2044.8%	8	3,129	63,989	2044.8%	1.0000	1.0429	1.0000	0.1862	0.0000	0.814	0.793	4.5%	0.2852
	2044	8,650	187,954	2172.8%	6	2,361	51,300	2172.8%	1.0000	1.0335	1.0000	0.1894	0.0000	0.811	0.788	4.5%	0.2729
	2045	6,781	156,361	2305.8%	5	1,771	40,840	2305.8%	1.0000	1.0302	1.0000	0.1925	0.0000	0.808	0.784	4.5%	0.2612
	2046	5,286	129,776	2455.3%	4	1,321	32,436	2455.3%	1.0000	1.0318	1.0000	0.1956	0.0000	0.804	0.779	4.5%	0.2499
2047	4,095	107,947	2636.1%	3	979	25,819	2636.1%	1.0000	1.0384	1.0000	0.1990	0.0000	0.801	0.775	4.5%	0.2392	
2048	3,153	88,448	2805.5%	3	722	20,244	2805.5%	1.0000	1.0277	1.0000	0.2027	0.0000	0.797	0.770	4.5%	0.2289	
2049	2,411	72,289	2998.3%	2	528	15,833	2998.3%	1.0000	1.0306	1.0000	0.2069	0.0000	0.793	0.765	4.5%	0.2190	
2050	1,831	58,191	3178.8%	2	384	12,196	3178.8%	1.0000	1.0212	1.0000	0.2118	0.0000	0.788	0.759	4.5%	0.2096	
2051	1,379	45,797	3320.9%	1	277	9,185	3320.9%	1.0000	1.0054	1.0000	0.2172	0.0000	0.783	0.753	4.5%	0.2006	
2052	1,030	35,501	3445.4%	1	198	6,814	3445.4%	1.0000	0.9979	1.0000	0.2232	0.0000	0.777	0.747	4.5%	0.1919	
2053	763	27,020	3539.8%	1	140	4,963	3539.8%	1.0000	0.9881	1.0000	0.2297	0.0000	0.770	0.741	4.5%	0.1837	
2054	561	20,008	3569.0%	1	99	3,516	3569.0%	1.0000	0.9701	1.0000	0.2367	0.0000	0.763	0.734	4.5%	0.1758	
Past		12,232,707	7,741,313	63.3%	8,087	17,660,044	9,552,013	54.1%									
Future		7,521,396	29,876,478	397.2%	3,600	5,654,631	18,933,434	334.8%									
Lifetime		19,754,104	37,617,791	190.4%	11,687	23,314,674	28,485,447	122.2%									

**Attachment 1**  
**MetLife Insurance Company USA**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with 53.8% Increase**  
**LTC4 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	1998	3,427	0	0.0%	26	7,085	0	0.0%			0.0000		1.000		4.5%	2.0674	
	1999	277,713	0	0.0%	397	549,413	0	0.0%			0.0222		0.978		4.5%	1.9783	
	2000	743,176	0	0.0%	668	1,406,947	0	0.0%			0.0578		0.942		4.5%	1.8932	
	2001	910,805	80,286	8.8%	647	1,650,044	145,448	8.8%			0.0541		0.946		4.5%	1.8116	
	2002	871,250	210,250	24.1%	627	1,510,416	364,493	24.1%			0.0309		0.969		4.5%	1.7336	
	2003	843,841	53,161	6.3%	605	1,399,904	88,191	6.3%			0.0351		0.965		4.5%	1.6590	
	2004	816,366	231,617	28.4%	573	1,296,003	367,698	28.4%			0.0529		0.947		4.5%	1.5875	
	2005	848,385	364,104	42.9%	533	1,288,836	553,134	42.9%			0.0698		0.930		4.5%	1.5192	
	2006	857,764	656,638	76.6%	516	1,246,971	954,584	76.6%			0.0319		0.968		4.5%	1.4537	
	2007	836,093	32,553	3.9%	504	1,163,125	45,286	3.9%			0.0233		0.977		4.5%	1.3911	
	2008	812,105	456,338	56.2%	486	1,081,106	607,495	56.2%			0.0357		0.964		4.5%	1.3312	
	2009	779,142	870,490	111.7%	468	992,559	1,108,928	111.7%			0.0370		0.963		4.5%	1.2739	
	2010	739,138	575,944	77.9%	448	901,050	702,107	77.9%			0.0427		0.957		4.5%	1.2191	
	2011	729,866	848,794	116.3%	426	851,433	990,169	116.3%			0.0491		0.951		4.5%	1.1666	
2012	745,728	1,451,800	194.7%	408	832,475	1,620,681	194.7%			0.0423		0.958		4.5%	1.1163		
2013	722,130	1,129,785	156.5%	388	771,418	1,206,897	156.5%			0.0490		0.951		4.5%	1.0683		
2014	695,777	779,553	112.0%	367	711,259	796,900	112.0%			0.0541		0.946		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	721,631	1,306,455	181.0%	347	705,922	1,278,016	181.0%	1.0000	1.7715	1.0000	0.0540	0.0000	0.946	0.940	4.5%	0.9782
	2016	746,135	1,387,784	186.0%	325	698,463	1,299,114	186.0%	1.0105	1.1338	1.0003	0.0587	0.0050	0.937	0.933	4.5%	0.9361
	2017	907,189	1,407,890	155.2%	299	812,656	1,261,183	155.2%	1.3423	1.0905	1.0124	0.0649	0.0170	0.919	0.866	4.5%	0.8958
	2018	927,221	1,418,520	153.0%	277	794,834	1,215,986	153.0%	1.1339	1.0781	1.0192	0.0717	0.0000	0.928	0.901	4.5%	0.8572
	2019	841,338	1,431,716	170.2%	256	690,156	1,174,447	170.2%	1.0000	1.0944	1.0192	0.0777	0.0000	0.922	0.907	4.5%	0.8203
	2020	758,191	1,436,248	189.4%	235	595,167	1,127,431	189.4%	1.0000	1.0934	1.0192	0.0825	0.0000	0.917	0.901	4.5%	0.7850
	2021	679,573	1,421,072	209.1%	214	510,482	1,067,481	209.1%	1.0000	1.0834	1.0192	0.0867	0.0000	0.913	0.896	4.5%	0.7512
	2022	606,086	1,388,134	229.0%	195	435,674	997,836	229.0%	1.0000	1.0746	1.0192	0.0910	0.0000	0.909	0.892	4.5%	0.7188
	2023	537,856	1,350,280	251.0%	176	369,979	928,828	251.0%	1.0000	1.0752	1.0192	0.0953	0.0000	0.905	0.887	4.5%	0.6879
	2024	474,915	1,308,213	275.5%	159	312,616	861,140	275.5%	1.0000	1.0762	1.0192	0.0998	0.0000	0.900	0.883	4.5%	0.6583
	2025	417,221	1,258,355	301.6%	142	262,812	792,651	301.6%	1.0000	1.0739	1.0192	0.1043	0.0000	0.896	0.879	4.5%	0.6299
	2026	364,649	1,206,596	330.9%	127	219,805	727,318	330.9%	1.0000	1.0761	1.0192	0.1090	0.0000	0.891	0.874	4.5%	0.6028
	2027	317,027	1,155,253	364.4%	112	182,870	666,382	364.4%	1.0000	1.0803	1.0192	0.1137	0.0000	0.886	0.869	4.5%	0.5768
	2028	274,150	1,101,789	401.9%	99	151,328	608,175	401.9%	1.0000	1.0820	1.0192	0.1185	0.0000	0.881	0.865	4.5%	0.5520
	2029	235,781	1,043,641	442.6%	87	124,544	551,271	442.6%	1.0000	1.0806	1.0192	0.1235	0.0000	0.877	0.860	4.5%	0.5282
	2030	201,660	979,078	485.5%	76	101,933	494,897	485.5%	1.0000	1.0764	1.0192	0.1285	0.0000	0.872	0.855	4.5%	0.5055
	2031	171,508	909,210	530.1%	66	82,960	439,790	530.1%	1.0000	1.0717	1.0192	0.1335	0.0000	0.867	0.850	4.5%	0.4837
	2032	145,038	839,344	578.7%	56	67,135	388,512	578.7%	1.0000	1.0715	1.0192	0.1385	0.0000	0.862	0.846	4.5%	0.4629
