Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	08/29/2022
SERFF Tr Num:	META-133381886
SERFF Status:	Closed-Approved
State Tr Num:	META-133381886
State Status:	Approved
Co Tr Num:	CT22-245 LSA-NEW (RATE) KB
Effective Date Requested:	On Approval
Author(s):	Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s):	Sean Carmody (primary), Jim Laverty
Disposition Date:	05/08/2023
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 35.83% increase on 148 policyholders of MetLife forms LTC2007-PA and LTC2007-ML-PA.

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

General Information

Project Name: 2022 IB Rate Increase Filings
Project Number: CT22-245 LSA-NEW (RATE)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Keith Bal

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 05/08/2023
State Status Changed: 05/08/2023
Created By: Keith Bal
Corresponding Filing Tracking Number: META-133381888
State TOI: LTC03I Individual Long Term Care

Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

Company and Contact

Filing Contact Information

Keith Bal, Product Consultant II
501 Route 22 West
01C-306C
Bridgewater, NJ 08807

kbal@metlife.com
908-253-1004 [Phone]

Filing Company Information

Metropolitan Life Insurance Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Filing Fees

State Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sean Carmody	05/08/2023	05/08/2023

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Sean Carmody	03/06/2023	03/06/2023
Disapproved	Jim Laverty	09/13/2022	09/13/2022

Response Letters

Responded By	Created On	Date Submitted
Keith Bal	05/04/2023	05/04/2023
Keith Bal	02/15/2023	02/15/2023

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Extension	Note To Filer	Jim Laverty	01/31/2023	01/31/2023
Request for an Extension	Note To Reviewer	Keith Bal	01/31/2023	01/31/2023
Request for an Extension	Note To Reviewer	Keith Bal	01/11/2023	01/11/2023

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Disposition

Disposition Date: 05/08/2023
Effective Date:
Status: Approved

Comment: May 8, 2023

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West
01C-306C
Bridgewater, NJ 08807

RE: Proposed 35.38% increase on 138 policyholders of MetLife forms LTC2007-PA and LTC2007-ML-PA.
Pennsylvania Insurance Department ID # META-133381886

Dear Keith Bal:

The Department approves the requested increase (i.e. a 30% premium rate increase in Year 1 and a 4.48% increase in Year 2) on the above captioned forms.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

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):
Metropolitan Life Insurance Company	35.830%	35.830%	$154,445	148	$431,049	35.830%	35.830%

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	PA_LSAnew_rates_Increase_35.83%		Yes
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Policyholder Letter		Yes
Supporting Document	PA LSANew 9-13-2022 Objection Exhibits_Final		Yes
Supporting Document	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew		Yes
Supporting Document	Attachment 7 LSA-NEW_Complete-Rate-History		Yes
Supporting Document	Objection 2022-09-13 (META-133381886) - Response		Yes
Supporting Document	Objection 2023-03-06 (META-133381886) - Response		Yes

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/06/2023
Submitted Date	03/06/2023
Respond By Date	

Dear Keith Bal,

Introduction:

March 6, 2023

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 35.38% increase on 138 policyholders of MetLife forms LTC2007-PA and LTC2007-ML-PA.
Pennsylvania Insurance Department ID # META-133381886

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

I was reviewing your requested increase with my supervisor last week. As we were reviewing the material, we became concerned that the past loss ratio was extremely low in relation to the future loss ratio. Could you provide some added perspective as to why the two loss ratio figures differ so greatly?

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Life, Accident and Health Insurance

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Conclusion:

Sincerely,
Sean Carmody

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/13/2022
Submitted Date	09/13/2022
Respond By Date	

Dear Keith Bal,

Introduction:

Sept 13, 2022

Keith Bal, Product Consultant II
Metropolitan Life Insurance Company
501 Route 22 West, 01C-306C
Bridgewater, NJ 08807

RE: Proposed 35.38% increase on 138 policyholders of MetLife forms LTC2007-PA and LTC2007-ML-PA.
Pennsylvania Insurance Department ID # META-133381886

Dear Keith Bal:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors of earned premium requested below:
(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.
(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.
(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.
(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.
(e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in the actuarial memo (in this case Exhibit II-A).
(f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in the actuarial memo.

2. Please provide the cumulative weighted average increase granted on policies in force on this block. If the answer is 48.7%, then merely confirm this fact.

3. The cover letter mentions that options to downgrade coverage will be available. In particular, will an insured be able to: reduce their daily benefit, lengthen their elimination period, and shorten their benefit period to lessen the effect of the increase?

4. The actuarial memo states the following: " Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly beyond the expected loss ratio using the original pricing assumptions."

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

5. Has Covid 19 been factored into your projections?

6. Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period.

The Department would prefer to limit annual increases to 30% per year. Proposed rate increases should be staged over multiple years to accommodate the 30% annual limit.

7. Please provide a table showing the rate increase history by state on these forms. Please include an additional column showing the cumulative total increase on these forms by state.

8. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

Sincerely,

James Laverty, FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Jim Laverty

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/04/2023
Submitted Date	05/04/2023

Dear Sean Carmody,

Introduction:

Dear Sean Carmody:

Thank you for your objection dated March 6, 2023. Here is the response to your objection:

Response 1

Comments:

I was reviewing your requested increase with my supervisor last week. As we were reviewing the material, we became concerned that the past loss ratio was extremely low in relation to the future loss ratio. Could you provide some added perspective as to why the two loss ratio figures differ so greatly?

[MetLife Response] Premiums collected in the early durations of a long-term care policy, where claim benefits low, are used to fund reserves for the tail risk of increasing claim benefits in the later durations of the policy. The future experience, i.e., tail risk of future benefits, is based on assumptions from MetLifes annual Experience Study analysis, which is reviewed internally and audited by our external auditors. The Study looks at the entire set of LTC experience and aggregates it at levels that provide for credible results.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 2023-03-06 (META-133381886) - Response
Comments:	Please see the attached Objection 2023-03-06 (META-133381886) - Response
Attachment(s):	PA CT22-245 LSA-NEW (RATE) Objection 2023-03-06 (META-133381886) - Response.pdf

Conclusion:

State:	Pennsylvania	**Filing Company:**	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)		

Thank you for your timely response and consideration.

Sincerely,

Keith Bal
Product Consultant II

Sincerely,
Keith Bal

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/15/2023
Submitted Date	02/15/2023

Dear Sean Carmody,

Introduction:

Dear Mr. Laverty:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

Response 1

Comments:

Please note, the text of the objections and our responses to them exceeds the SERFF limitation of 4000 characters. Our responses can be found in the attached document named "PA CT22-245 LSA-NEW (RATE) Objection 2022-09-13 (META-133381886) - Response."

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA LSANew 9-13-2022 Objection Exhibits_Final
Comments:	Please see the attached PA LSANew 9-13-2022 Objection Exhibits_Final
Attachment(s):	PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx PA LSANew 9-13-2022 Objection Exhibits_Final.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA LSANew 9-13-2022 Objection Exhibits_Final
Comments:	Please see the attached PA LSANew 9-13-2022 Objection Exhibits_Final
Attachment(s):	PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx PA LSANew 9-13-2022 Objection Exhibits_Final.pdf

Satisfied - Item:	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Comments:	Please see the attached PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA LSANew 9-13-2022 Objection Exhibits_Final
Comments:	Please see the attached PA LSANew 9-13-2022 Objection Exhibits_Final
Attachment(s):	PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx PA LSANew 9-13-2022 Objection Exhibits_Final.pdf

Satisfied - Item:	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Comments:	Please see the attached PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.pdf

Satisfied - Item:	Attachment 7 LSA-NEW_Complete-Rate-History
Comments:	Please see the attached Attachment 7 LSA-NEW_Complete-Rate-History
Attachment(s):	Attachment 7 LSA-NEW_Complete-Rate-History.xlsx Attachment 7 LSA-NEW_Complete-Rate-History.pdf

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	PA LSANew 9-13-2022 Objection Exhibits_Final
Comments:	Please see the attached PA LSANew 9-13-2022 Objection Exhibits_Final
Attachment(s):	PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx PA LSANew 9-13-2022 Objection Exhibits_Final.pdf

Satisfied - Item:	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Comments:	Please see the attached PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.pdf

Satisfied - Item:	Attachment 7 LSA-NEW_Complete-Rate-History
Comments:	Please see the attached Attachment 7 LSA-NEW_Complete-Rate-History
Attachment(s):	Attachment 7 LSA-NEW_Complete-Rate-History.xlsx Attachment 7 LSA-NEW_Complete-Rate-History.pdf

Satisfied - Item:	Objection 2022-09-13 (META-133381886) - Response
Comments:	Please see the attached Objection 2022-09-13 (META-133381886) - Response
Attachment(s):	PA CT22-245 LSA-NEW (RATE) Objection 2022-09-13 (META-133381886) - Response.pdf

Conclusion:

Thank you for your timely response and consideration.

Sincerely,

Steve Hess
Senior Actuarial Consultant, Metropolitan Life Insurance Company

Sincerely,
Keith Bal

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Note To Filer

Created By:

Jim Laverty on 01/31/2023 03:10 PM

Last Edited By:

Sean Carmody

Submitted On:

05/08/2023 02:04 PM

Subject:

Request for Extension

Comments:

Hi Keith,
Yes, you can have an extension.

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Note To Reviewer

Created By:

Keith Bal on 01/31/2023 12:14 PM

Last Edited By:

Sean Carmody

Submitted On:

05/08/2023 02:04 PM

Subject:

Request for an Extension

Comments:

Dear Mr. Laverty,

We apologize for the delay. Due to unpredicted staffing issues, we are still researching our response and would greatly appreciate another extension in the due date for our response until February 15, 2023.

Please let us know if anything additional would be required to grant this request.

Thank you for your attention to our filing.

Sincerely,

Keith Bal
Product Consultant II

State:	*Pennsylvania*	**Filing Company:**	*Metropolitan Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Individual Long-Term Care Insurance*		
Project Name/Number:	*2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*		

Note To Reviewer

Created By:

Keith Bal on 01/11/2023 12:33 PM

Last Edited By:

Sean Carmody

Submitted On:

05/08/2023 02:04 PM

Subject:

Request for an Extension

Comments:

Dear Mr. Laverty,

We are in the process of researching our response and would greatly appreciate an extension in the due date (120 days from date of objection) for our response until January 25, 2023.

Please let us know if anything additional would be required to grant this request.

Sincerely,

Keith Bal
Product Consultant II

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.520%
Effective Date of Last Rate Revision: 10/30/2019
Filing Method of Last Filing: Prior Approval
SERFF Tracking Number of Last Filing: META-132090705

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):
Metropolitan Life Insurance Company	35.830%	35.830%	$154,445	148	$431,049	35.830%	35.830%

State: *Pennsylvania*
Filing Company: *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_LSAnew_rates_Increase_35.83%	LTC2007-PA, LTC2007-ML-PA	Revised	Previous State Filing Number: META-132090705 Percent Rate Change Request: 35.83	PA_LSAnew_rates_Increase_35.83%.pdf,

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$4.86021	$4.95972	$5.11878	$5.27318	$5.47578	$5.64558
31	$4.94391	$5.04614	$5.20958	$5.36815	$5.57634	$5.75081
32	$5.02902	$5.13409	$5.30200	$5.46482	$5.67873	$5.85799
33	$5.11563	$5.22355	$5.39605	$5.56328	$5.78300	$5.96717
34	$5.20373	$5.31459	$5.49178	$5.66350	$5.88921	$6.07838
35	$5.29334	$5.40722	$5.58920	$5.76551	$5.99737	$6.19170
36	$5.46820	$5.58924	$5.78280	$5.97029	$6.21669	$6.42328
37	$5.64886	$5.77739	$5.98311	$6.18233	$6.44405	$6.66351
38	$5.83546	$5.97190	$6.19036	$6.40190	$6.67973	$6.91273
39	$6.02826	$6.17294	$6.40476	$6.62925	$6.92403	$7.17127
40	$6.22737	$6.38074	$6.62662	$6.86470	$7.17726	$7.43950
41	$6.43309	$6.59555	$6.85613	$7.10850	$7.43976	$7.71774
42	$6.64562	$6.81758	$7.09363	$7.36098	$7.71186	$8.00639
43	$6.86517	$7.04709	$7.33934	$7.62241	$7.99389	$8.30584
44	$7.09196	$7.28432	$7.59354	$7.89311	$8.28623	$8.61648
45	$7.32624	$7.52953	$7.85657	$8.17346	$8.58929	$8.93875
46	$7.64832	$7.86581	$8.21566	$8.55475	$8.99939	$9.37304
47	$7.98456	$8.21708	$8.59117	$8.95383	$9.42907	$9.82840
48	$8.33560	$8.58403	$8.98381	$9.37152	$9.87926	$10.30591
49	$8.70207	$8.96739	$9.39441	$9.80872	$10.35094	$10.80661
50	$9.08466	$9.36784	$9.82377	$10.26629	$10.84514	$11.33164
51	$9.48404	$9.78620	$10.27274	$10.74521	$11.36295	$11.88218
52	$9.90100	$10.22324	$10.74229	$11.24647	$11.90549	$12.45945
53	$10.33630	$10.67980	$11.23325	$11.77111	$12.47391	$13.06481
54	$10.79072	$11.15672	$11.74666	$12.32024	$13.06948	$13.69956
55	$11.26512	$11.65499	$12.28353	$12.89499	$13.69347	$14.36511
56	$11.87323	$12.28859	$12.95807	$13.60974	$14.46018	$15.17554
57	$12.51414	$12.95667	$13.66966	$14.36413	$15.26985	$16.03169
58	$13.18965	$13.66109	$14.42028	$15.16031	$16.12484	$16.93613
59	$13.90163	$14.40377	$15.21219	$16.00062	$17.02768	$17.89158
60	$14.65204	$15.18681	$16.04754	$16.88751	$17.98111	$18.90095
61	$15.44296	$16.01244	$16.92878	$17.82359	$18.98788	$19.96727
62	$16.27658	$16.88298	$17.85840	$18.81154	$20.05105	$21.09375
63	$17.16113	$17.80926	$18.85147	$19.87060	$21.19487	$22.30896
64	$18.09378	$18.78639	$19.89977	$20.98928	$22.40391	$23.59419
65	$19.07709	$19.81712	$21.00641	$22.17095	$23.68195	$24.95345
66	$20.11386	$20.90441	$22.17453	$23.41913	$25.03288	$26.39099
67	$21.20696	$22.05133	$23.40764	$24.73759	$26.46087	$27.91141
68	$23.12098	$24.03456	$25.50180	$26.94172	$28.80620	$30.37631
69	$25.20775	$26.19615	$27.78332	$29.34221	$31.35940	$33.05888
70	$27.48286	$28.55215	$30.26897	$31.95662	$34.13891	$35.97837
71	$30.00523	$31.16353	$33.02310	$34.85262	$37.21671	$39.21041
72	$32.75909	$34.01379	$36.02782	$38.01105	$40.57200	$42.73280
73	$35.50842	$36.88931	$39.10737	$41.29278	$44.11299	$46.49521
74	$38.48852	$40.00795	$42.45013	$44.85782	$47.96299	$50.58886
75	$41.71872	$43.39024	$46.07864	$48.73066	$52.14904	$55.04293
76	$45.22002	$47.05845	$50.01731	$52.93784	$56.70040	$59.88917
77	$49.01517	$51.03678	$54.29262	$57.50830	$61.64897	$65.16209
78	$52.84389	$55.02831	$58.54212	$62.01289	$66.48186	$70.27723
79	$56.97164	$59.33201	$63.12421	$66.87033	$71.69356	$75.79387
80	$61.42185	$63.97233	$68.06496	$72.10826	$77.31382	$81.74359
81	$66.21967	$68.97552	$73.39243	$77.75645	$83.37468	$88.16037
82	$71.39225	$74.37005	$79.13685	$83.84708	$89.91066	$95.08081
83	$76.59022	$79.77936	$84.87040	$89.89573	$96.36806	$101.88915
84	$82.16661	$85.58215	$91.01934	$96.38072	$103.28918	$109.18503
85	$88.14908	$91.80701	$97.61378	$103.33353	$110.70740	$117.00331
86	$94.56706	$98.48460	$104.68597	$110.78792	$118.65837	$125.38144
87	$101.45234	$105.64792	$112.27059	$118.78003	$127.18039	$134.35950
88	$106.74715	$111.11778	$117.97098	$124.68950	$133.36805	$140.76597
89	$112.31829	$116.87082	$123.96084	$130.89297	$139.85675	$147.47788
90	$118.18021	$122.92172	$130.25478	$137.40507	$146.66117	$154.50984
91	$124.34806	$129.28591	$136.86831	$144.24115	$153.79664	$161.87711
92	$130.83779	$135.97959	$143.81765	$151.41735	$161.27926	$169.59564
93	$135.84504	$141.10592	$149.05171	$156.73022	$166.70140	$175.07222
94	$141.04393	$146.42551	$154.47624	$162.22948	$172.30583	$180.72565
95	$146.44176	$151.94562	$160.09822	$167.92173	$178.09867	$186.56164
96	$152.04620	$157.67385	$165.92478	$173.81370	$184.08628	$192.58609
97	$157.86512	$163.61805	$171.96340	$179.91239	$190.27517	$198.80505
98	$162.69838	$168.55266	$176.97012	$184.96254	$195.39276	$203.94089
99	$166.68340	$172.61941	$181.09210	$189.11608	$199.59693	$208.15571
100	$169.94950	$175.95132	$184.46649	$192.51352	$203.03264	$211.59725

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$5.75398	$5.86783	$5.98550	$6.18977	$6.39732	$6.62406
31	$5.86212	$5.97911	$6.09999	$6.30985	$6.52307	$6.75609
32	$5.97227	$6.09248	$6.21669	$6.43223	$6.65131	$6.89072
33	$6.08453	$6.20799	$6.33560	$6.55699	$6.78206	$7.02802
34	$6.19885	$6.32568	$6.45679	$6.68417	$6.91538	$7.16808
35	$6.31533	$6.44565	$6.58030	$6.81380	$7.05132	$7.31093
36	$6.55467	$6.69313	$6.83623	$7.08438	$7.33669	$7.61239
37	$6.80309	$6.95015	$7.10209	$7.36567	$7.63362	$7.92631
38	$7.06089	$7.21701	$7.37833	$7.65814	$7.94255	$8.25314
39	$7.32849	$7.49411	$7.66527	$7.96219	$8.26399	$8.59345
40	$7.60621	$7.78189	$7.96340	$8.27838	$8.59842	$8.94783
41	$7.89448	$8.08069	$8.27312	$8.60707	$8.94640	$9.31678
42	$8.19366	$8.39097	$8.59487	$8.94883	$9.30846	$9.70098
43	$8.50417	$8.71317	$8.92914	$9.30416	$9.68518	$10.10101
44	$8.82645	$9.04773	$9.27640	$9.67362	$10.07716	$10.51752
45	$9.16097	$9.39513	$9.63718	$10.05772	$10.48499	$10.95123
46	$9.61072	$9.86105	$10.11977	$10.56941	$11.02603	$11.52424
47	$10.08255	$10.35007	$10.62656	$11.10712	$11.59496	$12.12727
48	$10.57757	$10.86333	$11.15868	$11.67220	$12.19331	$12.76181
49	$11.09688	$11.40203	$11.71747	$12.26599	$12.82249	$13.42958
50	$11.64169	$11.96748	$12.30426	$12.89004	$13.48417	$14.13228
51	$12.21325	$12.56095	$12.92038	$13.54581	$14.17995	$14.87174
52	$12.81287	$13.18386	$13.56739	$14.23494	$14.91168	$15.64991
53	$13.44191	$13.83764	$14.24683	$14.95913	$15.68114	$16.46879
54	$14.10184	$14.52384	$14.96025	$15.72019	$16.49032	$17.33055
55	$14.79418	$15.24409	$15.70941	$16.51994	$17.34125	$18.23735
56	$15.63293	$16.11211	$16.60776	$17.47158	$18.34652	$19.30147
57	$16.51921	$17.02955	$17.55751	$18.47804	$19.41007	$20.42768
58	$17.45574	$17.99925	$18.56152	$19.54247	$20.53530	$21.61960
59	$18.44537	$19.02415	$19.62301	$20.66822	$21.72572	$22.88103
60	$19.49112	$20.10742	$20.74517	$21.85880	$22.98517	$24.21613
61	$20.59616	$21.25237	$21.93149	$23.11799	$24.31762	$25.62907
62	$21.76381	$22.46251	$23.18566	$24.44970	$25.72733	$27.12446
63	$23.02570	$23.77231	$24.54511	$25.89713	$27.26313	$28.75740
64	$24.36072	$25.15849	$25.98425	$27.43022	$28.89065	$30.48865
65	$25.77313	$26.62548	$27.50778	$29.05405	$30.61532	$32.32413
66	$27.26744	$28.17804	$29.12061	$30.77401	$32.44293	$34.27009
67	$28.84842	$29.82110	$30.82802	$32.59582	$34.37967	$36.33321
68	$31.39179	$32.44497	$33.53545	$35.45215	$37.38586	$39.50473
69	$34.15940	$35.29968	$36.48061	$38.55880	$40.65495	$42.95310
70	$37.17101	$38.40557	$39.68445	$41.93769	$44.20989	$46.70247
71	$40.50472	$41.84316	$43.23000	$45.67641	$48.14289	$50.85011
72	$44.13737	$45.58846	$47.09234	$49.74846	$52.42579	$55.36611
73	$48.04586	$49.64641	$51.30567	$54.24165	$57.20087	$60.45376
74	$52.30047	$54.06553	$55.89599	$59.14061	$62.41086	$66.00895
75	$56.93184	$58.87807	$60.89699	$64.48207	$68.09541	$72.07458
76	$61.97332	$64.11895	$66.34540	$70.30593	$74.29772	$78.69759
77	$67.46125	$69.82632	$72.28130	$76.65580	$81.06493	$85.92920
78	$72.76311	$75.31949	$77.97450	$82.71441	$87.49374	$92.77458
79	$78.48168	$81.24477	$84.11612	$89.25186	$94.43237	$100.16527
80	$84.64966	$87.63620	$90.74148	$96.30601	$101.92126	$108.14469
81	$91.30237	$94.53043	$97.88870	$103.91771	$110.00406	$116.75982
82	$98.47796	$101.96700	$105.59886	$112.13099	$118.72788	$126.06124
83	$105.51682	$109.24279	$113.12422	$120.11630	$127.18183	$135.05290
84	$113.05875	$117.03776	$121.18591	$128.67031	$136.23779	$144.68590
85	$121.13977	$125.38891	$129.82212	$137.83344	$145.93855	$155.00602
86	$129.79837	$134.33598	$139.07372	$147.64915	$156.33003	$166.06223
87	$139.07590	$143.92146	$148.98469	$158.16387	$167.46148	$177.90706
88	$145.61765	$150.60574	$155.82217	$165.28179	$174.86992	$185.67384
89	$152.46714	$157.60044	$162.97351	$172.72002	$182.60609	$193.77968
90	$159.63880	$164.92005	$170.45303	$180.49298	$190.68450	$202.23938
91	$167.14778	$172.57955	$178.27580	$188.61578	$199.12034	$211.06841
92	$175.01000	$180.59481	$186.45759	$197.10411	$207.92932	$220.28290
93	$180.50859	$186.12171	$192.02169	$202.74190	$213.65073	$226.15677
94	$186.17995	$191.81775	$197.75181	$208.54094	$219.52953	$232.18731
95	$192.02950	$197.68812	$203.65295	$214.50586	$225.57008	$238.37865
96	$198.06281	$203.73813	$209.73017	$220.64140	$231.77689	$244.73506
97	$204.28571	$209.97332	$215.98876	$226.95242	$238.15445	$251.26098
98	$209.42044	$215.11411	$221.14503	$232.14567	$243.39689	$256.62094
99	$213.63147	$219.32744	$225.36850	$236.39534	$247.68315	$261.00036
100	$217.06802	$222.76411	$228.81184	$239.85729	$251.17256	$264.56368

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$6.96136	$7.30771	$7.42793	$7.49135	$7.56041	$7.62488	$7.68919
31	$7.10258	$7.45843	$7.58132	$7.64645	$7.71737	$7.78360	$7.84963
32	$7.24669	$7.61224	$7.73792	$7.80482	$7.87761	$7.94563	$8.01341
33	$7.39372	$7.76925	$7.89774	$7.96643	$8.04119	$8.11101	$8.18062
34	$7.54377	$7.92947	$8.06086	$8.13140	$8.20813	$8.27983	$8.35133
35	$7.69682	$8.09301	$8.22732	$8.29977	$8.37856	$8.45218	$8.52560
36	$8.02224	$8.44270	$8.58456	$8.66102	$8.74395	$8.82167	$8.89916
37	$8.36144	$8.80750	$8.95734	$9.03798	$9.12529	$9.20730	$9.28909
38	$8.71495	$9.18807	$9.34627	$9.43134	$9.52327	$9.60980	$9.69609
39	$9.08343	$9.58509	$9.75212	$9.84183	$9.93859	$10.02990	$10.12092
40	$9.46747	$9.99927	$10.17556	$10.27019	$10.37205	$10.46836	$10.56438
41	$9.86776	$10.43134	$10.61741	$10.71719	$10.82439	$10.92598	$11.02726
42	$10.28498	$10.88207	$11.07843	$11.18367	$11.29645	$11.40359	$11.51042
43	$10.71983	$11.35229	$11.55951	$11.67042	$11.78911	$11.90212	$12.01477
44	$11.17308	$11.84283	$12.06141	$12.17837	$12.30325	$12.42243	$12.54122
45	$11.64548	$12.35454	$12.58517	$12.70840	$12.83983	$12.96545	$13.09071
46	$12.26622	$13.02380	$13.27018	$13.40121	$13.54073	$13.67444	$13.80779
47	$12.92007	$13.72934	$13.99251	$14.13173	$14.27992	$14.42220	$14.56406
48	$13.60879	$14.47307	$14.75417	$14.90213	$15.05944	$15.21084	$15.36180
49	$14.33419	$15.25712	$15.55728	$15.71449	$15.88152	$16.04261	$16.20322
50	$15.09828	$16.08362	$16.40408	$16.57114	$16.74848	$16.91985	$17.09074
51	$15.90309	$16.95488	$17.29701	$17.47450	$17.66275	$17.84509	$18.02688
52	$16.75080	$17.87337	$18.23853	$18.42711	$18.62694	$18.82088	$19.01428
53	$17.64369	$18.84159	$19.23129	$19.43164	$19.64376	$19.85007	$20.05577
54	$18.58419	$19.86226	$20.27809	$20.49095	$20.71607	$20.93552	$21.15430
55	$19.57483	$20.93825	$21.38188	$21.60797	$21.84695	$22.08033	$22.31300
56	$20.72718	$22.18128	$22.65655	$22.89730	$23.15187	$23.40070	$23.64876
57	$21.94740	$23.49809	$24.00726	$24.26353	$24.53477	$24.80003	$25.06447
58	$23.23945	$24.89306	$25.43843	$25.71130	$26.00027	$26.28304	$26.56495
59	$24.60752	$26.37088	$26.95496	$27.24545	$27.55329	$27.85471	$28.15525
60	$26.05619	$27.93643	$28.56190	$28.87113	$29.19908	$29.52040	$29.84074
61	$27.59010	$29.59488	$30.26461	$30.59383	$30.94317	$31.28567	$31.62715
62	$29.21433	$31.35181	$32.06885	$32.41932	$32.79144	$33.15651	$33.52048
63	$30.99403	$33.28291	$34.05527	$34.43005	$34.82847	$35.21959	$35.60955
64	$32.88213	$35.33300	$36.16470	$36.56549	$36.99202	$37.41106	$37.82883
65	$34.88526	$37.50932	$38.40483	$38.83340	$39.29002	$39.73889	$40.18641
66	$37.01043	$39.81972	$40.78372	$41.24199	$41.73075	$42.21158	$42.69095
67	$39.26504	$42.27241	$43.30995	$43.79993	$44.32312	$44.83809	$45.35152
68	$42.68751	$45.95512	$47.08920	$47.62054	$48.18852	$48.74825	$49.30632
69	$46.40833	$49.95867	$51.19828	$51.77443	$52.39100	$52.99941	$53.60602
70	$50.45347	$54.31101	$55.66588	$56.29067	$56.96003	$57.62131	$58.28062
71	$54.92787	$59.12506	$60.60797	$61.28636	$62.01407	$62.73385	$63.45148
72	$59.79906	$64.36580	$65.98882	$66.72546	$67.51658	$68.30002	$69.08110
73	$65.36377	$70.42757	$72.23528	$73.04795	$73.92125	$74.78879	$75.65374
74	$71.44632	$77.06022	$79.07305	$79.96952	$80.93346	$81.89404	$82.85174
75	$78.09487	$84.31748	$86.55807	$87.54696	$88.61091	$89.67434	$90.73458
76	$85.36213	$92.25821	$94.75161	$95.84237	$97.01658	$98.19378	$99.36741
77	$93.30563	$100.94680	$103.72075	$104.92383	$106.21966	$107.52258	$108.82160
78	$100.79561	$109.12706	$112.16198	$113.47101	$114.88804	$116.31483	$117.73739
79	$108.88686	$117.97023	$121.29017	$122.71451	$124.26383	$125.82604	$127.38360
80	$117.62760	$127.52999	$131.16125	$132.71096	$134.40475	$136.11500	$137.82014
81	$127.06997	$137.86442	$141.83568	$143.52177	$145.37324	$147.24532	$149.11177
82	$137.27034	$149.03633	$153.37886	$155.21320	$157.23688	$159.28574	$161.32848
83	$147.10595	$159.80686	$164.49577	$166.46935	$168.66557	$170.89271	$173.11318
84	$157.64635	$171.35578	$176.41842	$178.54180	$180.92496	$183.34545	$185.75870
85	$168.94196	$183.73931	$189.20524	$191.48975	$194.07541	$196.70561	$199.32794
86	$181.04692	$197.01777	$202.91885	$205.37670	$208.18172	$211.03933	$213.88840
87	$194.01922	$211.25581	$217.62643	$220.27073	$223.31334	$226.41755	$229.51248
88	$202.36957	$220.31986	$226.93119	$229.66795	$232.85767	$236.11826	$239.36908
89	$211.07930	$229.77283	$236.63379	$239.46606	$242.80993	$246.23459	$249.64897
90	$220.16389	$239.63139	$246.75122	$249.68219	$253.18754	$256.78436	$260.37038
91	$229.63944	$249.91290	$257.30125	$260.33414	$264.00870	$267.78611	$271.55221
92	$239.52285	$260.63558	$268.30232	$271.44055	$275.29234	$279.25923	$283.21423
93	$245.67459	$267.21256	$274.99638	$278.17491	$282.12532	$286.20330	$290.26904
94	$251.98433	$273.95551	$281.85746	$285.07634	$289.12790	$293.31998	$297.49955
95	$258.45613	$280.86864	$288.88968	$292.14899	$296.30429	$300.61370	$304.91019
96	$265.09414	$287.95619	$296.09741	$299.39710	$303.65880	$308.08876	$312.50544
97	$271.90265	$295.22259	$303.48491	$306.82504	$311.19586	$315.74968	$320.28986
98	$277.48933	$301.18241	$309.54240	$312.91483	$317.37520	$322.03082	$326.67251
99	$282.05052	$306.04652	$314.48511	$317.88336	$322.41679	$327.15568	$331.88039
100	$285.75947	$310.00063	$318.50242	$321.92130	$326.51414	$331.32083	$336.11314