	2033	121,953	769,847	631.3%	48	54,018	340,999	631.3%	1.0000	1.0708	1.0192	0.1435	0.0000	0.857	0.841	4.5%	0.4429
	2034	101,954	702,351	688.9%	41	43,215	297,705	688.9%	1.0000	1.0713	1.0192	0.1484	0.0000	0.852	0.836	4.5%	0.4239
	2035	84,743	637,883	752.7%	35	34,373	258,736	752.7%	1.0000	1.0725	1.0192	0.1532	0.0000	0.847	0.831	4.5%	0.4056
	2036	70,029	575,355	821.6%	29	27,182	223,324	821.6%	1.0000	1.0711	1.0192	0.1579	0.0000	0.842	0.826	4.5%	0.3882
	2037	57,531	514,812	894.8%	25	21,369	191,219	894.8%	1.0000	1.0684	1.0192	0.1625	0.0000	0.837	0.822	4.5%	0.3714
	2038	46,986	454,336	967.0%	20	16,701	161,489	967.0%	1.0000	1.0594	1.0192	0.1670	0.0000	0.833	0.817	4.5%	0.3554
	2039	38,148	396,537	1039.5%	17	12,975	134,876	1039.5%	1.0000	1.0531	1.0192	0.1713	0.0000	0.829	0.812	4.5%	0.3401
	2040	30,790	341,013	1107.6%	14	10,022	110,996	1107.6%	1.0000	1.0428	1.0192	0.1754	0.0000	0.825	0.807	4.5%	0.3255
	2041	24,703	291,679	1180.7%	11	7,694	90,850	1180.7%	1.0000	1.0421	1.0192	0.1792	0.0000	0.821	0.802	4.5%	0.3115
	2042	19,702	249,452	1266.1%	9	5,872	74,351	1266.1%	1.0000	1.0466	1.0192	0.1829	0.0000	0.817	0.798	4.5%	0.2981
	2043	15,623	211,695	1355.0%	8	4,456	60,381	1355.0%	1.0000	1.0429	1.0192	0.1862	0.0000	0.814	0.793	4.5%	0.2852
	2044	12,318	177,354	1439.9%	6	3,362	48,407	1439.9%	1.0000	1.0335	1.0192	0.1894	0.0000	0.811	0.788	4.5%	0.2729
	2045	9,656	147,543	1528.0%	5	2,522	38,536	1528.0%	1.0000	1.0302	1.0192	0.1925	0.0000	0.808	0.784	4.5%	0.2612
2046	7,526	122,458	1627.1%	4	1,881	30,607	1627.1%	1.0000	1.0318	1.0192	0.1956	0.0000	0.804	0.779	4.5%	0.2499	
2047	5,831	101,859	1746.8%	3	1,395	24,363	1746.8%	1.0000	1.0384	1.0192	0.1990	0.0000	0.801	0.775	4.5%	0.2392	
2048	4,489	83,460	1859.1%	3	1,027	19,102	1859.1%	1.0000	1.0277	1.0192	0.2027	0.0000	0.797	0.770	4.5%	0.2289	
2049	3,433	68,213	1986.9%	2	752	14,940	1986.9%	1.0000	1.0306	1.0192	0.2069	0.0000	0.793	0.765	4.5%	0.2190	
2050	2,607	54,910	2106.5%	2	546	11,509	2106.5%	1.0000	1.0212	1.0192	0.2118	0.0000	0.788	0.759	4.5%	0.2096	
2051	1,964	43,214	2200.7%	1	394	8,667	2200.7%	1.0000	1.0054	1.0192	0.2172	0.0000	0.783	0.753	4.5%	0.2006	
2052	1,467	33,499	2283.2%	1	282	6,429	2283.2%	1.0000	0.9979	1.0192	0.2232	0.0000	0.777	0.747	4.5%	0.1919	
2053	1,087	25,496	2345.7%	1	200	4,683	2345.7%	1.0000	0.9881	1.0192	0.2297	0.0000	0.770	0.741	4.5%	0.1837	
2054	798	18,879	2365.1%	1	140	3,318	2365.1%	1.0000	0.9701	1.0192	0.2367	0.0000	0.763	0.734	4.5%	0.1758	
Past		12,232,707	7,741,313	63.3%	8,087	17,660,044	9,552,013	54.1%									
Future		9,990,507	28,371,423	284.0%	3,535	7,369,715	18,035,947	244.7%									
Lifetime		22,223,214	36,112,735	162.5%	11,622	25,029,759	27,587,960	110.2%									

**Attachment 2**  
**MetLife Insurance Company USA**  
**Nationwide Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC4 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	1998	18,243	0	0.0%	0.0%	37,714	0	0.0%	0.0%	0.0%	4.5%	2.0674
	1999	433,421	0	0.0%	0.0%	857,457	0	0.0%	0.0%	0.0%	4.5%	1.9783
	2000	852,935	0	0.0%	0.0%	1,614,738	0	0.0%	0.0%	0.0%	4.5%	1.8932
	2001	898,186	2,679	0.3%	0.1%	1,627,182	4,853	0.3%	0.1%	0.3%	4.5%	1.8116
	2002	862,223	47,430	5.5%	1.6%	1,494,766	82,225	5.5%	1.5%	1.5%	4.5%	1.7336
	2003	838,667	112,363	13.4%	4.2%	1,391,319	186,407	13.4%	3.9%	3.9%	4.5%	1.6590
	2004	812,607	103,556	12.7%	5.6%	1,290,035	164,398	12.7%	5.3%	5.3%	4.5%	1.5875
	2005	864,733	95,703	11.1%	6.5%	1,313,672	145,389	11.1%	6.1%	6.1%	4.5%	1.5192
	2006	838,879	103,190	12.3%	7.2%	1,219,517	150,012	12.3%	6.8%	6.8%	4.5%	1.4537
	2007	831,689	73,931	8.9%	7.4%	1,157,000	102,849	8.9%	7.0%	7.0%	4.5%	1.3911
	2008	804,305	549,240	68.3%	13.5%	1,070,722	731,169	68.3%	12.0%	12.0%	4.5%	1.3312
	2009	770,023	571,991	74.3%	18.8%	980,942	728,667	74.3%	16.3%	16.3%	4.5%	1.2739
	2010	724,779	671,638	92.7%	24.4%	883,546	818,764	92.7%	20.9%	20.9%	4.5%	1.2191
	2011	737,449	718,959	97.5%	29.7%	860,279	838,708	97.5%	25.0%	25.0%	4.5%	1.1666
2012	752,085	790,149	105.1%	34.8%	839,571	882,063	105.1%	29.1%	29.1%	4.5%	1.1163	
2013	714,825	896,713	125.4%	40.3%	763,615	957,917	125.4%	33.3%	33.3%	4.5%	1.0683	
2014	712,289	1,115,223	156.6%	46.9%	728,139	1,140,039	156.6%	38.2%	38.2%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	726,571	1,244,077	171.2%	53.8%	710,755	1,216,996	171.2%	43.3%	43.3%	4.5%	0.9782
	2016	741,752	1,483,882	200.1%	61.6%	694,360	1,389,072	200.1%	48.8%	48.8%	4.5%	0.9361
	2017	694,100	1,594,706	229.8%	69.6%	621,772	1,428,532	229.8%	54.4%	54.4%	4.5%	0.8958
	2018	633,084	1,471,285	232.4%	76.3%	542,693	1,261,217	232.4%	59.1%	59.1%	4.5%	0.8572
	2019	572,752	1,521,747	265.7%	83.2%	469,833	1,248,300	265.7%	63.7%	63.7%	4.5%	0.8203
	2020	514,868	1,545,099	300.1%	90.0%	404,163	1,212,877	300.1%	68.1%	68.1%	4.5%	0.7850
	2021	460,428	1,563,132	339.5%	96.8%	354,864	1,174,194	339.5%	72.4%	72.4%	4.5%	0.7512
	2022	409,672	1,562,598	381.4%	103.6%	294,486	1,123,246	381.4%	76.5%	76.5%	4.5%	0.7188
	2023	362,678	1,545,921	426.3%	110.2%	249,478	1,063,406	426.3%	80.4%	80.4%	4.5%	0.6879
	2024	319,454	1,517,726	475.1%	116.8%	210,282	999,053	475.1%	84.0%	84.0%	4.5%	0.6583
	2025	279,952	1,480,053	528.7%	123.1%	176,345	932,301	528.7%	87.5%	87.5%	4.5%	0.6299
	2026	244,070	1,434,933	587.9%	129.3%	147,122	864,957	587.9%	90.7%	90.7%	4.5%	0.6028
	2027	211,672	1,385,309	654.5%	135.2%	122,098	799,085	654.5%	93.6%	93.6%	4.5%	0.5768
	2028	182,598	1,332,626	729.8%	141.0%	100,792	735,594	729.8%	96.4%	96.4%	4.5%	0.5520
	2029	156,668	1,276,699	814.9%	146.6%	82,755	674,376	814.9%	98.9%	98.9%	4.5%	0.5282
	2030	133,684	1,216,660	910.1%	151.9%	67,574	614,988	910.1%	101.3%	101.3%	4.5%	0.5055
	2031	113,442	1,151,440	1015.0%	157.0%	54,873	556,958	1015.0%	103.4%	103.4%	4.5%	0.4837
	2032	95,728	1,081,565	1129.8%	161.8%	44,310	500,631	1129.8%	105.4%	105.4%	4.5%	0.4629
	2033	80,328	1,008,459	1255.4%	166.3%	35,581	446,691	1255.4%	107.1%	107.1%	4.5%	0.4429
	2034	67,024	933,767	1393.2%	170.6%	28,409	395,795	1393.2%	108.7%	108.7%	4.5%	0.4239
	2035	55,607	859,304	1545.3%	174.5%	22,555	348,548	1545.3%	110.0%	110.0%	4.5%	0.4056
	2036	45,871	786,241	1714.0%	178.1%	17,805	305,179	1714.0%	111.2%	111.2%	4.5%	0.3882
	2037	37,621	715,095	1900.8%	181.4%	13,974	265,612	1900.8%	112.3%	112.3%	4.5%	0.3714
	2038	30,676	646,004	2105.9%	184.4%	10,903	229,616	2105.9%	113.2%	113.2%	4.5%	0.3554
	2039	24,867	579,038	2328.5%	187.1%	8,458	196,951	2328.5%	114.0%	114.0%	4.5%	0.3401
	2040	20,039	514,430	2567.1%	189.5%	6,523	167,441	2567.1%	114.7%	114.7%	4.5%	0.3255
	2041	16,052	452,856	2821.1%	191.7%	5,000	141,052	2821.1%	115.3%	115.3%	4.5%	0.3115
	2042	12,782	395,781	3096.5%	193.6%	3,810	117,966	3096.5%	115.8%	115.8%	4.5%	0.2981
	2043	10,117	343,926	3399.5%	195.2%	2,886	98,096	3399.5%	116.2%	116.2%	4.5%	0.2852
	2044	7,961	296,973	3730.5%	196.6%	2,173	81,056	3730.5%	116.5%	116.5%	4.5%	0.2729
2045	6,227	254,602	4088.8%	197.9%	1,626	66,499	4088.8%	116.8%	116.8%	4.5%	0.2612	
2046	4,841	216,952	4481.7%	198.9%	1,210	54,225	4481.7%	117.0%	117.0%	4.5%	0.2499	
2047	3,739	184,123	4924.0%	199.8%	894	44,038	4924.0%	117.2%	117.2%	4.5%	0.2392	
2048	2,869	155,608	5424.2%	200.6%	657	35,615	5424.2%	117.3%	117.3%	4.5%	0.2289	
2049	2,185	130,836	5987.3%	201.2%	479	28,656	5987.3%	117.4%	117.4%	4.5%	0.2190	
2050	1,652	109,358	6620.9%	201.7%	346	22,920	6620.9%	117.5%	117.5%	4.5%	0.2096	
2051	1,238	90,615	7318.9%	202.2%	248	18,174	7318.9%	117.6%	117.6%	4.5%	0.2006	
2052	920	74,260	8071.7%	202.6%	177	14,253	8071.7%	117.7%	117.7%	4.5%	0.1919	
2053	678	60,165	8880.1%	202.9%	124	11,050	8880.1%	117.7%	117.7%	4.5%	0.1837	
2054	494	48,127	9734.1%	203.1%	87	8,459	9734.1%	117.7%	117.7%	4.5%	0.1758	
Past		12,467,338	5,852,764	46.9%		18,130,214	6,933,460	38.2%				
Future		7,286,961	34,265,980	470.2%		5,503,479	20,893,677	379.6%				
Lifetime		19,754,299	40,118,744	203.1%		23,633,693	27,827,137	117.7%				

**Attachment 2**  
**MetLife Insurance Company USA**  
**Nationwide Written Premium and Paid Claim Experience Projections with 53.8% Increase**  
**LTC4 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	1998	18,243	0	0.0%	0.0%	37,714	0	0.0%	0.0%	0.0%	4.5%	2.0674
	1999	433,421	0	0.0%	0.0%	857,457	0	0.0%	0.0%	0.0%	4.5%	1.9783
	2000	852,935	0	0.0%	0.0%	1,614,738	0	0.0%	0.0%	0.0%	4.5%	1.8932
	2001	898,186	2,679	0.3%	0.1%	1,627,182	4,853	0.3%	0.1%	0.3%	4.5%	1.8116
	2002	862,223	47,430	5.5%	1.6%	1,494,766	82,225	5.5%	1.5%	1.5%	4.5%	1.7336
	2003	838,667	112,363	13.4%	4.2%	1,391,319	186,407	13.4%	3.9%	3.9%	4.5%	1.6590
	2004	812,607	103,556	12.7%	5.6%	1,290,035	164,398	12.7%	5.3%	5.3%	4.5%	1.5875
	2005	864,733	95,703	11.1%	6.5%	1,313,672	145,389	11.1%	6.1%	6.1%	4.5%	1.5192
	2006	838,879	103,190	12.3%	7.2%	1,219,517	150,012	12.3%	6.8%	6.8%	4.5%	1.4537
	2007	831,689	73,931	8.9%	7.4%	1,157,000	102,849	8.9%	7.0%	7.0%	4.5%	1.3911
	2008	804,305	549,240	68.3%	13.5%	1,070,722	731,169	68.3%	12.0%	12.0%	4.5%	1.3312
	2009	770,023	571,991	74.3%	18.8%	980,942	728,667	74.3%	16.3%	16.3%	4.5%	1.2739
	2010	724,779	671,638	92.7%	24.4%	883,546	818,764	92.7%	20.9%	20.9%	4.5%	1.2191
	2011	737,449	718,959	97.5%	29.7%	860,279	838,708	97.5%	25.0%	25.0%	4.5%	1.1666
2012	752,085	790,149	105.1%	34.8%	839,571	882,063	105.1%	29.1%	29.1%	4.5%	1.1163	
2013	714,825	896,713	125.4%	40.3%	763,615	957,917	125.4%	33.3%	33.3%	4.5%	1.0683	
2014	712,289	1,115,223	156.6%	46.9%	728,139	1,140,039	156.6%	38.2%	38.2%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	726,619	1,244,077	171.2%	53.8%	710,802	1,216,996	171.2%	43.3%	43.3%	4.5%	0.9782
	2016	786,082	1,483,601	188.7%	61.4%	735,857	1,388,809	188.7%	48.7%	48.7%	4.5%	0.9361
	2017	946,085	1,582,145	167.2%	68.1%	847,499	1,417,279	167.2%	53.6%	53.6%	4.5%	0.8958
	2018	901,524	1,434,771	159.1%	73.3%	772,806	1,229,916	159.1%	57.5%	57.5%	4.5%	0.8572
	2019	815,609	1,461,387	179.2%	78.5%	669,050	1,198,787	179.2%	61.2%	61.2%	4.5%	0.8203
	2020	733,181	1,470,289	200.5%	83.6%	575,535	1,154,153	200.5%	64.8%	64.8%	4.5%	0.7850
	2021	655,655	1,481,036	225.9%	88.8%	492,515	1,112,525	225.9%	68.2%	68.2%	4.5%	0.7512
	2022	583,378	1,477,572	253.3%	93.9%	419,351	1,062,127	253.3%	71.6%	71.6%	4.5%	0.7188
	2023	516,457	1,460,567	282.8%	99.0%	355,259	1,004,692	282.8%	74.7%	74.7%	4.5%	0.6879
	2024	454,904	1,433,366	315.1%	104.1%	299,444	943,522	315.1%	77.7%	77.7%	4.5%	0.6583
	2025	398,653	1,397,432	350.5%	109.0%	251,116	880,258	350.5%	80.6%	80.6%	4.5%	0.6299
	2026	347,555	1,354,606	389.8%	113.8%	209,501	816,536	389.8%	83.2%	83.2%	4.5%	0.6028
	2027	301,421	1,307,614	433.8%	118.4%	173,868	754,269	433.8%	85.7%	85.7%	4.5%	0.5768