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$5.29973	$5.50693	$5.91271	$6.30507	$6.79475	$7.19926
31	$5.30983	$5.51714	$5.92376	$6.31698	$6.80749	$7.21263
32	$5.31936	$5.52672	$5.93411	$6.32816	$6.81940	$7.22512
33	$5.32830	$5.53567	$5.94380	$6.33860	$6.83050	$7.23674
34	$5.33661	$5.54398	$5.95279	$6.34826	$6.84077	$7.24743
35	$5.34434	$5.55160	$5.96104	$6.35714	$6.85014	$7.25714
36	$5.23596	$5.43775	$5.83977	$6.22873	$6.71185	$7.11061
37	$5.12978	$5.32622	$5.72097	$6.10291	$6.57635	$6.96702
38	$5.02574	$5.21697	$5.60459	$5.97964	$6.44357	$6.82633
39	$4.92382	$5.10999	$5.49056	$5.85888	$6.31347	$6.68847
40	$4.82398	$5.00519	$5.37888	$5.74053	$6.18601	$6.55343
41	$4.72612	$4.90253	$5.26944	$5.62456	$6.06113	$6.42108
42	$4.63031	$4.80198	$5.16223	$5.51096	$5.93876	$6.29144
43	$4.53637	$4.70351	$5.05722	$5.39965	$5.81886	$6.16441
44	$4.44441	$4.60701	$4.95433	$5.29058	$5.70138	$6.03991
45	$4.35426	$4.51252	$4.85356	$5.18371	$5.58627	$5.91794
46	$4.05787	$4.19865	$4.51711	$4.82558	$5.19743	$5.50283
47	$3.78167	$3.90662	$4.20399	$4.49218	$4.83562	$5.11680
48	$3.52425	$3.63489	$3.91258	$4.18181	$4.49903	$4.75787
49	$3.28434	$3.38207	$3.64136	$3.89287	$4.18587	$4.42411
50	$3.06077	$3.14683	$3.38893	$3.62393	$3.89449	$4.11376
51	$2.85246	$2.92795	$3.15403	$3.37353	$3.62340	$3.82519
52	$2.65830	$2.72429	$2.93537	$3.14046	$3.37118	$3.55686
53	$2.47734	$2.53481	$2.73188	$2.92348	$3.13653	$3.30735
54	$2.30872	$2.35848	$2.54252	$2.72150	$2.91819	$3.07534
55	$2.15155	$2.19444	$2.36628	$2.53346	$2.71507	$2.85962
56	$1.96478	$2.00878	$2.16013	$2.30737	$2.47082	$2.60196
57	$1.79421	$1.83880	$1.97190	$2.10145	$2.24860	$2.36750
58	$1.63845	$1.68319	$1.80009	$1.91391	$2.04632	$2.15418
59	$1.49617	$1.54079	$1.64327	$1.74311	$1.86226	$1.96009
60	$1.36629	$1.41040	$1.50008	$1.58753	$1.69475	$1.78348
61	$1.24767	$1.29106	$1.36938	$1.44587	$1.54232	$1.62279
62	$1.13936	$1.18180	$1.25008	$1.31682	$1.40357	$1.47655
63	$1.20128	$1.24665	$1.31959	$1.39094	$1.48364	$1.56162
64	$1.26657	$1.31505	$1.39298	$1.46925	$1.56829	$1.65160
65	$1.33539	$1.38720	$1.47045	$1.55197	$1.65774	$1.74675
66	$1.40799	$1.46330	$1.55221	$1.63933	$1.75232	$1.84738
67	$1.48450	$1.54359	$1.63854	$1.73162	$1.85227	$1.95379
68	$1.61937	$1.68335	$1.78611	$1.88696	$2.01758	$2.12753
69	$1.76652	$1.83578	$1.94700	$2.05625	$2.19761	$2.31672
70	$1.92703	$2.00201	$2.12238	$2.24071	$2.39375	$2.52272
71	$2.10213	$2.18328	$2.31357	$2.44173	$2.60737	$2.74704
72	$2.29314	$2.38096	$2.52196	$2.66077	$2.84004	$2.99129
73	$2.48558	$2.58225	$2.73752	$2.89050	$3.08790	$3.25468
74	$2.69422	$2.80058	$2.97151	$3.14005	$3.35743	$3.54121
75	$2.92032	$3.03734	$3.22551	$3.41114	$3.65042	$3.85299
76	$3.16541	$3.29409	$3.50122	$3.70566	$3.96901	$4.19224
77	$3.43105	$3.57257	$3.80048	$4.02558	$4.31543	$4.56135
78	$3.69906	$3.85199	$4.09796	$4.34091	$4.65374	$4.91941
79	$3.98800	$4.15326	$4.41871	$4.68093	$5.01854	$5.30559
80	$4.29954	$4.47806	$4.76455	$5.04759	$5.41197	$5.72204
81	$4.63536	$4.82829	$5.13748	$5.44295	$5.83622	$6.17123
82	$4.99744	$5.20592	$5.53960	$5.86928	$6.29374	$6.65566
83	$5.36131	$5.58457	$5.94092	$6.29268	$6.74575	$7.13226
84	$5.75165	$5.99075	$6.37136	$6.74665	$7.23024	$7.64295

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$7.47223	$7.76059	$8.01108	$8.52484	$9.02654	$9.57657
31	$7.48620	$7.77513	$8.02581	$8.54062	$9.04317	$9.59413
32	$7.49927	$7.78876	$8.03952	$8.55533	$9.05864	$9.61043
33	$7.51141	$7.80140	$8.05222	$8.56893	$9.07294	$9.62548
34	$7.52259	$7.81302	$8.06387	$8.58143	$9.08598	$9.63918
35	$7.53279	$7.82359	$8.07440	$8.59271	$9.09777	$9.65151
36	$7.38130	$7.66688	$7.91146	$8.42043	$8.91556	$9.45849
37	$7.23288	$7.51333	$7.75176	$8.25158	$8.73699	$9.26932
38	$7.08743	$7.36284	$7.59533	$8.08611	$8.56202	$9.08394
39	$6.94491	$7.21538	$7.44202	$7.92400	$8.39052	$8.90227
40	$6.80526	$7.07083	$7.29182	$7.76510	$8.22247	$8.72427
41	$6.66840	$6.92920	$7.14467	$7.60940	$8.05779	$8.54977
42	$6.53432	$6.79041	$7.00045	$7.45684	$7.89642	$8.37881
43	$6.40292	$6.65439	$6.85917	$7.30731	$7.73824	$8.21124
44	$6.27414	$6.52112	$6.72072	$7.16079	$7.58327	$8.04703
45	$6.14798	$6.39052	$6.58509	$7.01722	$7.43137	$7.88609
46	$5.71756	$5.94387	$6.11784	$6.52065	$6.90317	$7.32356
47	$5.31731	$5.52842	$5.68374	$6.05920	$6.41253	$6.80118
48	$4.94505	$5.14201	$5.28043	$5.63044	$5.95677	$6.31605
49	$4.59888	$4.78262	$4.90576	$5.23201	$5.53337	$5.86553
50	$4.27693	$4.44834	$4.55765	$4.86176	$5.14008	$5.44714
51	$3.97752	$4.13742	$4.23427	$4.51771	$4.77475	$5.05862
52	$3.69906	$3.84827	$3.93381	$4.19802	$4.43538	$4.69778
53	$3.44010	$3.57928	$3.65468	$3.90094	$4.12013	$4.36267
54	$3.19927	$3.32913	$3.39534	$3.62488	$3.82730	$4.05148
55	$2.97530	$3.09642	$3.15445	$3.36838	$3.55526	$3.76250
56	$2.70398	$2.81072	$2.86873	$3.05786	$3.22607	$3.41229
57	$2.45740	$2.55138	$2.60894	$2.77593	$2.92735	$3.09467
58	$2.23330	$2.31596	$2.37265	$2.52003	$2.65631	$2.80661
59	$2.02964	$2.10225	$2.15778	$2.28768	$2.41036	$2.54539
60	$1.84456	$1.90826	$1.96235	$2.07676	$2.18719	$2.30847
61	$1.67633	$1.73220	$1.78463	$1.88532	$1.98465	$2.09359
62	$1.52348	$1.57237	$1.62301	$1.71147	$1.80090	$1.89873
63	$1.61180	$1.66407	$1.71815	$1.81280	$1.90841	$2.01301
64	$1.70525	$1.76110	$1.81890	$1.92013	$2.02236	$2.13420
65	$1.80411	$1.86378	$1.92554	$2.03378	$2.14307	$2.26270
66	$1.90872	$1.97246	$2.03846	$2.15418	$2.27102	$2.39889
67	$2.01937	$2.08749	$2.15794	$2.28171	$2.40660	$2.54332
68	$2.19865	$2.27244	$2.34879	$2.48303	$2.61848	$2.76687
69	$2.39381	$2.47375	$2.55648	$2.70213	$2.84902	$3.01007
70	$2.60635	$2.69290	$2.78256	$2.94056	$3.09990	$3.27466
71	$2.83772	$2.93146	$3.02864	$3.20005	$3.37282	$3.56248
72	$3.08962	$3.19120	$3.29647	$3.48241	$3.66981	$3.87562
73	$3.36322	$3.47525	$3.59141	$3.79691	$4.00406	$4.23177
74	$3.66104	$3.78459	$3.91272	$4.13985	$4.36877	$4.62062
75	$3.98523	$4.12148	$4.26279	$4.51377	$4.76670	$5.04522
76	$4.33812	$4.48833	$4.64418	$4.92143	$5.20085	$5.50884
77	$4.72228	$4.88784	$5.05969	$5.36591	$5.67454	$6.01504
78	$5.09341	$5.27236	$5.45821	$5.79001	$6.12456	$6.49421
79	$5.49373	$5.68713	$5.88815	$6.24764	$6.61028	$7.01154
80	$5.92549	$6.13453	$6.35190	$6.74142	$7.13450	$7.57013
81	$6.39117	$6.61712	$6.85219	$7.27424	$7.70028	$8.17319
82	$6.89347	$7.13769	$7.39192	$7.84915	$8.31095	$8.82429
83	$7.38618	$7.64698	$7.91869	$8.40814	$8.90275	$9.45371
84	$7.91412	$8.19264	$8.48300	$9.00693	$9.53667	$10.12801