	2028	260,018	1,257,793	483.7%	123.0%	143,527	694,287	483.7%	88.0%	88.0%	4.5%	0.5520
	2029	223,094	1,204,945	540.1%	127.4%	117,842	636,474	540.1%	90.1%	90.1%	4.5%	0.5282
	2030	190,365	1,148,239	603.2%	131.7%	96,224	580,403	603.2%	92.1%	92.1%	4.5%	0.5055
	2031	161,540	1,086,659	672.7%	135.7%	78,138	525,623	672.7%	93.9%	93.9%	4.5%	0.4837
	2032	136,315	1,020,695	748.8%	139.6%	63,097	472,456	748.8%	95.5%	95.5%	4.5%	0.4629
	2033	114,385	951,689	832.0%	143.2%	50,666	421,545	832.0%	97.0%	97.0%	4.5%	0.4429
	2034	95,441	881,190	923.3%	146.6%	40,454	373,510	923.3%	98.4%	98.4%	4.5%	0.4239
	2035	79,183	810,912	1024.1%	149.8%	32,118	328,920	1024.1%	99.5%	99.5%	4.5%	0.4056
	2036	65,319	741,956	1135.9%	152.8%	25,353	287,990	1135.9%	100.6%	100.6%	4.5%	0.3882
	2037	53,571	674,812	1259.7%	155.4%	19,898	250,649	1259.7%	101.5%	101.5%	4.5%	0.3714
	2038	43,681	609,608	1395.6%	157.9%	15,526	216,680	1395.6%	102.3%	102.3%	4.5%	0.3554
	2039	35,410	546,411	1543.1%	160.1%	12,044	185,853	1543.1%	103.0%	103.0%	4.5%	0.3401
	2040	28,535	485,441	1701.2%	162.1%	9,288	158,005	1701.2%	103.5%	103.5%	4.5%	0.3255
	2041	22,858	427,333	1869.5%	163.9%	7,120	133,102	1869.5%	104.0%	104.0%	4.5%	0.3115
	2042	18,200	373,469	2052.0%	165.4%	5,425	111,316	2052.0%	104.5%	104.5%	4.5%	0.2981
	2043	14,406	324,535	2252.7%	166.8%	4,109	92,565	2252.7%	104.8%	104.8%	4.5%	0.2852
	2044	11,336	280,226	2472.1%	168.0%	3,094	76,485	2472.1%	105.1%	105.1%	4.5%	0.2729
	2045	8,867	240,244	2709.5%	169.0%	2,316	62,749	2709.5%	105.3%	105.3%	4.5%	0.2612
2046	6,893	204,718	2969.9%	169.8%	1,723	51,167	2969.9%	105.5%	105.5%	4.5%	0.2499	
2047	5,325	173,739	3263.0%	170.6%	1,274	41,555	3263.0%	105.7%	105.7%	4.5%	0.2392	
2048	4,085	146,832	3594.4%	171.2%	935	33,607	3594.4%	105.8%	105.8%	4.5%	0.2289	
2049	3,112	123,458	3967.6%	171.7%	682	27,040	3967.6%	105.9%	105.9%	4.5%	0.2190	
2050	2,352	103,191	4387.5%	172.2%	493	21,628	4387.5%	106.0%	106.0%	4.5%	0.2096	
2051	1,763	85,505	4850.0%	172.6%	354	17,149	4850.0%	106.1%	106.1%	4.5%	0.2006	
2052	1,310	70,073	5348.9%	172.9%	251	13,449	5348.9%	106.1%	106.1%	4.5%	0.1919	
2053	965	56,772	5884.6%	173.1%	177	10,427	5884.6%	106.2%	106.2%	4.5%	0.1837	
2054	704	45,413	6450.5%	173.3%	124	7,982	6450.5%	106.2%	106.2%	4.5%	0.1758	
Past		12,467,338	5,852,764	46.9%		18,130,214	6,933,460	38.2%				
Future		9,756,154	32,664,322	334.8%		7,244,854	20,012,485	276.2%				
Lifetime		22,223,492	38,517,086	173.3%		25,375,069	26,945,945	106.2%				

**Attachment 3**  
**MetLife Insurance Company USA**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC4 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	1998	408	0	0.0%	2	844	0	0.0%				0.0000	1.000		4.5%	2.0674	
	1999	19,568	0	0.0%	32	38,713	0	0.0%				0.0000	1.000		4.5%	1.9783	
	2000	53,085	0	0.0%	57	100,499	0	0.0%				0.0172	0.983		4.5%	1.8932	
	2001	70,871	0	0.0%	59	128,392	0	0.0%				0.0167	0.983		4.5%	1.8116	
	2002	68,193	0	0.0%	56	118,220	0	0.0%				0.0508	0.949		4.5%	1.7336	
	2003	66,259	0	0.0%	55	109,921	0	0.0%				0.0179	0.982		4.5%	1.6590	
	2004	65,477	0	0.0%	52	103,947	0	0.0%				0.0545	0.945		4.5%	1.5875	
	2005	68,964	0	0.0%	49	104,768	0	0.0%				0.0577	0.942		4.5%	1.5192	
	2006	69,084	0	0.0%	47	100,431	0	0.0%				0.0408	0.959		4.5%	1.4537	
	2007	66,706	0	0.0%	44	92,797	0	0.0%				0.0638	0.936		4.5%	1.3911	
	2008	64,188	0	0.0%	44	85,449	0	0.0%				0.0000	1.000		4.5%	1.3312	
	2009	60,110	0	0.0%	42	76,575	0	0.0%				0.0455	0.955		4.5%	1.2739	
	2010	53,746	0	0.0%	41	65,520	0	0.0%				0.0238	0.976		4.5%	1.2191	
	2011	54,858	0	0.0%	40	63,995	0	0.0%				0.0244	0.976		4.5%	1.1666	
2012	57,350	789	1.4%	39	64,021	881	1.4%				0.0250	0.975		4.5%	1.1163		
2013	56,612	5,284	9.3%	38	60,476	5,644	9.3%				0.0256	0.974		4.5%	1.0683		
2014	53,172	28,081	52.8%	36	54,355	28,706	52.8%				0.0526	0.947		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	56,252	81,460	144.8%	35	55,027	79,687	144.8%	1.0036	3.0193	1.0000	0.0392	0.0000	0.961	0.965	4.5%	0.9782
	2016	59,952	93,354	155.7%	33	56,122	87,390	155.7%	1.1098	1.1980	1.0000	0.0434	0.0000	0.957	0.960	4.5%	0.9361
	2017	58,217	106,480	182.9%	31	52,150	95,385	182.9%	1.0325	1.1989	1.0000	0.0486	0.0000	0.951	0.940	4.5%	0.8958
	2018	54,473	117,334	215.4%	30	46,695	100,581	215.4%	1.0000	1.1655	1.0000	0.0546	0.0000	0.945	0.936	4.5%	0.8572
	2019	50,541	126,746	250.8%	28	41,459	103,971	250.8%	1.0000	1.1498	1.0000	0.0605	0.0000	0.940	0.928	4.5%	0.8203
	2020	46,527	134,221	288.5%	26	36,523	105,361	288.5%	1.0000	1.1333	1.0000	0.0656	0.0000	0.934	0.921	4.5%	0.7850
	2021	42,528	139,701	328.5%	24	31,946	104,940	328.5%	1.0000	1.1197	1.0000	0.0704	0.0000	0.930	0.914	4.5%	0.7512
	2022	38,598	143,327	371.3%	22	27,745	103,028	371.3%	1.0000	1.1098	1.0000	0.0755	0.0000	0.924	0.908	4.5%	0.7188
	2023	34,775	144,570	415.7%	21	23,921	99,446	415.7%	1.0000	1.0974	1.0000	0.0809	0.0000	0.919	0.901	4.5%	0.6879
	2024	31,094	142,309	457.7%	19	20,468	93,676	457.7%	1.0000	1.0774	1.0000	0.0864	0.0000	0.914	0.894	4.5%	0.6583
	2025	27,588	138,636	502.5%	17	17,378	87,329	502.5%	1.0000	1.0731	1.0000	0.0922	0.0000	0.908	0.887	4.5%	0.6299
	2026	24,283	132,859	547.1%	15	14,638	80,085	547.1%	1.0000	1.0626	1.0000	0.0981	0.0000	0.902	0.880	4.5%	0.6028
	2027	21,203	124,666	588.0%	14	12,230	71,911	588.0%	1.0000	1.0475	1.0000	0.1042	0.0000	0.896	0.873	4.5%	0.5768