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$10.38085	$11.23212	$11.48634	$11.62202	$11.78668	$11.94200	$12.09680
31	$10.39972	$11.25256	$11.50757	$11.64337	$11.80835	$11.96392	$12.11902
32	$10.41718	$11.27150	$11.52721	$11.66312	$11.82836	$11.98423	$12.13960
33	$10.43322	$11.28886	$11.54526	$11.68122	$11.84675	$12.00282	$12.15844
34	$10.44780	$11.30457	$11.56165	$11.69764	$11.86339	$12.01969	$12.17552
35	$10.46083	$11.31862	$11.57634	$11.71235	$11.87831	$12.03474	$12.19077
36	$10.25117	$11.09210	$11.34239	$11.47412	$11.63575	$11.78845	$11.94071
37	$10.04573	$10.87015	$11.11316	$11.24076	$11.39816	$11.54717	$11.69578
38	$9.84442	$10.65260	$10.88859	$11.01212	$11.16543	$11.31085	$11.45585
39	$9.64712	$10.43942	$10.66854	$10.78816	$10.93743	$11.07937	$11.22086
40	$9.45375	$10.23053	$10.45292	$10.56871	$10.71411	$10.85260	$10.99067
41	$9.26430	$10.02578	$10.24169	$10.35376	$10.49534	$10.63049	$10.76523
42	$9.07865	$9.82514	$10.03471	$10.14317	$10.28104	$10.41292	$10.54440
43	$8.89669	$9.62853	$9.83193	$9.93687	$10.07112	$10.19980	$10.32812
44	$8.71837	$9.43582	$9.63323	$9.73476	$9.86548	$9.99104	$10.11625
45	$8.54365	$9.24701	$9.43856	$9.53676	$9.66403	$9.78655	$9.90873
46	$7.92849	$8.58039	$8.75257	$8.83950	$8.95660	$9.06965	$9.18235
47	$7.35765	$7.96182	$8.11644	$8.19324	$8.30097	$8.40526	$8.50925
48	$6.82788	$7.38785	$7.52656	$7.59420	$7.69332	$7.78951	$7.88546
49	$6.33627	$6.85525	$6.97953	$7.03897	$7.13015	$7.21889	$7.30741
50	$5.88005	$6.36105	$6.47226	$6.52434	$6.60821	$6.69010	$6.77171
51	$5.45667	$5.90247	$6.00187	$6.04731	$6.12448	$6.20001	$6.27532
52	$5.06381	$5.47699	$5.56566	$5.60520	$5.67616	$5.74583	$5.81529
53	$4.69920	$5.08213	$5.16115	$5.19536	$5.26067	$5.32492	$5.38900
54	$4.36085	$4.71575	$4.78604	$4.81553	$4.87558	$4.93485	$4.99397
55	$4.04685	$4.37579	$4.43820	$4.46346	$4.51867	$4.57336	$4.62786
56	$3.67091	$3.96500	$4.02644	$4.05231	$4.10194	$4.15099	$4.19992
57	$3.32987	$3.59278	$3.65282	$3.67906	$3.72364	$3.76768	$3.81157
58	$3.02049	$3.25549	$3.31390	$3.34017	$3.38022	$3.41972	$3.45910
59	$2.73991	$2.94987	$3.00642	$3.03249	$3.06847	$3.10392	$3.13925
60	$2.48536	$2.67294	$2.72749	$2.75317	$2.78549	$2.81728	$2.84898
61	$2.25447	$2.42203	$2.47440	$2.49957	$2.52860	$2.55709	$2.58550
62	$2.04500	$2.19463	$2.24482	$2.26934	$2.29539	$2.32094	$2.34644
63	$2.16959	$2.32980	$2.38387	$2.41009	$2.43800	$2.46538	$2.49267
64	$2.30176	$2.47333	$2.53152	$2.55959	$2.58945	$2.61878	$2.64803
65	$2.44198	$2.62565	$2.68835	$2.71834	$2.75030	$2.78174	$2.81307
66	$2.59074	$2.78738	$2.85487	$2.88694	$2.92116	$2.95482	$2.98838
67	$2.74856	$2.95907	$3.03168	$3.06598	$3.10263	$3.13868	$3.17461
68	$2.98979	$3.21865	$3.29806	$3.33529	$3.37509	$3.41429	$3.45338
69	$3.25220	$3.50102	$3.58790	$3.62828	$3.67148	$3.71411	$3.75662
70	$3.53767	$3.80813	$3.90316	$3.94698	$3.99390	$4.04026	$4.08649
71	$3.84817	$4.14223	$4.24611	$4.29363	$4.34463	$4.39502	$4.44534
72	$4.18593	$4.50560	$4.61923	$4.67077	$4.72616	$4.78101	$4.83567
73	$4.57547	$4.92992	$5.05646	$5.11336	$5.17448	$5.23523	$5.29577
74	$5.00125	$5.39420	$5.53510	$5.59785	$5.66533	$5.73258	$5.79960
75	$5.46665	$5.90221	$6.05906	$6.12828	$6.20277	$6.27719	$6.35142
76	$5.97535	$6.45808	$6.63261	$6.70898	$6.79116	$6.87357	$6.95573
77	$6.53140	$7.06626	$7.26047	$7.34467	$7.43537	$7.52658	$7.61752
78	$7.05570	$7.63889	$7.85135	$7.94297	$8.04215	$8.14204	$8.24163
79	$7.62209	$8.25793	$8.49031	$8.59004	$8.69846	$8.80783	$8.91686
80	$8.23393	$8.92710	$9.18129	$9.28978	$9.40833	$9.52807	$9.64741
81	$8.89491	$9.65052	$9.92851	$10.04652	$10.17613	$10.30719	$10.43784
82	$9.60893	$10.43253	$10.73652	$10.86492	$11.00659	$11.15000	$11.29297
83	$10.29742	$11.18650	$11.51470	$11.65286	$11.80660	$11.96248	$12.11791
84	$11.03524	$11.99492	$12.34930	$12.49792	$12.66475	$12.83420	$13.00309

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$22.12558	$23.01710	$24.70517	$25.95859	$27.62167	$29.06106
31	$22.29101	$23.18895	$24.88973	$26.15193	$27.82673	$29.27623
32	$22.45732	$23.36170	$25.07521	$26.34625	$28.03270	$29.49243
33	$22.62448	$23.53530	$25.26160	$26.54149	$28.23965	$29.70962
34	$22.79250	$23.70978	$25.44893	$26.73767	$28.44756	$29.92779
35	$22.96136	$23.88512	$25.63717	$26.93480	$28.65641	$30.14688
36	$23.08742	$24.01781	$25.78545	$27.09435	$28.83019	$30.33319
37	$23.21418	$24.15124	$25.93462	$27.25482	$29.00500	$30.52063
38	$23.34160	$24.28541	$26.08460	$27.41625	$29.18089	$30.70923
39	$23.46974	$24.42033	$26.23551	$27.57861	$29.35783	$30.89899
40	$23.59860	$24.55599	$26.38726	$27.74197	$29.53587	$31.08992
41	$23.72816	$24.69241	$26.53989	$27.90626	$29.71497	$31.28206
42	$23.85840	$24.82959	$26.69339	$28.07158	$29.89515	$31.47534
43	$23.98938	$24.96751	$26.84782	$28.23783	$30.07644	$31.66985
44	$24.12111	$25.10621	$27.00310	$28.40508	$30.25882	$31.86556
45	$24.25351	$25.24569	$27.15929	$28.57332	$30.44231	$32.06247
46	$24.47907	$25.48058	$27.41587	$28.84324	$30.72919	$32.36516
47	$24.70669	$25.71764	$27.67486	$29.11572	$31.01876	$32.67071
48	$24.93643	$25.95691	$27.93628	$29.39077	$31.31108	$32.97917
49	$25.16832	$26.19843	$28.20020	$29.66844	$31.60615	$33.29053
50	$25.40234	$26.44216	$28.46659	$29.94869	$31.90398	$33.60483
51	$25.63859	$26.68818	$28.73550	$30.23160	$32.20464	$33.92209
52	$25.87699	$26.93647	$29.00696	$30.51720	$32.50811	$34.24235
53	$26.11762	$27.18708	$29.28098	$30.80550	$32.81445	$34.56564
54	$26.36049	$27.44004	$29.55757	$31.09651	$33.12367	$34.89197
55	$26.60559	$27.69533	$29.83681	$31.39027	$33.43583	$35.22138
56	$26.63311	$27.72055	$29.86603	$31.41550	$33.45200	$35.23127
57	$26.66063	$27.74580	$29.89531	$31.44072	$33.46815	$35.24119
58	$26.68820	$27.77108	$29.92459	$31.46600	$33.48431	$35.25110
59	$26.71581	$27.79636	$29.95391	$31.49129	$33.50050	$35.26103
60	$26.74343	$27.82169	$29.98326	$31.51659	$33.51668	$35.27095
61	$26.77109	$27.84702	$30.01263	$31.54190	$33.53288	$35.28088
62	$26.79876	$27.87237	$30.04204	$31.56723	$33.54907	$35.29077
63	$26.77215	$27.83900	$30.00896	$31.52275	$33.48640	$35.21534
64	$26.74559	$27.80562	$29.97593	$31.47834	$33.42386	$35.14005
65	$26.71904	$27.77233	$29.94294	$31.43398	$33.36145	$35.06491
66	$26.69254	$27.73905	$29.90993	$31.38967	$33.29913	$34.98994
67	$26.66604	$27.70582	$29.87703	$31.34543	$33.23692	$34.91513
68	$26.73513	$27.76914	$29.95175	$31.40877	$33.28104	$34.94744
69	$26.80441	$27.83260	$30.02666	$31.47226	$33.32518	$34.97980
70	$26.87387	$27.89619	$30.10176	$31.53584	$33.36942	$35.01218
71	$26.94350	$27.95995	$30.17707	$31.59957	$33.41368	$35.04460
72	$27.01334	$28.02385	$30.25253	$31.66343	$33.45803	$35.07704
73	$27.41328	$28.42872	$30.70581	$32.12085	$33.91344	$35.53891
74	$27.81915	$28.83945	$31.16588	$32.58490	$34.37508	$36.00688
75	$28.23104	$29.25611	$31.63282	$33.05563	$34.84296	$36.48100
76	$28.64903	$29.67881	$32.10679	$33.53319	$35.31724	$36.96137
77	$29.07322	$30.10760	$32.58784	$34.01762	$35.79796	$37.44807
78	$29.01552	$30.01986	$32.50158	$33.88103	$35.58746	$37.18371
79	$28.95795	$29.93237	$32.41557	$33.74499	$35.37819	$36.92119
80	$28.90052	$29.84512	$32.32975	$33.60952	$35.17016	$36.66052
81	$28.84317	$29.75817	$32.24418	$33.47458	$34.96336	$36.40172
82	$28.78596	$29.67143	$32.15883	$33.34015	$34.75777	$36.14473
83	$28.77235	$29.61114	$32.09541	$33.20155	$34.51105	$35.81470
84	$28.75877	$29.55098	$32.03212	$33.06355	$34.26611	$35.48765

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$29.97400	$30.92485	$31.75316	$33.58073	$35.14369	$37.00294
31	$30.19570	$31.15328	$31.98711	$33.82785	$35.40144	$37.27372
32	$30.41844	$31.38272	$32.22204	$34.07600	$35.66028	$37.54557
33	$30.64217	$31.61320	$32.45800	$34.32525	$35.92016	$37.81852
34	$30.86693	$31.84466	$32.69497	$34.57551	$36.18106	$38.09252
35	$31.09264	$32.07710	$32.93291	$34.82678	$36.44300	$38.36752
36	$31.28706	$32.27963	$33.14126	$35.05165	$36.67815	$38.61506
37	$31.48266	$32.48343	$33.35090	$35.27793	$36.91483	$38.86420
38	$31.67952	$32.68851	$33.56188	$35.50570	$37.15301	$39.11495
39	$31.87760	$32.89487	$33.77420	$35.73493	$37.39278	$39.36728
40	$32.07693	$33.10259	$33.98784	$35.96567	$37.63404	$39.62129
41	$32.27749	$33.31155	$34.20286	$36.19787	$37.87687	$39.87692
42	$32.47929	$33.52187	$34.41925	$36.43158	$38.12127	$40.13418
43	$32.68240	$33.73349	$34.63698	$36.66679	$38.36728	$40.39313
44	$32.88671	$33.94648	$34.85608	$36.90350	$38.61484	$40.65374
45	$33.09234	$34.16081	$35.07658	$37.14178	$38.86401	$40.91602
46	$33.40645	$34.48521	$35.40732	$37.49552	$39.23026	$41.29899
47	$33.72353	$34.81270	$35.74119	$37.85263	$39.59999	$41.68555
48	$34.04362	$35.14328	$36.07820	$38.21314	$39.97318	$42.07573
49	$34.36677	$35.47703	$36.41837	$38.57708	$40.34988	$42.46953
50	$34.69297	$35.81392	$36.76176	$38.94450	$40.73013	$42.86704
51	$35.02226	$36.15401	$37.10840	$39.31542	$41.11399	$43.26828
52	$35.35466	$36.49734	$37.45827	$39.68985	$41.50146	$43.67326
53	$35.69024	$36.84396	$37.81149	$40.06787	$41.89255	$44.08204
54	$36.02899	$37.19381	$38.16803	$40.44948	$42.28734	$44.49463
55	$36.37098	$37.54705	$38.52791	$40.83474	$42.68587	$44.91112
56	$36.37897	$37.55064	$38.52254	$40.82705	$42.66548	$44.88140
57	$36.38691	$37.55421	$38.51714	$40.81936	$42.64506	$44.85172
58	$36.39489	$37.55780	$38.51177	$40.81166	$42.62469	$44.82205
59	$36.40285	$37.56140	$38.50637	$40.80397	$42.60432	$44.79239
60	$36.41082	$37.56498	$38.50100	$40.79630	$42.58394	$44.76279
61	$36.41879	$37.56854	$38.49561	$40.78859	$42.56359	$44.73318
62	$36.42678	$37.57213	$38.49023	$40.78092	$42.54325	$44.70358
63	$36.34612	$37.48264	$38.38510	$40.66811	$42.40739	$44.55000
64	$36.26570	$37.39335	$38.28025	$40.55561	$42.27197	$44.39690
65	$36.18541	$37.30430	$38.17567	$40.44340	$42.13695	$44.24434
66	$36.10527	$37.21545	$38.07140	$40.33153	$42.00238	$44.09232
67	$36.02536	$37.12681	$37.96741	$40.21994	$41.86827	$43.94083
68	$36.05432	$37.14722	$37.96692	$40.21789	$41.83648	$43.88766
69	$36.08328	$37.16768	$37.96640	$40.21579	$41.80473	$43.83462
70	$36.11229	$37.18815	$37.96594	$40.21373	$41.77304	$43.78162
71	$36.14132	$37.20863	$37.96544	$40.21167	$41.74131	$43.72868
72	$36.17036	$37.22911	$37.96495	$40.20959	$41.70964	$43.67580
73	$36.64366	$37.70512	$38.41897	$40.69274	$42.16322	$44.11893
74	$37.12317	$38.18723	$38.87846	$41.18170	$42.62172	$44.56654
75	$37.60892	$38.67551	$39.34342	$41.67653	$43.08522	$45.01871
76	$38.10106	$39.17000	$39.81396	$42.17732	$43.55377	$45.47545
77	$38.59960	$39.67086	$40.29013	$42.68412	$44.02737	$45.93681
78	$38.30833	$39.34100	$39.89263	$42.24105	$43.48146	$45.31032
79	$38.01922	$39.01388	$39.49907	$41.80261	$42.94231	$44.69236
80	$37.73232	$38.68946	$39.10942	$41.36871	$42.40985	$44.08285
81	$37.44758	$38.36778	$38.72358	$40.93932	$41.88400	$43.48163
82	$37.16498	$38.04874	$38.34156	$40.51438	$41.36465	$42.88861
83	$36.78926	$37.61281	$37.81020	$39.89809	$40.63895	$42.22149
84	$36.41733	$37.18189	$37.28620	$39.29119	$39.92598	$41.56478