	2028	18,364	114,956	626.0%	12	10,137	63,454	626.0%	1.0000	1.0366	1.0000	0.1105	0.0000	0.890	0.866	4.5%	0.5520
	2029	15,777	103,983	659.1%	11	8,334	54,926	659.1%	1.0000	1.0241	1.0000	0.1168	0.0000	0.883	0.859	4.5%	0.5282
	2030	13,445	92,343	686.8%	10	6,796	46,677	686.8%	1.0000	1.0126	1.0000	0.1230	0.0000	0.877	0.852	4.5%	0.5055
	2031	11,367	80,331	706.7%	8	5,498	38,856	706.7%	1.0000	0.9989	1.0000	0.1292	0.0000	0.871	0.845	4.5%	0.4837
	2032	9,537	68,729	720.6%	7	4,415	31,813	720.6%	1.0000	0.9893	1.0000	0.1352	0.0000	0.865	0.839	4.5%	0.4629
	2033	7,941	58,723	739.5%	6	3,517	26,011	739.5%	1.0000	0.9946	1.0000	0.1410	0.0000	0.859	0.833	4.5%	0.4429
	2034	6,563	49,889	760.2%	5	2,782	21,146	760.2%	1.0000	0.9953	1.0000	0.1464	0.0000	0.854	0.826	4.5%	0.4239
	2035	5,384	41,983	779.7%	4	2,184	17,029	779.7%	1.0000	0.9918	1.0000	0.1515	0.0000	0.848	0.820	4.5%	0.4056
	2036	4,387	35,389	806.6%	4	1,703	13,736	806.6%	1.0000	0.9989	1.0000	0.1561	0.0000	0.844	0.815	4.5%	0.3882
	2037	3,551	29,158	821.0%	3	1,319	10,830	821.0%	1.0000	0.9811	1.0000	0.1603	0.0000	0.840	0.809	4.5%	0.3714
	2038	2,857	23,756	831.5%	3	1,015	8,444	831.5%	1.0000	0.9745	1.0000	0.1639	0.0000	0.836	0.804	4.5%	0.3554
	2039	2,285	18,977	830.5%	2	777	6,455	830.5%	1.0000	0.9591	1.0000	0.1671	0.0000	0.833	0.800	4.5%	0.3401
	2040	1,818	15,136	832.5%	2	592	4,927	832.5%	1.0000	0.9612	1.0000	0.1702	0.0000	0.830	0.796	4.5%	0.3255
	2041	1,440	12,170	845.2%	2	448	3,791	845.2%	1.0000	0.9724	1.0000	0.1731	0.0000	0.827	0.792	4.5%	0.3115
	2042	1,136	9,996	880.1%	1	339	2,979	880.1%	1.0000	0.9970	1.0000	0.1762	0.0000	0.824	0.789	4.5%	0.2981
	2043	893	8,320	932.0%	1	255	2,373	932.0%	1.0000	1.0145	1.0000	0.1796	0.0000	0.820	0.786	4.5%	0.2852
	2044	699	6,932	991.3%	1	191	1,892	991.3%	1.0000	1.0204	1.0000	0.1835	0.0000	0.817	0.783	4.5%	0.2729
2045	546	5,767	1056.5%	1	143	1,506	1056.5%	1.0000	1.0249	1.0000	0.1882	0.0000	0.812	0.781	4.5%	0.2612	
2046	424	4,739	1116.5%	1	106	1,184	1116.5%	1.0000	1.0193	1.0000	0.1938	0.0000	0.806	0.778	4.5%	0.2499	
2047	329	3,779	1150.3%	0	79	904	1150.3%	1.0000	0.9970	1.0000	0.2001	0.0000	0.800	0.774	4.5%	0.2392	
2048	253	3,029	1197.5%	0	58	693	1197.5%	1.0000	1.0109	1.0000	0.2071	0.0000	0.793	0.770	4.5%	0.2289	
2049	194	2,354	1215.1%	0	42	516	1215.1%	1.0000	0.9891	1.0000	0.2142	0.0000	0.786	0.766	4.5%	0.2190	
2050	148	1,817	1230.6%	0	31	381	1230.6%	1.0000	0.9915	1.0000	0.2217	0.0000	0.778	0.762	4.5%	0.2096	
2051	112	1,390	1242.9%	0	22	279	1242.9%	1.0000	0.9931	1.0000	0.2293	0.0000	0.771	0.758	4.5%	0.2006	
2052	84	1,055	1251.3%	0	16	202	1251.3%	1.0000	0.9941	1.0000	0.2370	0.0000	0.763	0.753	4.5%	0.1919	
2053	63	793	1255.5%	0	12	146	1255.5%	1.0000	0.9955	1.0000	0.2449	0.0000	0.755	0.749	4.5%	0.1837	
2054	47	590	1255.9%	0	8	104	1255.9%	1.0000	0.9974	1.0000	0.2535	0.0000	0.746	0.744	4.5%	0.1758	
Past		948,651	34,154	3.6%	733	1,368,922	35,232	2.6%									
Future		855,674	2,421,748	369.4%	401	487,121	1,574,045	323.1%									
Lifetime		1,804,325	2,455,902	153.1%	1,134	1,856,043	1,609,276	86.7%									



**Attachment 3**  
**MetLife Insurance Company USA**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with 53.8% Increase**  
**LTC4 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	1998	408	0	0.0%	2	844	0	0.0%				0.0000	1.000		4.5%	2.0674	
	1999	19,568	0	0.0%	32	38,713	0	0.0%				0.0000	1.000		4.5%	1.9783	
	2000	53,085	0	0.0%	57	100,499	0	0.0%				0.0172	0.983		4.5%	1.8932	
	2001	70,871	0	0.0%	59	128,392	0	0.0%				0.0167	0.983		4.5%	1.8116	
	2002	68,193	0	0.0%	56	118,220	0	0.0%				0.0508	0.949		4.5%	1.7336	
	2003	66,259	0	0.0%	55	109,921	0	0.0%				0.0179	0.982		4.5%	1.6590	
	2004	65,477	0	0.0%	52	103,947	0	0.0%				0.0545	0.945		4.5%	1.5875	
	2005	68,964	0	0.0%	49	104,768	0	0.0%				0.0577	0.942		4.5%	1.5192	
	2006	69,084	0	0.0%	47	100,431	0	0.0%				0.0408	0.959		4.5%	1.4537	
	2007	66,706	0	0.0%	44	92,797	0	0.0%				0.0638	0.936		4.5%	1.3911	
	2008	64,188	0	0.0%	44	85,449	0	0.0%				0.0000	1.000		4.5%	1.3312	
	2009	60,110	0	0.0%	42	76,575	0	0.0%				0.0455	0.955		4.5%	1.2739	
	2010	53,746	0	0.0%	41	65,520	0	0.0%				0.0238	0.976		4.5%	1.2191	
	2011	54,858	0	0.0%	40	63,995	0	0.0%				0.0244	0.976		4.5%	1.1666	
2012	57,350	789	1.4%	39	64,021	881	1.4%				0.0250	0.975		4.5%	1.1163		
2013	56,612	5,284	9.3%	38	60,476	5,644	9.3%				0.0256	0.974		4.5%	1.0683		
2014	53,172	28,081	52.8%	36	54,355	28,706	52.8%				0.0526	0.947		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	56,252	81,460	144.8%	35	55,027	79,687	144.8%	1.0000	3.0193	1.0000	0.0392	0.0000	0.961	4.5%	0.9782	
	2016	60,568	93,248	154.0%	33	56,698	87,290	154.0%	1.0129	1.2034	1.0004	0.0434	0.0060	0.951	4.5%	0.9361	
	2017	76,859	101,860	132.5%	31	68,650	91,246	132.5%	1.3902	1.1498	1.0148	0.0482	0.0160	0.937	4.5%	0.8958	
	2018	77,566	110,717	142.7%	29	66,491	94,909	142.7%	1.0923	1.1447	1.0192	0.0546	0.0000	0.945	4.5%	0.8572	
	2019	71,968	119,599	166.2%	27	59,036	98,108	166.2%	1.0000	1.1498	1.0192	0.0605	0.0000	0.940	4.5%	0.8203	
	2020	66,251	126,652	191.2%	26	52,006	99,419	191.2%	1.0000	1.1333	1.0192	0.0656	0.0000	0.934	4.5%	0.7850	
	2021	60,557	131,822	217.7%	24	45,489	99,022	217.7%	1.0000	1.1197	1.0192	0.0704	0.0000	0.930	4.5%	0.7512	
	2022	54,961	135,244	246.1%	22	39,508	97,218	246.1%	1.0000	1.0988	1.0192	0.0755	0.0000	0.924	4.5%	0.7188	
	2023	49,518	136,417	275.5%	20	34,062	93,838	275.5%	1.0000	1.0974	1.0192	0.0809	0.0000	0.919	4.5%	0.6879	
	2024	44,277	134,283	303.3%	18	29,145	88,393	303.3%	1.0000	1.0774	1.0192	0.0864	0.0000	0.914	4.5%	0.6583	
	2025	39,283	130,818	333.0%	17	24,745	82,404	333.0%	1.0000	1.0731	1.0192	0.0922	0.0000	0.908	4.5%	0.6299	
	2026	34,578	125,366	362.6%	15	20,843	75,569	362.6%	1.0000	1.0626	1.0192	0.0981	0.0000	0.902	4.5%	0.6028	
	2027	30,192	117,636	389.6%	14	17,415	67,856	389.6%	1.0000	1.0475	1.0192	0.1042	0.0000	0.896	4.5%	0.5768	
	2028	26,149	108,473	414.8%	12	14,434	59,876	414.8%	1.0000	1.0366	1.0192	0.1105	0.0000	0.890	4.5%	0.5520	
	2029	22,465	98,119	436.8%	11	11,866	51,828	436.8%	1.0000	1.0241	1.0192	0.1168	0.0000	0.883	4.5%	0.5282	
	2030	19,145	87,136	455.1%	9	9,677	44,045	455.1%	1.0000	1.0126	1.0192	0.1230	0.0000	0.877	4.5%	0.5055	
	2031	16,187	75,800	468.3%	8	7,830	36,665	468.3%	1.0000	0.9989	1.0192	0.1292	0.0000	0.871	4.5%	0.4837	
	2032	13,580	64,854	477.6%	7	6,286	30,019	477.6%	1.0000	0.9893	1.0192	0.1352	0.0000	0.865	4.5%	0.4629	
	2033	11,307	55,411	490.0%	6	5,009	24,544	490.0%	1.0000	0.9946	1.0192	0.1410	0.0000	0.859	4.5%	0.4429	
	2034	9,345	47,076	503.8%	5	3,961	19,954	503.8%	1.0000	0.9953	1.0192	0.1464	0.0000	0.854	4.5%	0.4239	
	2035	7,667	39,616	516.7%	4	3,110	16,069	516.7%	1.0000	0.9918	1.0192	0.1515	0.0000	0.848	4.5%	0.4056	
	2036	6,247	33,394	534.5%	4	2,425	12,962	534.5%	1.0000	0.9989	1.0192	0.1561	0.0000	0.844	4.5%	0.3882	
	2037	5,057	27,513	544.1%	3	1,878	10,219	544.1%	1.0000	0.9811	1.0192	0.1603	0.0000	0.840	4.5%	0.3714	
	2038	4,068	22,416	551.0%	3	1,446	7,968	551.0%	1.0000	0.9745	1.0192	0.1639	0.0000	0.836	4.5%	0.3554	
	2039	3,254	17,907	550.4%	2	1,107	6,091	550.4%	1.0000	0.9591	1.0192	0.1671	0.0000	0.833	4.5%	0.3401	
	2040	2,589	14,283	551.7%	2	843	4,649	551.7%	1.0000	0.9612	1.0192	0.1702	0.0000	0.830	4.5%	0.3255	
	2041	2,050	11,484	560.1%	1	639	3,577	560.1%	1.0000	0.9724	1.0192	0.1731	0.0000	0.827	4.5%	0.3115	
	2042	1,617	9,432	583.2%	1	482	2,811	583.2%	1.0000	0.9970	1.0192	0.1762	0.0000	0.824	4.5%	0.2981	
2043	1,271	7,851	617.6%	1	363	2,239	617.6%	1.0000	1.0145	1.0192	0.1796	0.0000	0.820	4.5%	0.2852		
2044	996	6,541	656.9%	1	272	1,785	656.9%	1.0000	1.0204	1.0192	0.1835	0.0000	0.817	4.5%	0.2729		
2045	777	5,442	700.1%	1	203	1,421	700.1%	1.0000	1.0249	1.0192	0.1882	0.0000	0.812	4.5%	0.2612		
2046	604	4,472	739.9%	1	151	1,118	739.9%	1.0000	1.0193	1.0192	0.1938	0.0000	0.806	4.5%	0.2499		
2047	468	3,566	762.3%	0	112	853	762.3%	1.0000	0.9970	1.0192	0.2001	0.0000	0.800	4.5%	0.2392		
2048	360	2,858	793.5%	0	82	654	793.5%	1.0000	1.0109	1.0192	0.2071	0.0000	0.793	4.5%	0.2289		
2049	276	2,222	805.2%	0	60	487	805.2%	1.0000	0.9891	1.0192	0.2142	0.0000	0.786	4.5%	0.2190		
2050	210	1,714	815.5%	0	44	359	815.5%	1.0000	0.9915	1.0192	0.2217	0.0000	0.778	4.5%	0.2096		
2051	159	1,312	823.6%	0	32	263	823.6%	1.0000	0.9931	1.0192	0.2293	0.0000	0.771	4.5%	0.2006		
2052	120	995	829.2%	0	23	191	829.2%	1.0000	0.9941	1.0192	0.2370	0.0000	0.763	4.5%	0.1919		
2053	90	748	832.0%	0	17	137	832.0%	1.0000	0.9955	1.0192	0.2449	0.0000	0.755	4.5%	0.1837		
2054	67	557	832.2%	0	12	98	832.2%	1.0000	0.9974	1.0192	0.2535	0.0000	0.746	4.5%	0.1758		
Past		948,651	34,154	3.6%	733	1,368,922	35,232	2.6%									
Future		878,955	2,296,313	261.3%	393	641,678	1,495,841	233.1%									
Lifetime		1,827,606	2,330,467	127.5%	1,126	2,010,600	1,531,073	76.2%									

**Attachment 4**  
**MetLife Insurance Company USA**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC4 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	1998	2,929	0	0.0%	0.0%	6,055	0	0.0%	0.0%	4.5%	2.0674	
	1999	36,429	0	0.0%	0.0%	72,069	0	0.0%	0.0%	4.5%	1.9783	
	2000	61,550	0	0.0%	0.0%	116,523	0	0.0%	0.0%	4.5%	1.8932	
	2001	70,934	0	0.0%	0.0%	128,507	0	0.0%	0.0%	4.5%	1.8116	
	2002	67,811	0	0.0%	0.0%	117,558	0	0.0%	0.0%	4.5%	1.7336	
	2003	66,177	0	0.0%	0.0%	109,785	0	0.0%	0.0%	4.5%	1.6590	
	2004	66,339	0	0.0%	0.0%	105,315	0	0.0%	0.0%	4.5%	1.5875	
	2005	71,665	0	0.0%	0.0%	108,871	0	0.0%	0.0%	4.5%	1.5192	
	2006	66,419	0	0.0%	0.0%	96,556	0	0.0%	0.0%	4.5%	1.4537	
	2007	65,102	0	0.0%	0.0%	90,566	0	0.0%	0.0%	4.5%	1.3911	
	2008	64,190	0	0.0%	0.0%	85,453	0	0.0%	0.0%	4.5%	1.3312	
	2009	56,331	0	0.0%	0.0%	71,760	0	0.0%	0.0%	4.5%	1.2739	
	2010	52,879	0	0.0%	0.0%	64,462	0	0.0%	0.0%	4.5%	1.2191	
	2011	57,102	0	0.0%	0.0%	66,613	0	0.0%	0.0%	4.5%	1.1666	
2012	57,247	0	0.0%	0.0%	63,906	0	0.0%	0.0%	4.5%	1.1163		
2013	55,673	0	0.0%	0.0%	59,473	0	0.0%	0.0%	4.5%	1.0683		
2014	55,047	0	0.0%	0.0%	56,271	0	0.0%	0.0%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	58,120	26,826	46.2%	2.6%	56,855	26,242	46.2%	1.8%	4.5%	0.9782	
	2016	59,949	62,475	104.2%	8.2%	56,119	58,484	104.2%	5.5%	4.5%	0.9361	
	2017	56,670	89,303	157.6%	15.6%	50,765	79,998	157.6%	10.4%	4.5%	0.8958	
	2018	52,824	98,874	187.2%	23.1%	45,282	84,757	187.2%	15.3%	4.5%	0.8572	
	2019	48,829	113,550	232.5%	31.3%	40,055	93,146	232.5%	20.5%	4.5%	0.8203	
	2020	44,794	125,287	279.7%	39.9%	35,163	98,348	279.7%	25.9%	4.5%	0.7850	
	2021	40,799	134,700	330.2%	48.7%	30,647	101,184	330.2%	31.3%	4.5%	0.7512	
	2022	36,889	141,979	384.9%	57.8%	26,517	102,059	384.9%	36.6%	4.5%	0.7188	