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$39.52653	$42.22292	$42.88603	$43.29903	$43.83989	$44.36922	$44.89698
31	$39.81448	$42.52949	$43.19713	$43.61285	$44.15746	$44.69054	$45.22202
32	$40.10352	$42.83717	$43.50932	$43.92775	$44.47613	$45.01299	$45.54820
33	$40.39364	$43.14595	$43.82266	$44.24374	$44.79592	$45.33652	$45.87551
34	$40.68482	$43.45579	$44.13703	$44.56080	$45.11676	$45.66113	$46.20386
35	$40.97699	$43.76665	$44.45247	$44.87888	$45.43865	$45.98677	$46.53325
36	$41.23542	$44.03637	$44.71621	$45.14301	$45.70496	$46.25574	$46.80484
37	$41.49549	$44.30775	$44.98152	$45.40870	$45.97283	$46.52626	$47.07801
38	$41.75717	$44.58079	$45.24836	$45.67592	$46.24226	$46.79838	$47.35281
39	$42.02052	$44.85551	$45.51682	$45.94476	$46.51330	$47.07206	$47.62920
40	$42.28555	$45.13194	$45.78687	$46.21517	$46.78591	$47.34736	$47.90717
41	$42.55218	$45.41006	$46.05850	$46.48715	$47.06010	$47.62429	$48.18678
42	$42.82057	$45.68990	$46.33176	$46.76074	$47.33593	$47.90283	$48.46803
43	$43.09060	$45.97147	$46.60663	$47.03596	$47.61333	$48.18299	$48.75091
44	$43.36236	$46.25475	$46.88315	$47.31278	$47.89241	$48.46478	$49.03546
45	$43.63582	$46.53980	$47.16129	$47.59122	$48.17307	$48.74823	$49.32165
46	$44.03458	$46.95674	$47.58354	$48.01480	$48.60129	$49.18149	$49.75992
47	$44.43699	$47.37745	$48.00956	$48.44218	$49.03333	$49.61858	$50.20208
48	$44.84305	$47.80189	$48.43941	$48.87332	$49.46916	$50.05954	$50.64814
49	$45.25282	$48.23015	$48.87309	$49.30834	$49.90891	$50.50446	$51.09819
50	$45.66633	$48.66227	$49.31065	$49.74721	$50.35256	$50.95330	$51.55227
51	$46.08367	$49.09823	$49.75215	$50.18997	$50.80015	$51.40615	$52.01033
52	$46.50477	$49.53811	$50.19758	$50.63672	$51.25172	$51.86302	$52.47249
53	$46.92974	$49.98194	$50.64703	$51.08739	$51.70729	$52.32393	$52.93875
54	$47.35857	$50.42974	$51.10048	$51.54211	$52.16692	$52.78897	$53.40914
55	$47.79136	$50.88152	$51.55798	$52.00087	$52.63063	$53.25813	$53.88372
56	$47.74199	$50.81775	$51.49465	$51.93387	$52.56328	$53.19077	$53.81636
57	$47.69270	$50.75405	$51.43138	$51.86697	$52.49601	$53.12349	$53.74910
58	$47.64342	$50.69045	$51.36820	$51.80012	$52.42885	$53.05633	$53.68192
59	$47.59419	$50.62690	$51.30508	$51.73338	$52.36175	$52.98921	$53.61482
60	$47.54504	$50.56345	$51.24204	$51.66673	$52.29473	$52.92221	$53.54780
61	$47.49593	$50.50009	$51.17907	$51.60017	$52.22780	$52.85528	$53.48088
62	$47.44687	$50.43679	$51.11621	$51.53367	$52.16096	$52.78844	$53.41401
63	$47.25981	$50.21953	$50.89484	$51.30561	$51.93069	$52.55638	$53.18020
64	$47.07343	$50.00317	$50.67440	$51.07853	$51.70143	$52.32536	$52.94740
65	$46.88781	$49.78777	$50.45491	$50.85247	$51.47319	$52.09534	$52.71565
66	$46.70292	$49.57330	$50.23639	$50.62740	$51.24594	$51.86635	$52.48489
67	$46.51876	$49.35975	$50.01880	$50.40335	$51.01972	$51.63836	$52.25515
68	$46.41380	$49.21280	$49.85974	$50.23442	$50.84959	$51.46763	$52.08382
69	$46.30908	$49.06629	$49.70116	$50.06604	$50.68005	$51.29749	$51.91307
70	$46.20463	$48.92021	$49.54310	$49.89822	$50.51106	$51.12788	$51.74288
71	$46.10039	$48.77457	$49.38553	$49.73098	$50.34265	$50.95885	$51.57324
72	$45.99637	$48.62938	$49.22847	$49.56430	$50.17477	$50.79038	$51.40414
73	$46.37860	$48.96984	$49.54987	$49.87368	$50.49207	$51.11618	$51.73845
74	$46.76401	$49.31266	$49.87341	$50.18497	$50.81137	$51.44410	$52.07490
75	$47.15262	$49.65789	$50.19902	$50.49818	$51.13269	$51.77409	$52.41358
76	$47.54447	$50.00558	$50.52678	$50.81339	$51.45606	$52.10621	$52.75443
77	$47.93955	$50.35566	$50.85664	$51.13055	$51.78144	$52.44046	$53.09750
78	$47.16259	$49.45512	$49.91356	$50.16249	$50.80606	$51.45846	$52.10888
79	$46.39821	$48.57069	$48.98795	$49.21274	$49.84905	$50.49486	$51.13868
80	$45.64621	$47.70206	$48.07951	$48.28100	$48.91006	$49.54925	$50.18655
81	$44.90643	$46.84899	$47.18791	$47.36688	$47.98877	$48.62138	$49.25215
82	$44.17861	$46.01115	$46.31287	$46.47008	$47.08480	$47.71090	$48.33513
83	$43.69572	$45.63218	$45.92719	$46.07515	$46.69306	$47.32286	$47.95080
84	$43.21812	$45.25634	$45.54472	$45.68355	$46.30457	$46.93800	$47.56949

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$6.90792	$7.16463	$7.72904	$8.21575	$8.68663	$9.24401
31	$6.97368	$7.23215	$7.80140	$8.29205	$8.76595	$9.32785
32	$7.03988	$7.30012	$7.87419	$8.36883	$8.84567	$9.41214
33	$7.10653	$7.36855	$7.94747	$8.44607	$8.92584	$9.49687
34	$7.17366	$7.43743	$8.02118	$8.52374	$9.00641	$9.58203
35	$7.24122	$7.50674	$8.09537	$8.60188	$9.08741	$9.66759
36	$7.38451	$7.65520	$8.25750	$8.77537	$9.27004	$9.86369
37	$7.53063	$7.80660	$8.42290	$8.95235	$9.45638	$10.06379
38	$7.67964	$7.96100	$8.59159	$9.13290	$9.64646	$10.26792
39	$7.83160	$8.11844	$8.76366	$9.31707	$9.84035	$10.47621
40	$7.98659	$8.27899	$8.93916	$9.50499	$10.03814	$10.68869
41	$8.14462	$8.44273	$9.11819	$9.69669	$10.23990	$10.90551
42	$8.30579	$8.60969	$9.30081	$9.89224	$10.44569	$11.12672
43	$8.47017	$8.77998	$9.48710	$10.09175	$10.65566	$11.35241
44	$8.63776	$8.95361	$9.67709	$10.29528	$10.86984	$11.58271
45	$8.80868	$9.13068	$9.87090	$10.50289	$11.08831	$11.81766
46	$9.00788	$9.33613	$10.09555	$10.74327	$11.33888	$12.08668
47	$9.21158	$9.54617	$10.32528	$10.98914	$11.59514	$12.36183
48	$9.41991	$9.76095	$10.56024	$11.24061	$11.85717	$12.64326
49	$9.63290	$9.98056	$10.80056	$11.49785	$12.12514	$12.93106
50	$9.85074	$10.20511	$11.04633	$11.76099	$12.39916	$13.22543
51	$10.07351	$10.43472	$11.29771	$12.03014	$12.67934	$13.52649
52	$10.30131	$10.66950	$11.55480	$12.30546	$12.96587	$13.83445
53	$10.53424	$10.90954	$11.81777	$12.58708	$13.25888	$14.14937
54	$10.77247	$11.15500	$12.08668	$12.87514	$13.55854	$14.47146
55	$11.01608	$11.40597	$12.36174	$13.16978	$13.86493	$14.80092
56	$11.16112	$11.55246	$12.52349	$13.34254	$14.03694	$14.98618
57	$11.30809	$11.70083	$12.68734	$13.51756	$14.21111	$15.17373
58	$11.45698	$11.85114	$12.85338	$13.69490	$14.38743	$15.36366
59	$11.60784	$12.00334	$13.02151	$13.87456	$14.56596	$15.55596
60	$11.76066	$12.15750	$13.19190	$14.05658	$14.74668	$15.75064
61	$11.91551	$12.31363	$13.36450	$14.24096	$14.92965	$15.94780
62	$12.07241	$12.47179	$13.53938	$14.42779	$15.11489	$16.14740
63	$12.19522	$12.59234	$13.67517	$14.57297	$15.25037	$16.29481
64	$12.31931	$12.71408	$13.81231	$14.71958	$15.38707	$16.44355
65	$12.44462	$12.83694	$13.95084	$14.86768	$15.52499	$16.59367
66	$12.57124	$12.96105	$14.09075	$15.01730	$15.66413	$16.74516
67	$12.69913	$13.08634	$14.23204	$15.16839	$15.80454	$16.89801
68	$12.86055	$13.24239	$14.41091	$15.36019	$15.97730	$17.08816
69	$13.02402	$13.40032	$14.59201	$15.55442	$16.15194	$17.28046
70	$13.18951	$13.56014	$14.77540	$15.75112	$16.32849	$17.47490
71	$13.35717	$13.72183	$14.96109	$15.95027	$16.50697	$17.67154
72	$13.52696	$13.88547	$15.14912	$16.15195	$16.68738	$17.87038
73	$13.84746	$14.19979	$15.50956	$16.54086	$17.05031	$18.27101
74	$14.17556	$14.52125	$15.87855	$16.93911	$17.42108	$18.68065
75	$14.51143	$14.84995	$16.25634	$17.34697	$17.79992	$19.09945
76	$14.85527	$15.18612	$16.64310	$17.76465	$18.18704	$19.52767
77	$15.20726	$15.52988	$17.03909	$18.19236	$18.58255	$19.96546
78	$15.28794	$15.58064	$17.11492	$18.27201	$18.58929	$19.98230
79	$15.36907	$15.63156	$17.19109	$18.35203	$18.59606	$19.99915
80	$15.45064	$15.68263	$17.26761	$18.43238	$18.60279	$20.01603
81	$15.53261	$15.73387	$17.34447	$18.51309	$18.60957	$20.03289
82	$15.61503	$15.78531	$17.42168	$18.59414	$18.61633	$20.04980
83	$15.69824	$15.82009	$17.48146	$18.65021	$18.67247	$19.99928
84	$15.78194	$15.85499	$17.54144	$18.70644	$18.72877	$19.94889

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$9.53539	$9.81747	$10.11507	$10.72174	$11.27977	$11.90990
31	$9.62141	$9.90539	$10.20503	$10.81644	$11.37851	$12.01323
32	$9.70788	$9.99372	$10.29538	$10.91152	$11.47762	$12.11693
33	$9.79477	$10.08250	$10.38615	$11.00701	$11.57705	$12.22102
34	$9.88207	$10.17164	$10.47731	$11.10288	$11.67687	$12.32542
35	$9.96981	$10.26120	$10.56885	$11.19913	$11.77705	$12.43010
36	$10.17236	$10.46959	$10.78342	$11.42781	$12.01790	$12.68443
37	$10.37900	$10.68219	$11.00238	$11.66118	$12.26366	$12.94396
38	$10.58984	$10.89911	$11.22578	$11.89931	$12.51447	$13.20880
39	$10.80496	$11.12044	$11.45370	$12.14228	$12.77038	$13.47908
40	$11.02445	$11.34627	$11.68624	$12.39025	$13.03154	$13.75487
41	$11.24841	$11.57668	$11.92351	$12.64327	$13.29806	$14.03631
42	$11.47693	$11.81178	$12.16560	$12.90145	$13.57001	$14.32349
43	$11.71005	$12.05164	$12.41261	$13.16489	$13.84752	$14.61656
44	$11.94795	$12.29638	$12.66464	$13.43374	$14.13069	$14.91564
45	$12.19067	$12.54607	$12.92177	$13.70806	$14.41969	$15.22082
46	$12.46818	$12.83049	$13.21369	$14.01899	$14.74592	$15.56433
47	$12.75199	$13.12140	$13.51218	$14.33699	$15.07951	$15.91557
48	$13.04226	$13.41882	$13.81742	$14.66220	$15.42064	$16.27476
49	$13.33916	$13.72305	$14.12955	$14.99476	$15.76954	$16.64201
50	$13.64279	$14.03413	$14.44875	$15.33489	$16.12628	$17.01758
51	$13.95338	$14.35231	$14.77514	$15.68270	$16.49111	$17.40162
52	$14.27099	$14.67767	$15.10893	$16.03845	$16.86419	$17.79434
53	$14.59586	$15.01041	$15.45023	$16.40225	$17.24572	$18.19591
54	$14.92810	$15.35072	$15.79926	$16.77431	$17.63587	$18.60654
55	$15.26792	$15.69872	$16.15618	$17.15479	$18.03486	$19.02644
56	$15.45743	$15.88953	$16.34882	$17.35941	$18.24583	$19.24585
57	$15.64927	$16.08268	$16.54377	$17.56649	$18.45926	$19.46777
58	$15.84351	$16.27815	$16.74105	$17.77602	$18.67519	$19.69225
59	$16.04014	$16.47602	$16.94069	$17.98808	$18.89364	$19.91931
60	$16.23924	$16.67632	$17.14268	$18.20263	$19.11468	$20.14901
61	$16.44081	$16.87901	$17.34709	$18.41976	$19.33827	$20.38136
62	$16.64485	$17.08418	$17.55395	$18.63949	$19.56448	$20.61636
63	$16.79391	$17.23042	$17.69801	$18.79242	$19.71806	$20.77293
64	$16.94434	$17.37794	$17.84325	$18.94660	$19.87284	$20.93067
65	$17.09608	$17.52672	$17.98969	$19.10204	$20.02883	$21.08963
66	$17.24919	$17.67677	$18.13733	$19.25878	$20.18605	$21.24980
67	$17.40367	$17.82808	$18.28618	$19.41678	$20.34451	$21.41118
68	$17.59468	$18.01272	$18.46534	$19.60744	$20.53292	$21.60068
69	$17.78779	$18.19925	$18.64628	$19.79998	$20.72308	$21.79187
70	$17.98304	$18.38771	$18.82897	$19.99441	$20.91499	$21.98476
71	$18.18041	$18.57815	$19.01344	$20.19074	$21.10872	$22.17934
72	$18.37997	$18.77054	$19.19976	$20.38901	$21.30420	$22.37566
73	$18.78624	$19.16947	$19.59304	$20.80993	$21.72701	$22.80557
74	$19.20150	$19.57689	$19.99442	$21.23952	$22.15819	$23.24373
75	$19.62594	$19.99299	$20.40403	$21.67797	$22.59796	$23.69034
76	$20.05977	$20.41790	$20.82199	$22.12550	$23.04643	$24.14552
77	$20.50319	$20.85187	$21.24854	$22.58224	$23.50381	$24.60943
78	$20.50431	$20.82054	$21.18595	$22.50819	$23.38660	$24.45717
79	$20.50543	$20.78924	$21.12356	$22.43439	$23.26997	$24.30584
80	$20.50657	$20.75800	$21.06135	$22.36084	$23.15396	$24.15549
81	$20.50769	$20.72683	$20.99930	$22.28752	$23.03849	$24.00602
82	$20.50882	$20.69568	$20.93746	$22.21444	$22.92359	$23.85748
83	$20.43020	$20.56781	$20.76094	$22.00347	$22.63930	$23.51666
84	$20.35188	$20.44070	$20.58591	$21.79448	$22.35850	$23.18069

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$12.79523	$13.70379	$13.91906	$14.05129	$14.23162	$14.40631	$14.58047
31	$12.90490	$13.81989	$14.03677	$14.16973	$14.35139	$14.52737	$14.70281
32	$13.01485	$13.93628	$14.15469	$14.28842	$14.47137	$14.64867	$14.82541
33	$13.12509	$14.05292	$14.27289	$14.40737	$14.59162	$14.77019	$14.94824
34	$13.23566	$14.16981	$14.39132	$14.52650	$14.71209	$14.89194	$15.07125
35	$13.34647	$14.28691	$14.50999	$14.64587	$14.83272	$15.01382	$15.19439
36	$13.61814	$14.57562	$14.79977	$14.93713	$15.12714	$15.31160	$15.49553
37	$13.89534	$14.87013	$15.09534	$15.23418	$15.42741	$15.61530	$15.80264
38	$14.17819	$15.17061	$15.39683	$15.53713	$15.73365	$15.92502	$16.11582
39	$14.46679	$15.47716	$15.70434	$15.84609	$16.04598	$16.24088	$16.43521
40	$14.76128	$15.78991	$16.01797	$16.16120	$16.36449	$16.56300	$16.76093
41	$15.06175	$16.10899	$16.33788	$16.48260	$16.68931	$16.89153	$17.09311
42	$15.36834	$16.43448	$16.66417	$16.81038	$17.02060	$17.22654	$17.43187
43	$15.68117	$16.76658	$16.99699	$17.14467	$17.35846	$17.56823	$17.77736
44	$16.00037	$17.10537	$17.33643	$17.48561	$17.70302	$17.91668	$18.12965
45	$16.32606	$17.45102	$17.68268	$17.83334	$18.05444	$18.27201	$18.48896
46	$16.69133	$17.83725	$18.07119	$18.22339	$18.44893	$18.67118	$18.89270
47	$17.06476	$18.23204	$18.46822	$18.62195	$18.85208	$19.07902	$19.30529
48	$17.44655	$18.63556	$18.87399	$19.02927	$19.26401	$19.49577	$19.72684
49	$17.83690	$19.04805	$19.28866	$19.44548	$19.68493	$19.92163	$20.15762
50	$18.23595	$19.46963	$19.71246	$19.87080	$20.11506	$20.35679	$20.59780
51	$18.64393	$19.90055	$20.14554	$20.30540	$20.55458	$20.80148	$21.04763
52	$19.06106	$20.34100	$20.58817	$20.74951	$21.00372	$21.25585	$21.50723
53	$19.48752	$20.79121	$21.04052	$21.20335	$21.46267	$21.72018	$21.97687
54	$19.92352	$21.25139	$21.50279	$21.66710	$21.93166	$22.19462	$22.45679
55	$20.36927	$21.72174	$21.97523	$22.14100	$22.41088	$22.67943	$22.94719
56	$20.59696	$21.95689	$22.20940	$22.37426	$22.64688	$22.91832	$23.18892
57	$20.82719	$22.19455	$22.44603	$22.60994	$22.88539	$23.15972	$23.43323
58	$21.06003	$22.43480	$22.68524	$22.84810	$23.12640	$23.40367	$23.68011
59	$21.29541	$22.67765	$22.92696	$23.08876	$23.36996	$23.65019	$23.92959
60	$21.53347	$22.92313	$23.17128	$23.33198	$23.61606	$23.89929	$24.18167
61	$21.77419	$23.17128	$23.41819	$23.57777	$23.86477	$24.15104	$24.43644
62	$22.01757	$23.42209	$23.66773	$23.82612	$24.11610	$24.40542	$24.69388
63	$22.17279	$23.57592	$23.81776	$23.97289	$24.26479	$24.55630	$24.84692
64	$22.32911	$23.73075	$23.96872	$24.12054	$24.41445	$24.70810	$25.00088
65	$22.48651	$23.88659	$24.12069	$24.26913	$24.56499	$24.86086	$25.15584
66	$22.64502	$24.04346	$24.27355	$24.41863	$24.71647	$25.01455	$25.31173
67	$22.80465	$24.20137	$24.42744	$24.56904	$24.86890	$25.16918	$25.46859
68	$22.98521	$24.37204	$24.58691	$24.72163	$25.02372	$25.32666	$25.62866
69	$23.16722	$24.54395	$24.74742	$24.87517	$25.17953	$25.48509	$25.78974
70	$23.35067	$24.71707	$24.90899	$25.02965	$25.33629	$25.64451	$25.95183
71	$23.53556	$24.89140	$25.07160	$25.18512	$25.49403	$25.80494	$26.11495
72	$23.72192	$25.06698	$25.23529	$25.34153	$25.65276	$25.96638	$26.27907
73	$24.13953	$25.46785	$25.61023	$25.70378	$26.02124	$26.34161	$26.66100
74	$24.56448	$25.87515	$25.99074	$26.07118	$26.39506	$26.72224	$27.04845
75	$24.99692	$26.28895	$26.37690	$26.44386	$26.77423	$27.10841	$27.44156
76	$25.43697	$26.70937	$26.76878	$26.82186	$27.15886	$27.50011	$27.84036
77	$25.88476	$27.13652	$27.16649	$27.20525	$27.54899	$27.89749	$28.24497
78	$25.66081	$26.84535	$26.84957	$26.85371	$27.19538	$27.54229	$27.88819
79	$25.43877	$26.55729	$26.64449	$26.73045	$26.84630	$27.19162	$27.53589
80	$25.21869	$26.27231	$26.34153	$26.40975	$26.50170	$26.84541	$27.18807
81	$25.00049	$25.99039	$26.04205	$26.09293	$26.16152	$26.50361	$26.84465
82	$24.78419	$25.71151	$25.74597	$25.77994	$25.82572	$26.16616	$26.50555
83	$24.35130	$25.20971	$25.22920	$25.24839	$25.27424	$25.61067	$25.94604
84	$23.92601	$24.71769	$24.72279	$24.72782	$24.73455	$25.06698	$25.39839

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$4.94937	$5.12515	$5.52547	$5.86974	$6.18684	$6.57840
31	$4.98787	$5.16477	$5.56849	$5.91522	$6.23403	$6.62873
32	$5.02647	$5.20445	$5.61156	$5.96080	$6.28123	$6.67910
33	$5.06513	$5.24418	$5.65470	$6.00642	$6.32844	$6.72945
34	$5.10389	$5.28398	$5.69792	$6.05210	$6.37567	$6.77985
35	$5.14267	$5.32379	$5.74115	$6.09778	$6.42287	$6.83018
36	$5.33389	$5.52184	$5.95596	$6.32670	$6.66387	$7.08761
37	$5.53222	$5.72723	$6.17878	$6.56424	$6.91394	$7.35471
38	$5.73792	$5.94029	$6.40995	$6.81069	$7.17340	$7.63189
39	$5.95128	$6.16125	$6.64977	$7.06639	$7.44259	$7.91953
40	$6.17258	$6.39045	$6.89856	$7.33171	$7.72185	$8.21799
41	$6.40210	$6.62815	$7.15665	$7.60697	$8.01163	$8.52772
42	$6.64014	$6.87470	$7.42440	$7.89257	$8.31228	$8.84909
43	$6.88704	$7.13044	$7.70217	$8.18891	$8.62420	$9.18258
44	$7.14315	$7.39569	$7.99034	$8.49634	$8.94783	$9.52869
45	$7.40874	$7.67078	$8.28927	$8.81535	$9.28359	$9.88780
46	$7.70136	$7.97334	$8.61801	$9.16615	$9.65154	$10.28115
47	$8.00555	$8.28780	$8.95973	$9.53088	$10.03409	$10.69017
48	$8.32173	$8.61471	$9.31504	$9.91016	$10.43177	$11.11547
49	$8.65043	$8.95450	$9.68448	$10.30451	$10.84525	$11.55768
50	$8.99208	$9.30768	$10.06851	$10.71454	$11.27513	$12.01749
51	$9.34728	$9.67479	$10.46779	$11.14093	$11.72201	$12.49557
52	$9.71646	$10.05638	$10.88292	$11.58426	$12.18660	$12.99270
53	$10.10022	$10.45304	$11.31449	$12.04521	$12.66962	$13.50958
54	$10.49914	$10.86533	$11.76318	$12.52454	$13.17179	$14.04705
55	$10.91383	$11.29388	$12.22966	$13.02293	$13.69386	$14.60588
56	$11.23385	$11.62273	$12.58799	$13.40548	$14.08999	$15.02983
57	$11.56322	$11.96116	$12.95680	$13.79924	$14.49758	$15.46605
58	$11.90228	$12.30944	$13.33647	$14.20457	$14.91699	$15.91497
59	$12.25127	$12.66787	$13.72721	$14.62183	$15.34848	$16.37689
60	$12.61050	$13.03675	$14.12942	$15.05132	$15.79247	$16.85222
61	$12.98024	$13.41632	$14.54339	$15.49345	$16.24932	$17.34138
62	$13.36084	$13.80698	$14.96953	$15.94855	$16.71938	$17.84469
63	$13.70586	$14.15926	$15.35545	$16.36135	$17.14107	$18.29744
64	$14.05978	$14.52051	$15.75132	$16.78484	$17.57341	$18.76164
65	$14.42282	$14.89099	$16.15743	$17.21929	$18.01668	$19.23764
66	$14.79528	$15.27092	$16.57398	$17.66499	$18.47110	$19.72574
67	$15.17733	$15.66055	$17.00126	$18.12222	$18.93698	$20.22619
68	$15.60147	$16.09106	$17.47685	$18.63270	$19.45174	$20.78187
69	$16.03748	$16.53339	$17.96573	$19.15754	$19.98050	$21.35282
70	$16.48565	$16.98790	$18.46830	$19.69718	$20.52364	$21.93948
71	$16.94634	$17.45489	$18.98490	$20.25199	$21.08152	$22.54222
72	$17.41991	$17.93472	$19.51599	$20.82245	$21.65458	$23.16154
73	$18.08845	$18.61340	$20.27154	$21.63790	$22.47728	$24.05536
74	$18.78261	$19.31776	$21.05638	$22.48531	$23.33125	$24.98365
75	$19.50345	$20.04874	$21.87156	$23.36587	$24.21767	$25.94778
76	$20.25193	$20.80739	$22.71831	$24.28094	$25.13779	$26.94912
77	$21.02913	$21.59476	$23.59785	$25.23184	$26.09283	$27.98909
78	$21.43122	$21.98260	$24.03860	$25.70710	$26.52809	$28.46587
79	$21.84100	$22.37741	$24.48754	$26.19134	$26.97059	$28.95078
80	$22.25858	$22.77928	$24.94489	$26.68469	$27.42049	$29.44396
81	$22.68418	$23.18840	$25.41076	$27.18731	$27.87787	$29.94550
82	$23.11789	$23.60485	$25.88534	$27.69942	$28.34291	$30.45561
83	$23.54417	$23.99836	$26.32983	$28.17079	$28.74034	$30.88094
84	$23.97833	$24.39841	$26.78193	$28.65015	$29.14333	$31.31220

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$6.78146	$6.97267	$7.17492	$7.59891	$7.98176	$8.41737
31	$6.83294	$7.02529	$7.22880	$7.65576	$8.04112	$8.47970
32	$6.88445	$7.07792	$7.28261	$7.71250	$8.10040	$8.54194
33	$6.93593	$7.13048	$7.33638	$7.76918	$8.15955	$8.60404
34	$6.98739	$7.18303	$7.39009	$7.82580	$8.21858	$8.66598
35	$7.03882	$7.23546	$7.44371	$7.88228	$8.27747	$8.72774
36	$7.30435	$7.50848	$7.72469	$8.18066	$8.59115	$9.05856
37	$7.57993	$7.79183	$8.01622	$8.49034	$8.91668	$9.40195
38	$7.86589	$8.08584	$8.31881	$8.81174	$9.25453	$9.75835
39	$8.16262	$8.39095	$8.63280	$9.14530	$9.60522	$10.12826
40	$8.47059	$8.70757	$8.95863	$9.49150	$9.96917	$10.51221
41	$8.79012	$9.03615	$9.29678	$9.85079	$10.34696	$10.91067
42	$9.12173	$9.37712	$9.64767	$10.22367	$10.73903	$11.32428
43	$9.46586	$9.73096	$10.01180	$10.61070	$11.14594	$11.75353
44	$9.82295	$10.09813	$10.38970	$11.01235	$11.56832	$12.19908
45	$10.19354	$10.47919	$10.78186	$11.42921	$12.00667	$12.66150
46	$10.59940	$10.89594	$11.21024	$11.88453	$12.48477	$13.16550
47	$11.02140	$11.32928	$11.65567	$12.35798	$12.98193	$13.68960
48	$11.46022	$11.77984	$12.11878	$12.85028	$13.49889	$14.23452
49	$11.91650	$12.24835	$12.60028	$13.36221	$14.03643	$14.80118
50	$12.39094	$12.73545	$13.10094	$13.89453	$14.59535	$15.39033
51	$12.88429	$13.24194	$13.62148	$14.44805	$15.17656	$16.00296
52	$13.39727	$13.76858	$14.16270	$15.02364	$15.78092	$16.64000
53	$13.93066	$14.31616	$14.72541	$15.62212	$16.40932	$17.30236
54	$14.48533	$14.88551	$15.31053	$16.24447	$17.06273	$17.99110
55	$15.06207	$15.47752	$15.91884	$16.89163	$17.74221	$18.70728
56	$15.49881	$15.92399	$16.37588	$17.37745	$18.25030	$19.24177
57	$15.94825	$16.38334	$16.84600	$17.87729	$18.77293	$19.79153
58	$16.41071	$16.85593	$17.32963	$18.39148	$19.31054	$20.35701
59	$16.88658	$17.34219	$17.82716	$18.92048	$19.86356	$20.93864
60	$17.37626	$17.84244	$18.33897	$19.46471	$20.43239	$21.53687
61	$17.88010	$18.35714	$18.86547	$20.02456	$21.01752	$22.15222
62	$18.39859	$18.88667	$19.40708	$20.60052	$21.61940	$22.78512
63	$18.86460	$19.36087	$19.89051	$21.11541	$22.15594	$23.34865
64	$19.34240	$19.84698	$20.38598	$21.64319	$22.70580	$23.92611
65	$19.83227	$20.34530	$20.89381	$22.18412	$23.26930	$24.51787
66	$20.33459	$20.85610	$21.41427	$22.73858	$23.84680	$25.12427
67	$20.84961	$21.37975	$21.94770	$23.30692	$24.43863	$25.74565
68	$21.42126	$21.95898	$22.53592	$23.93560	$25.09175	$26.43086
69	$22.00859	$22.55393	$23.13994	$24.58121	$25.76232	$27.13432
70	$22.61200	$23.16495	$23.76013	$25.24422	$26.45083	$27.85648
71	$23.23200	$23.79257	$24.39694	$25.92514	$27.15773	$28.59789
72	$23.86897	$24.43716	$25.05083	$26.62441	$27.88352	$29.35900
73	$24.79075	$25.37194	$26.00085	$27.64464	$28.94469	$30.47347
74	$25.74818	$26.34245	$26.98694	$28.70396	$30.04623	$31.63026
75	$26.74254	$27.35009	$28.01039	$29.80390	$31.18972	$32.83091
76	$27.77535	$28.39628	$29.07266	$30.94600	$32.37670	$34.07718
77	$28.84801	$29.48251	$30.17522	$32.13182	$33.60885	$35.37074
78	$29.33239	$29.95507	$30.63768	$32.62661	$34.10072	$35.87670
79	$29.82493	$30.43517	$31.10722	$33.12900	$34.59981	$36.38989
80	$30.32573	$30.92300	$31.58399	$33.63916	$35.10619	$36.91042
81	$30.83494	$31.41863	$32.06804	$34.15716	$35.61999	$37.43840
82	$31.35272	$31.92222	$32.55950	$34.68312	$36.14131	$37.97393
83	$31.77324	$32.31347	$32.92249	$35.05453	$36.47891	$38.30440
84	$32.19938	$32.70952	$33.28945	$35.42995	$36.81968	$38.63774