	2023	33,103	146,809	443.5%	66.9%	22,771	100,987	443.5%	41.8%	4.5%	0.6879	
	2024	29,473	148,991	505.5%	75.9%	19,401	98,074	505.5%	46.8%	4.5%	0.6583	
	2025	26,033	148,660	571.0%	84.7%	16,399	93,643	571.0%	51.5%	4.5%	0.6299	
	2026	22,810	146,225	641.0%	93.2%	13,750	88,142	641.0%	55.9%	4.5%	0.6028	
	2027	19,824	141,675	714.7%	101.4%	11,435	81,722	714.7%	60.0%	4.5%	0.5768	
	2028	17,088	135,076	790.5%	109.2%	9,432	74,560	790.5%	63.7%	4.5%	0.5520	
	2029	14,611	126,643	866.8%	116.4%	7,718	66,895	866.8%	67.0%	4.5%	0.5282	
	2030	12,393	116,676	941.4%	123.0%	6,265	58,976	941.4%	70.0%	4.5%	0.5055	
	2031	10,432	105,536	1011.7%	128.9%	5,046	51,048	1011.7%	72.5%	4.5%	0.4837	
	2032	8,715	93,757	1075.8%	134.2%	4,034	43,398	1075.8%	74.7%	4.5%	0.4629	
	2033	7,227	82,066	1135.5%	138.8%	3,201	36,351	1135.5%	76.5%	4.5%	0.4429	
	2034	5,951	71,080	1194.5%	142.8%	2,522	30,128	1194.5%	78.0%	4.5%	0.4239	
	2035	4,866	61,063	1254.8%	146.2%	1,974	24,768	1254.8%	79.2%	4.5%	0.4056	
	2036	3,954	52,151	1319.0%	149.1%	1,535	20,242	1319.0%	80.2%	4.5%	0.3882	
	2037	3,193	44,281	1386.8%	151.6%	1,186	16,447	1386.8%	81.0%	4.5%	0.3714	
	2038	2,564	37,314	1455.4%	153.7%	911	13,263	1455.4%	81.7%	4.5%	0.3554	
	2039	2,048	31,151	1520.9%	155.4%	697	10,596	1520.9%	82.2%	4.5%	0.3401	
	2040	1,629	25,732	1579.7%	156.9%	530	8,375	1579.7%	82.6%	4.5%	0.3255	
	2041	1,291	21,097	1634.8%	158.1%	402	6,571	1634.8%	83.0%	4.5%	0.3115	
	2042	1,019	17,250	1693.1%	159.0%	304	5,141	1693.1%	83.2%	4.5%	0.2981	
	2043	802	14,142	1764.0%	159.9%	229	4,034	1764.0%	83.4%	4.5%	0.2852	
	2044	629	11,665	1854.9%	160.5%	172	3,184	1854.9%	83.6%	4.5%	0.2729	
	2045	492	9,675	1968.1%	161.1%	128	2,527	1968.1%	83.7%	4.5%	0.2612	
	2046	383	8,042	2101.5%	161.5%	96	2,010	2101.5%	83.8%	4.5%	0.2499	
	2047	296	6,661	2246.9%	161.9%	71	1,593	2246.9%	83.9%	4.5%	0.2392	
	2048	228	5,477	2397.4%	162.2%	52	1,254	2397.4%	84.0%	4.5%	0.2289	
	2049	175	4,472	2553.9%	162.5%	38	980	2553.9%	84.0%	4.5%	0.2190	
	2050	134	3,613	2705.5%	162.7%	28	757	2705.5%	84.1%	4.5%	0.2096	
	2051	101	2,891	2855.1%	162.9%	20	580	2855.1%	84.1%	4.5%	0.2006	
	2052	76	2,295	3005.8%	163.0%	15	440	3005.8%	84.1%	4.5%	0.1919	
2053	57	1,808	3159.1%	163.1%	11	332	3159.1%	84.1%	4.5%	0.1837		
2054	43	1,413	3316.9%	163.2%	7	248	3316.9%	84.1%	4.5%	0.1758		
Past	973,823	0	0.0%		1,419,745	0	0.0%					
Future	630,514	2,618,382	415.3%		471,781	1,591,487	337.3%					
Lifetime	1,604,337	2,618,382	163.2%		1,891,525	1,591,487	84.1%					

**Attachment 4**  
**MetLife Insurance Company USA**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with 53.8% Increase**  
**LTC4 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	1998	2,929	0	0.0%	0.0%	6,055	0	0.0%	0.0%	4.5%	2.0674	
	1999	36,429	0	0.0%	0.0%	72,069	0	0.0%	0.0%	4.5%	1.9783	
	2000	61,550	0	0.0%	0.0%	116,523	0	0.0%	0.0%	4.5%	1.8932	
	2001	70,934	0	0.0%	0.0%	128,507	0	0.0%	0.0%	4.5%	1.8116	
	2002	67,811	0	0.0%	0.0%	117,558	0	0.0%	0.0%	4.5%	1.7336	
	2003	66,177	0	0.0%	0.0%	109,785	0	0.0%	0.0%	4.5%	1.6590	
	2004	66,339	0	0.0%	0.0%	105,315	0	0.0%	0.0%	4.5%	1.5875	
	2005	71,665	0	0.0%	0.0%	108,871	0	0.0%	0.0%	4.5%	1.5192	
	2006	66,419	0	0.0%	0.0%	96,556	0	0.0%	0.0%	4.5%	1.4537	
	2007	65,102	0	0.0%	0.0%	90,566	0	0.0%	0.0%	4.5%	1.3911	
	2008	64,190	0	0.0%	0.0%	85,453	0	0.0%	0.0%	4.5%	1.3312	
	2009	56,331	0	0.0%	0.0%	71,760	0	0.0%	0.0%	4.5%	1.2739	
	2010	52,879	0	0.0%	0.0%	64,462	0	0.0%	0.0%	4.5%	1.2191	
	2011	57,102	0	0.0%	0.0%	66,613	0	0.0%	0.0%	4.5%	1.1666	
2012	57,247	0	0.0%	0.0%	63,906	0	0.0%	0.0%	4.5%	1.1163		
2013	55,673	0	0.0%	0.0%	59,473	0	0.0%	0.0%	4.5%	1.0683		
2014	55,047	0	0.0%	0.0%	56,271	0	0.0%	0.0%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	58,124	26,826	46.2%	2.6%	56,859	26,242	46.2%	1.8%	4.5%	0.9782	
	2016	67,081	62,456	93.1%	8.1%	62,795	58,465	93.1%	5.5%	4.5%	0.9361	
	2017	79,559	88,266	110.9%	15.1%	71,269	79,068	110.9%	10.2%	4.5%	0.8958	
	2018	75,223	95,947	127.5%	21.8%	64,483	82,248	127.5%	14.7%	4.5%	0.8572	
	2019	69,534	108,630	156.2%	28.9%	57,039	89,110	156.2%	19.3%	4.5%	0.8203	
	2020	63,789	118,908	186.4%	36.1%	50,073	93,341	186.4%	24.0%	4.5%	0.7850	
	2021	58,099	127,380	219.2%	43.5%	43,643	95,685	219.2%	28.7%	4.5%	0.7512	
	2022	52,532	134,059	255.2%	50.9%	37,762	96,366	255.2%	33.3%	4.5%	0.7188	
	2023	47,139	138,562	293.9%	58.3%	32,426	95,314	293.9%	37.8%	4.5%	0.6879	
	2024	41,970	140,610	335.0%	65.6%	27,627	92,558	335.0%	42.0%	4.5%	0.6583	
	2025	37,072	140,291	378.4%	72.8%	23,352	88,371	378.4%	46.1%	4.5%	0.6299	
	2026	32,482	137,989	424.8%	79.7%	19,580	83,178	424.8%	49.8%	4.5%	0.6028	
	2027	28,229	133,693	473.6%	86.3%	16,283	77,118	473.6%	53.3%	4.5%	0.5768	
	2028	24,334	127,464	523.8%	92.5%	13,432	70,358	523.8%	56.5%	4.5%	0.5520	
	2029	20,806	119,505	574.4%	98.3%	10,990	63,125	574.4%	59.3%	4.5%	0.5282	
	2030	17,649	110,099	623.8%	103.6%	8,921	55,652	623.8%	61.8%	4.5%	0.5055	
	2031	14,855	99,587	670.4%	108.4%	7,186	48,171	670.4%	64.0%	4.5%	0.4837	
	2032	12,411	88,472	712.9%	112.6%	5,745	40,952	712.9%	65.8%	4.5%	0.4629	
	2033	10,292	77,440	752.5%	116.3%	4,559	34,302	752.5%	67.3%	4.5%	0.4429	
	2034	8,474	67,073	791.6%	119.5%	3,592	28,430	791.6%	68.6%	4.5%	0.4239	
	2035	6,930	57,621	831.5%	122.2%	2,811	23,372	831.5%	69.7%	4.5%	0.4056	