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$9.02825	$9.65731	$9.82134	$9.91084	$10.03655	$10.15852	$10.28013
31	$9.09436	$9.72721	$9.89014	$9.97993	$10.10636	$10.22913	$10.35151
32	$9.16032	$9.79689	$9.95861	$10.04873	$10.17587	$10.29939	$10.42255
33	$9.22604	$9.86628	$10.02677	$10.11713	$10.24500	$10.36926	$10.49315
34	$9.29155	$9.93538	$10.09452	$10.18519	$10.31375	$10.43874	$10.56335
35	$9.35683	$10.00418	$10.16192	$10.25286	$10.38207	$10.50777	$10.63311
36	$9.71070	$10.38089	$10.54212	$10.63562	$10.76925	$10.89949	$11.02933
37	$10.07797	$10.77181	$10.93654	$11.03268	$11.17094	$11.30580	$11.44031
38	$10.45913	$11.17744	$11.34573	$11.44457	$11.58756	$11.72730	$11.86660
39	$10.85471	$11.59835	$11.77020	$11.87181	$12.01975	$12.16446	$12.30875
40	$11.26524	$12.03511	$12.21056	$12.31504	$12.46804	$12.61794	$12.76740
41	$11.69130	$12.48832	$12.66744	$12.77483	$12.93304	$13.08832	$13.24314
42	$12.13348	$12.95859	$13.14138	$13.25174	$13.41540	$13.57624	$13.73661
43	$12.59238	$13.44657	$13.63307	$13.74646	$13.91574	$14.08235	$14.24846
44	$13.06861	$13.95292	$14.14312	$14.25966	$14.43472	$14.60732	$14.77939
45	$13.56290	$14.47834	$14.67228	$14.79204	$14.97310	$15.15185	$15.33010
46	$14.10125	$15.05078	$15.25090	$15.37426	$15.56222	$15.74801	$15.93325
47	$14.66097	$15.64584	$15.85233	$15.97939	$16.17453	$16.36764	$16.56015
48	$15.24291	$16.26442	$16.47748	$16.60836	$16.81093	$17.01162	$17.21170
49	$15.84794	$16.90745	$17.12731	$17.26205	$17.47237	$17.68095	$17.88891
50	$16.47702	$17.57594	$17.80272	$17.94150	$18.15985	$18.37660	$18.59274
51	$17.13106	$18.27086	$18.50479	$18.64768	$18.87434	$19.09964	$19.32429
52	$17.81103	$18.99323	$19.23456	$19.38165	$19.61695	$19.85112	$20.08458
53	$18.51802	$19.74415	$19.99309	$20.14453	$20.38879	$20.63218	$20.87482
54	$19.25306	$20.52478	$20.78154	$20.93745	$21.19100	$21.44396	$21.69613
55	$20.01725	$21.33629	$21.60107	$21.76154	$22.02477	$22.28767	$22.54978
56	$20.58589	$21.93892	$22.20964	$22.37302	$22.64373	$22.91420	$23.18383
57	$21.17067	$22.55858	$22.83535	$23.00167	$23.28012	$23.55834	$23.83572
58	$21.77204	$23.19576	$23.47870	$23.64800	$23.93437	$24.22061	$24.50596
59	$22.39052	$23.85091	$24.14016	$24.31251	$24.60700	$24.90144	$25.19501
60	$23.02657	$24.52460	$24.82027	$24.99567	$25.29857	$25.60148	$25.90347
61	$23.68066	$25.21729	$25.51955	$25.69803	$26.00953	$26.32115	$26.63182
62	$24.35334	$25.92955	$26.23850	$26.42014	$26.74050	$27.06106	$27.38067
63	$24.95016	$26.55985	$26.87478	$27.05826	$27.38691	$27.71592	$28.04392
64	$25.56162	$27.20543	$27.52649	$27.71182	$28.04896	$28.38660	$28.72326
65	$26.18805	$27.86673	$28.19399	$28.38116	$28.72701	$29.07352	$29.41903
66	$26.82982	$28.54409	$28.87770	$29.06667	$29.42142	$29.77707	$30.13164
67	$27.48733	$29.23792	$29.57796	$29.76873	$30.13265	$30.49764	$30.86154
68	$28.20890	$29.99512	$30.33794	$30.52859	$30.90289	$31.27857	$31.65317
69	$28.94941	$30.77193	$31.11743	$31.30786	$31.69283	$32.07954	$32.46511
70	$29.70936	$31.56885	$31.91697	$32.10701	$32.50295	$32.90101	$33.29784
71	$30.48926	$32.38644	$32.73703	$32.92659	$33.33378	$33.74347	$34.15194
72	$31.28964	$33.22516	$33.57818	$33.76707	$34.18586	$34.60754	$35.02796
73	$32.46010	$34.44753	$34.79696	$34.98304	$35.41968	$35.85987	$36.29873
74	$33.67436	$35.71487	$36.05997	$36.24281	$36.69802	$37.15749	$37.61561
75	$34.93402	$37.02882	$37.36880	$37.54792	$38.02251	$38.50209	$38.98024
76	$36.24083	$38.39113	$38.72517	$38.90007	$39.39477	$39.89535	$40.39442
77	$37.59651	$39.80354	$40.13078	$40.30086	$40.81659	$41.33899	$41.85986
78	$38.10560	$40.32259	$40.63735	$40.79901	$41.32605	$41.86037	$42.39313
79	$38.62158	$40.84841	$41.15032	$41.30334	$41.84183	$42.38832	$42.93319
80	$39.14454	$41.38108	$41.66978	$41.81388	$42.36409	$42.92292	$43.48011
81	$39.67460	$41.92068	$42.19577	$42.33074	$42.89283	$43.46428	$44.03403
82	$40.21179	$42.46734	$42.72841	$42.85397	$43.42819	$44.01247	$44.59499
83	$40.52773	$42.79816	$43.06080	$43.18379	$43.76883	$44.36471	$44.95877
84	$40.84612	$43.13151	$43.39576	$43.51616	$44.11216	$44.71973	$45.32549

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$12.69883	$13.18162	$14.20547	$15.09904	$15.99726	$17.01613
31	$12.77723	$13.26267	$14.29309	$15.19214	$16.09496	$17.12012
32	$12.85570	$13.34379	$14.38073	$15.28526	$16.19265	$17.22410
33	$12.93421	$13.42491	$14.46839	$15.37841	$16.29028	$17.32802
34	$13.01277	$13.50603	$14.55607	$15.47151	$16.38788	$17.43187
35	$13.09135	$13.58718	$14.64372	$15.56462	$16.48539	$17.53563
36	$13.09375	$13.58960	$14.64982	$15.57318	$16.49354	$17.54738
37	$13.09619	$13.59201	$14.65592	$15.58177	$16.50173	$17.55914
38	$13.09863	$13.59444	$14.66199	$15.59035	$16.50989	$17.57089
39	$13.10105	$13.59685	$14.66809	$15.59893	$16.51807	$17.58266
40	$13.10348	$13.59927	$14.67420	$15.60751	$16.52626	$17.59445
41	$13.10588	$13.60169	$14.68030	$15.61613	$16.53444	$17.60624
42	$13.10831	$13.60411	$14.68640	$15.62470	$16.54263	$17.61803
43	$13.11073	$13.60653	$14.69251	$15.63331	$16.55082	$17.62985
44	$13.11316	$13.60896	$14.69863	$15.64194	$16.55902	$17.64165
45	$13.11558	$13.61136	$14.70472	$15.65054	$16.56723	$17.65347
46	$13.09724	$13.59027	$14.68584	$15.63221	$16.54173	$17.62917
47	$13.07891	$13.56920	$14.66703	$15.61392	$16.51629	$17.60493
48	$13.06064	$13.54815	$14.64823	$15.59567	$16.49085	$17.58071
49	$13.04237	$13.52715	$14.62945	$15.57742	$16.46549	$17.55650
50	$13.02413	$13.50619	$14.61069	$15.55916	$16.44014	$17.53237
51	$13.00593	$13.48523	$14.59193	$15.54098	$16.41485	$17.50824
52	$12.98773	$13.46433	$14.57320	$15.52277	$16.38959	$17.48415
53	$12.96958	$13.44345	$14.55454	$15.50461	$16.36438	$17.46008
54	$12.95144	$13.42261	$14.53586	$15.48647	$16.33919	$17.43608
55	$12.93331	$13.40182	$14.51723	$15.46835	$16.31405	$17.41209
56	$12.80669	$13.26482	$14.37333	$15.31523	$16.13708	$17.22553
57	$12.68125	$13.12922	$14.23085	$15.16361	$15.96205	$17.04096
58	$12.55709	$12.99502	$14.08978	$15.01348	$15.78889	$16.85838
59	$12.43411	$12.86219	$13.95012	$14.86488	$15.61761	$16.67775
60	$12.31236	$12.73072	$13.81186	$14.71775	$15.44822	$16.49905
61	$12.19179	$12.60058	$13.67493	$14.57205	$15.28064	$16.32230
62	$12.07241	$12.47179	$13.53938	$14.42779	$15.11489	$16.14740
63	$12.19522	$12.59234	$13.67517	$14.57297	$15.25037	$16.29481
64	$12.31931	$12.71408	$13.81231	$14.71958	$15.38707	$16.44355
65	$12.44462	$12.83694	$13.95084	$14.86768	$15.52499	$16.59367
66	$12.57124	$12.96105	$14.09075	$15.01730	$15.66413	$16.74516
67	$12.69913	$13.08634	$14.23204	$15.16839	$15.80454	$16.89801
68	$12.86055	$13.24239	$14.41091	$15.36019	$15.97730	$17.08816
69	$13.02402	$13.40032	$14.59201	$15.55442	$16.15194	$17.28046
70	$13.18951	$13.56014	$14.77540	$15.75112	$16.32849	$17.47490
71	$13.35717	$13.72183	$14.96109	$15.95027	$16.50697	$17.67154
72	$13.52696	$13.88547	$15.14912	$16.15195	$16.68738	$17.87038
73	$13.84746	$14.19979	$15.50956	$16.54086	$17.05031	$18.27101
74	$14.17556	$14.52125	$15.87855	$16.93911	$17.42108	$18.68065
75	$14.51143	$14.84995	$16.25634	$17.34697	$17.79992	$19.09945
76	$14.85527	$15.18612	$16.64310	$17.76465	$18.18704	$19.52767
77	$15.20726	$15.52988	$17.03909	$18.19236	$18.58255	$19.96546
78	$15.28794	$15.58064	$17.11492	$18.27201	$18.58929	$19.98230
79	$15.36907	$15.63156	$17.19109	$18.35203	$18.59606	$19.99915
80	$15.45064	$15.68263	$17.26761	$18.43238	$18.60279	$20.01603
81	$15.53261	$15.73387	$17.34447	$18.51309	$18.60957	$20.03289
82	$15.61503	$15.78531	$17.42168	$18.59414	$18.61633	$20.04980
83	$15.69824	$15.82009	$17.48146	$18.65021	$18.67247	$19.99928
84	$15.78194	$15.85499	$17.54144	$18.70644	$18.72877	$19.94889