	2036	5,630	49,211	874.0%	124.6%	2,185	19,101	874.0%	70.5%	4.5%	0.3882	
	2037	4,547	41,785	919.0%	126.6%	1,689	15,520	919.0%	71.2%	4.5%	0.3714	
	2038	3,651	35,210	964.4%	128.3%	1,298	12,515	964.4%	71.8%	4.5%	0.3554	
	2039	2,917	29,395	1007.9%	129.7%	992	9,998	1007.9%	72.3%	4.5%	0.3401	
	2040	2,320	24,281	1046.8%	130.8%	755	7,903	1046.8%	72.6%	4.5%	0.3255	
	2041	1,838	19,908	1083.3%	131.8%	572	6,201	1083.3%	72.9%	4.5%	0.3115	
	2042	1,451	16,277	1122.0%	132.6%	432	4,852	1122.0%	73.1%	4.5%	0.2981	
	2043	1,142	13,344	1169.0%	133.2%	326	3,806	1169.0%	73.3%	4.5%	0.2852	
	2044	896	11,007	1229.2%	133.8%	244	3,004	1229.2%	73.4%	4.5%	0.2729	
	2045	700	9,129	1304.2%	134.2%	183	2,384	1304.2%	73.5%	4.5%	0.2612	
2046	545	7,589	1392.6%	134.6%	136	1,897	1392.6%	73.6%	4.5%	0.2499		
2047	422	6,286	1489.0%	134.9%	101	1,503	1489.0%	73.7%	4.5%	0.2392		
2048	325	5,168	1588.7%	135.2%	74	1,183	1588.7%	73.8%	4.5%	0.2289		
2049	249	4,220	1692.4%	135.4%	55	924	1692.4%	73.8%	4.5%	0.2190		
2050	190	3,409	1792.9%	135.6%	40	715	1792.9%	73.8%	4.5%	0.2096		
2051	144	2,728	1892.0%	135.7%	29	547	1892.0%	73.9%	4.5%	0.2006		
2052	109	2,166	1991.9%	135.8%	21	416	1991.9%	73.9%	4.5%	0.1919		
2053	81	1,706	2093.4%	135.9%	15	313	2093.4%	73.9%	4.5%	0.1837		
2054	61	1,333	2198.0%	136.0%	11	234	2198.0%	73.9%	4.5%	0.1758		
Past		973,823	0	0.0%		1,419,745	0	0.0%				
Future		853,800	2,485,034	291.1%		629,583	1,514,445	240.5%				
Lifetime		1,827,623	2,485,034	136.0%		2,049,328	1,514,445	73.9%				

**Attachment 5**  
**MetLife Insurance Company USA**  
**Reserve Balance at 12/31/2014**  
**LTC4 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
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	0		0	
2006	0		0	
2007	0		0	
2008	0		0	
2009	115,872		0	
2010	0		0	
2011	206,691		0	
2012	633,399		789	
2013	697,232		5,284	
2014	726,823	9,457,069	28,081	924,688

(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**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	970,451	0	0.0%
2	910,092	77,617	8.5%
3	876,475	116,289	13.3%
4	837,941	97,629	11.7%
5	818,428	311,158	38.0%
6	850,011	554,340	65.2%
7	864,738	439,023	50.8%
8	835,455	0	0.0%
9	812,001	385,651	47.5%
10	776,300	971,585	125.2%
11	743,087	371,002	49.9%
12	733,699	989,984	134.9%
13	739,085	1,012,016	136.9%
14	727,624	1,503,914	206.7%
15	707,357	869,003	122.9%
16	721,405	1,218,077	168.8%
17	730,775	1,387,693	189.9%
18	709,388	1,470,946	207.4%
19	656,386	1,515,144	230.8%
20	595,686	1,524,531	255.9%
21	536,708	1,529,431	285.0%
22	480,971	1,509,829	313.9%
23	428,868	1,474,592	343.8%
24	380,493	1,434,335	377.0%
25	335,878	1,387,286	413.0%
26	294,992	1,335,590	452.8%
27	257,754	1,280,637	496.8%
28	224,039	1,224,153	546.4%
29	193,700	1,166,825	602.4%
30	166,568	1,105,797	663.9%
31	142,458	1,038,253	728.8%
32	121,170	966,334	797.5%
33	102,494	891,468	869.8%
34	86,215	816,929	947.5%
35	72,119	745,590	1033.8%
36	59,991	677,256	1128.9%
37	49,621	611,863	1233.1%
38	40,812	548,744	1344.6%
39	33,376	487,033	1459.2%
40	27,141	426,077	1569.9%
41	21,946	367,368	1674.0%
42	17,644	313,723	1778.1%
43	14,106	268,995	1907.0%
44	11,214	228,588	2038.3%
45	8,868	192,284	2168.3%
46	6,975	160,032	2294.2%
47	5,458	132,813	2433.5%
48	4,247	109,844	2586.6%
49	3,285	90,856	2765.4%
50	2,526	74,643	2954.5%
51	1,930	60,556	3137.7%
52	1,464	48,610	3320.8%
53	1,102	38,073	3456.2%
54	822	29,116	3540.7%
55	609	21,865	3592.2%
56	447	16,091	3602.1%
57	325	11,635	3578.5%
58	235	8,266	3520.3%
59	168	5,788	3437.2%
60	120	4,010	3343.0%
<b>Total</b>	<b>19,755,239</b>	<b>37,656,775</b>	<b>190.6%</b>

**Attachment 7**  
**MetLife Insurance Company USA**  
**Pennsylvania Actual Experience Projections by Duration, with No Increase**  
**With No Interest**  
**LTC4 Tax-Qualified Nursing Facility Only Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	71,397	0	0.0%
2	69,972	0	0.0%
3	68,969	0	0.0%
4	67,285	0	0.0%
5	65,823	0	0.0%
6	66,774	0	0.0%
7	70,816	0	0.0%
8	67,901	0	0.0%
9	63,017	0	0.0%
10	54,758	0	0.0%
11	53,475	0	0.0%
12	54,333	131	0.2%
13	57,025	1,287	2.3%
14	57,448	7,617	13.3%
15	57,179	29,325	51.3%
16	56,738	67,360	118.7%
17	58,721	91,014	155.0%
18	58,061	104,739	180.4%
19	54,788	116,517	212.7%
20	50,878	125,563	246.8%
21	46,876	133,828	285.5%
22	42,888	138,521	323.0%
23	38,965	141,580	363.4%
24	35,142	142,901	406.6%
25	31,453	141,621	450.3%
26	27,929	138,611	496.3%
27	24,599	134,164	545.4%
28	21,484	127,635	594.1%
29	18,603	118,362	636.2%
30	15,970	107,544	673.4%
31	13,589	95,674	704.0%
32	11,463	83,094	724.9%
33	9,586	71,348	744.3%
34	7,950	61,010	767.5%
35	6,538	51,636	789.7%
36	5,335	43,114	808.1%
37	4,322	35,650	824.9%
38	3,476	29,384	845.3%
39	2,778	23,449	844.0%
40	2,208	18,546	839.9%
41	1,746	14,684	840.9%
42	1,375	11,700	850.7%
43	1,080	9,594	888.4%
44	846	7,941	938.6%
45	661	6,606	998.6%
46	516	5,472	1059.8%
47	402	4,497	1118.3%
48	312	3,654	1170.1%
49	242	2,871	1187.0%
50	187	2,241	1200.9%
51	143	1,739	1213.4%
52	109	1,339	1223.6%
53	83	1,022	1231.2%
54	63	773	1235.9%
55	47	578	1237.9%
56	35	434	1257.8%
57	25	337	1335.6%
58	18	248	1373.5%
59	13	175	1374.9%
60	9	120	1376.3%
<b>Total</b>	<b>1,604,426</b>	<b>2,457,247</b>	<b>153.2%</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-130642447

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