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$17.56097	$18.09423	$18.65530	$19.77651	$20.82023	$21.99365
31	$17.66810	$18.20421	$18.76832	$19.89617	$20.94577	$22.12584
32	$17.77518	$18.31411	$18.88120	$20.01572	$21.07113	$22.25785
33	$17.88217	$18.42391	$18.99401	$20.13514	$21.19631	$22.38965
34	$17.98912	$18.53362	$19.10666	$20.25440	$21.32129	$22.52121
35	$18.09595	$18.64318	$19.21917	$20.37347	$21.44605	$22.65245
36	$18.10865	$18.65620	$19.23260	$20.39047	$21.46527	$22.67371
37	$18.12134	$18.66924	$19.24605	$20.40747	$21.48453	$22.69501
38	$18.13407	$18.68228	$19.25950	$20.42451	$21.50379	$22.71632
39	$18.14679	$18.69536	$19.27296	$20.44155	$21.52306	$22.73763
40	$18.15955	$18.70840	$19.28645	$20.45862	$21.54235	$22.75898
41	$18.17230	$18.72148	$19.29994	$20.47569	$21.56167	$22.78035
42	$18.18504	$18.73454	$19.31342	$20.49278	$21.58100	$22.80174
43	$18.19781	$18.74762	$19.32694	$20.50990	$21.60034	$22.82315
44	$18.21057	$18.76074	$19.34045	$20.52698	$21.61969	$22.84458
45	$18.22336	$18.77385	$19.35395	$20.54411	$21.63908	$22.86603
46	$18.19781	$18.74516	$19.32228	$20.51151	$21.60206	$22.82442
47	$18.17227	$18.71652	$19.29062	$20.47891	$21.56508	$22.78289
48	$18.14678	$18.68793	$19.25902	$20.44641	$21.52819	$22.74141
49	$18.12132	$18.65936	$19.22747	$20.41392	$21.49134	$22.70003
50	$18.09592	$18.63086	$19.19600	$20.38150	$21.45455	$22.65870
51	$18.07054	$18.60237	$19.16457	$20.34914	$21.41782	$22.61746
52	$18.04522	$18.57396	$19.13319	$20.31684	$21.38120	$22.57632
53	$18.01989	$18.54555	$19.10185	$20.28454	$21.34460	$22.53523
54	$17.99464	$18.51721	$19.07055	$20.25235	$21.30806	$22.49421
55	$17.96940	$18.48892	$19.03932	$20.22018	$21.27160	$22.45324
56	$17.77390	$18.28140	$18.81968	$19.98642	$21.01889	$22.18115
57	$17.58053	$18.07616	$18.60257	$19.75535	$20.76919	$21.91233
58	$17.38931	$17.87326	$18.38795	$19.52696	$20.52246	$21.64678
59	$17.20014	$17.67265	$18.17582	$19.30121	$20.27866	$21.38445
60	$17.01299	$17.47427	$17.96611	$19.07806	$20.03775	$21.12529
61	$16.82794	$17.27812	$17.75885	$18.85748	$19.79969	$20.86927
62	$16.64485	$17.08418	$17.55395	$18.63949	$19.56448	$20.61636
63	$16.79391	$17.23042	$17.69801	$18.79242	$19.71806	$20.77293
64	$16.94434	$17.37794	$17.84325	$18.94660	$19.87284	$20.93067
65	$17.09608	$17.52672	$17.98969	$19.10204	$20.02883	$21.08963
66	$17.24919	$17.67677	$18.13733	$19.25878	$20.18605	$21.24980
67	$17.40367	$17.82808	$18.28618	$19.41678	$20.34451	$21.41118
68	$17.59468	$18.01272	$18.46534	$19.60744	$20.53292	$21.60068
69	$17.78779	$18.19925	$18.64628	$19.79998	$20.72308	$21.79187
70	$17.98304	$18.38771	$18.82897	$19.99441	$20.91499	$21.98476
71	$18.18041	$18.57815	$19.01344	$20.19074	$21.10872	$22.17934
72	$18.37997	$18.77054	$19.19976	$20.38901	$21.30420	$22.37566
73	$18.78624	$19.16947	$19.59304	$20.80993	$21.72701	$22.80557
74	$19.20150	$19.57689	$19.99442	$21.23952	$22.15819	$23.24373
75	$19.62594	$19.99299	$20.40403	$21.67797	$22.59796	$23.69034
76	$20.05977	$20.41790	$20.82199	$22.12550	$23.04643	$24.14552
77	$20.50319	$20.85187	$21.24854	$22.58224	$23.50381	$24.60943
78	$20.50431	$20.82054	$21.18595	$22.50819	$23.38660	$24.45717
79	$20.50543	$20.78924	$21.12356	$22.43439	$23.26997	$24.30584
80	$20.50657	$20.75800	$21.06135	$22.36084	$23.15396	$24.15549
81	$20.50769	$20.72683	$20.99930	$22.28752	$23.03849	$24.00602
82	$20.50882	$20.69568	$20.93746	$22.21444	$22.92359	$23.85748
83	$20.43020	$20.56781	$20.76094	$22.00347	$22.63930	$23.51666
84	$20.35188	$20.44070	$20.58591	$21.79448	$22.35850	$23.18069

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$23.65751	$25.36686	$25.79636	$26.05267	$26.39138	$26.71836	$27.04436
31	$23.79895	$25.51781	$25.94970	$26.20724	$26.54786	$26.87672	$27.20458
32	$23.94013	$25.66843	$26.10268	$26.36144	$26.70397	$27.03469	$27.36442
33	$24.08103	$25.81872	$26.25529	$26.51527	$26.85966	$27.19226	$27.52384
34	$24.22157	$25.96859	$26.40748	$26.66864	$27.01492	$27.34936	$27.68278
35	$24.36179	$26.11800	$26.55925	$26.82156	$27.16968	$27.50594	$27.84118
36	$24.38311	$26.13698	$26.57250	$26.83273	$27.17984	$27.51556	$27.85028
37	$24.40443	$26.15597	$26.58580	$26.84389	$27.18997	$27.52519	$27.85943
38	$24.42578	$26.17497	$26.59906	$26.85509	$27.20012	$27.53482	$27.86853
39	$24.44716	$26.19400	$26.61236	$26.86626	$27.21025	$27.54448	$27.87765
40	$24.46852	$26.21303	$26.62563	$26.87746	$27.22040	$27.55409	$27.88680
41	$24.48995	$26.23210	$26.63895	$26.88865	$27.23055	$27.56374	$27.89592
42	$24.51137	$26.25114	$26.65226	$26.89984	$27.24071	$27.57337	$27.90504
43	$24.53281	$26.27023	$26.66558	$26.91105	$27.25088	$27.58301	$27.91418
44	$24.55427	$26.28933	$26.67889	$26.92227	$27.26103	$27.59267	$27.92331
45	$24.57576	$26.30842	$26.69221	$26.93347	$27.27120	$27.60231	$27.93246
46	$24.52506	$26.24708	$26.62470	$26.86230	$27.19833	$27.52823	$27.85714
47	$24.47446	$26.18586	$26.55740	$26.79129	$27.12564	$27.45433	$27.78202
48	$24.42395	$26.12481	$26.49025	$26.72052	$27.05317	$27.38061	$27.70712
49	$24.37355	$26.06389	$26.42325	$26.64989	$26.98088	$27.30711	$27.63239
50	$24.32327	$26.00311	$26.35644	$26.57945	$26.90877	$27.23381	$27.55787
51	$24.27305	$25.94247	$26.28980	$26.50922	$26.83686	$27.16072	$27.48357
52	$24.22298	$25.88200	$26.22330	$26.43917	$26.76518	$27.08779	$27.40948
53	$24.17300	$25.82164	$26.15700	$26.36930	$26.69365	$27.01507	$27.33554
54	$24.12312	$25.76142	$26.09088	$26.29959	$26.62231	$26.94256	$27.26184
55	$24.07333	$25.70135	$26.02489	$26.23009	$26.55118	$26.87023	$27.18832
56	$23.76832	$25.36265	$25.67431	$25.87236	$26.18881	$26.50343	$26.81711
57	$23.46715	$25.02839	$25.32841	$25.51950	$25.83138	$26.14164	$26.45098
58	$23.16977	$24.69854	$24.98723	$25.17147	$25.47884	$25.78477	$26.08982
59	$22.87619	$24.37305	$24.65059	$24.82818	$25.13109	$25.43280	$25.73359
60	$22.58634	$24.05185	$24.31853	$24.48956	$24.78809	$25.08563	$25.38224
61	$22.30013	$23.73488	$23.99092	$24.15555	$24.44979	$24.74319	$25.03568
62	$22.01757	$23.42209	$23.66773	$23.82612	$24.11610	$24.40542	$24.69388
63	$22.17279	$23.57592	$23.81776	$23.97289	$24.26479	$24.55630	$24.84692
64	$22.32911	$23.73075	$23.96872	$24.12054	$24.41445	$24.70810	$25.00088
65	$22.48651	$23.88659	$24.12069	$24.26913	$24.56499	$24.86086	$25.15584
66	$22.64502	$24.04346	$24.27355	$24.41863	$24.71647	$25.01455	$25.31173
67	$22.80465	$24.20137	$24.42744	$24.56904	$24.86890	$25.16918	$25.46859
68	$22.98521	$24.37204	$24.58691	$24.72163	$25.02372	$25.32666	$25.62866
69	$23.16722	$24.54395	$24.74742	$24.87517	$25.17953	$25.48509	$25.78974
70	$23.35067	$24.71707	$24.90899	$25.02965	$25.33629	$25.64451	$25.95183
71	$23.53556	$24.89140	$25.07160	$25.18512	$25.49403	$25.80494	$26.11495
72	$23.72192	$25.06698	$25.23529	$25.34153	$25.65276	$25.96638	$26.27907
73	$24.13953	$25.46785	$25.61023	$25.70378	$26.02124	$26.34161	$26.66100
74	$24.56448	$25.87515	$25.99074	$26.07118	$26.39506	$26.72224	$27.04845
75	$24.99692	$26.28895	$26.37690	$26.44386	$26.77423	$27.10841	$27.44156
76	$25.43697	$26.70937	$26.76878	$26.82186	$27.15886	$27.50011	$27.84036
77	$25.88476	$27.13652	$27.16649	$27.20525	$27.54899	$27.89749	$28.24497
78	$25.66081	$26.84535	$26.84957	$26.85371	$27.19538	$27.54229	$27.88819
79	$25.43877	$26.55729	$26.64449	$26.73045	$26.84630	$27.19162	$27.53589
80	$25.21869	$26.27231	$26.34153	$26.40975	$26.50170	$26.84541	$27.18807
81	$25.00049	$25.99039	$26.04205	$26.09293	$26.16152	$26.50361	$26.84465
82	$24.78419	$25.71151	$25.74597	$25.77994	$25.82572	$26.16616	$26.50555
83	$24.35130	$25.20971	$25.22920	$25.24839	$25.27424	$25.61067	$25.94604
84	$23.92601	$24.71769	$24.72279	$24.72782	$24.73455	$25.06698	$25.39839

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$8.60588	$8.91546	$9.58744	$10.23639	$10.86914	$11.53601
31	$8.64650	$8.95711	$9.63243	$10.28461	$10.91950	$11.58940
32	$8.68684	$8.99845	$9.67703	$10.33244	$10.96940	$11.64230
33	$8.72685	$9.03946	$9.72126	$10.37984	$11.01881	$11.69468
34	$8.76659	$9.08011	$9.76512	$10.42680	$11.06775	$11.74655
35	$8.80594	$9.12040	$9.80854	$10.47335	$11.11614	$11.79777
36	$8.75381	$9.06527	$9.75124	$10.41395	$11.05091	$11.72982
37	$8.70199	$9.01047	$9.69424	$10.35490	$10.98607	$11.66226
38	$8.65048	$8.95599	$9.63759	$10.29619	$10.92161	$11.59509
39	$8.59929	$8.90188	$9.58127	$10.23779	$10.85753	$11.52829
40	$8.54838	$8.84807	$9.52528	$10.17975	$10.79384	$11.46188
41	$8.49777	$8.79459	$9.46961	$10.12202	$10.73049	$11.39585
42	$8.44747	$8.74143	$9.41426	$10.06462	$10.66753	$11.33022
43	$8.39746	$8.68858	$9.35926	$10.00753	$10.60494	$11.26495
44	$8.34776	$8.63607	$9.30456	$9.95080	$10.54272	$11.20007
45	$8.29834	$8.58386	$9.25017	$9.89437	$10.48085	$11.13555
46	$8.16277	$8.43938	$9.09670	$9.73253	$10.30093	$10.94477
47	$8.02940	$8.29731	$8.94576	$9.57334	$10.12410	$10.75725
48	$7.89823	$8.15762	$8.79733	$9.41674	$9.95029	$10.57295
49	$7.76918	$8.02033	$8.65134	$9.26272	$9.77949	$10.39178
50	$7.64224	$7.88531	$8.50781	$9.11120	$9.61159	$10.21376
51	$7.51740	$7.75255	$8.36664	$8.96219	$9.44660	$10.03877
52	$7.39459	$7.62207	$8.22781	$8.81558	$9.28443	$9.86676
53	$7.27375	$7.49375	$8.09128	$8.67139	$9.12506	$9.69773
54	$7.15494	$7.36762	$7.95704	$8.52954	$8.96839	$9.53157
55	$7.03805	$7.24358	$7.82502	$8.39003	$8.81444	$9.36826
56	$6.71423	$6.89855	$7.45565	$7.99745	$8.37852	$8.90375
57	$6.40531	$6.56992	$7.10373	$7.62324	$7.96419	$8.46228
58	$6.11061	$6.25693	$6.76842	$7.26652	$7.57032	$8.04267
59	$5.82946	$5.95889	$6.44894	$6.92653	$7.19595	$7.64387
60	$5.56126	$5.67503	$6.14453	$6.60241	$6.84007	$7.26488
61	$5.30538	$5.40469	$5.85450	$6.29348	$6.50182	$6.90466
62	$5.06128	$5.14722	$5.57816	$5.99900	$6.18028	$6.56229
63	$4.80529	$4.86889	$5.28153	$5.68480	$5.82063	$6.17825
64	$4.56226	$4.60563	$5.00068	$5.38706	$5.48194	$5.81669
65	$4.33150	$4.35656	$4.73475	$5.10490	$5.16294	$5.47629
66	$4.11243	$4.12097	$4.48295	$4.83754	$4.86252	$5.15581
67	$3.90439	$3.91253	$4.25622	$4.59287	$4.61658	$4.89503
68	$3.26294	$3.26974	$3.55695	$3.83830	$3.85810	$4.09083
69	$2.72687	$2.73255	$2.97256	$3.20769	$3.22425	$3.41873
70	$2.27889	$2.28361	$2.48421	$2.68069	$2.69454	$2.85706
71	$1.90447	$1.90843	$2.07608	$2.24027	$2.25184	$2.38767
72	$1.59157	$1.59490	$1.73500	$1.87223	$1.88187	$1.99538
73	$1.37354	$1.37641	$1.49732	$1.61573	$1.62408	$1.72205
74	$1.11131	$1.11363	$1.21144	$1.30727	$1.31399	$1.39326

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$11.98232	$12.34533	$12.70677	$13.53452	$14.21734	$15.08423
31	$12.03793	$12.40219	$12.76486	$13.59657	$14.28190	$15.15262
32	$12.09303	$12.45853	$12.82234	$13.65796	$14.34575	$15.22028
33	$12.14758	$12.51429	$12.87917	$13.71868	$14.40883	$15.28710
34	$12.20157	$12.56942	$12.93540	$13.77870	$14.47114	$15.35307
35	$12.25498	$12.62392	$12.99093	$13.83797	$14.53266	$15.41814
36	$12.18568	$12.55152	$12.91512	$13.75951	$14.44885	$15.33039
37	$12.11676	$12.47957	$12.83978	$13.68150	$14.36550	$15.24311
38	$12.04823	$12.40803	$12.76486	$13.60390	$14.28266	$15.15635
39	$11.98010	$12.33690	$12.69039	$13.52678	$14.20027	$15.07007
40	$11.91233	$12.26617	$12.61634	$13.45006	$14.11836	$14.98428
41	$11.84497	$12.19584	$12.54273	$13.37381	$14.03694	$14.89899
42	$11.77801	$12.12590	$12.46956	$13.29797	$13.95598	$14.81419
43	$11.71140	$12.05637	$12.39681	$13.22256	$13.87548	$14.72985
44	$11.64518	$11.98726	$12.32447	$13.14757	$13.79548	$14.64601
45	$11.57930	$11.91851	$12.25256	$13.07303	$13.71590	$14.56262
46	$11.38269	$11.71200	$12.03533	$12.84404	$13.46941	$14.30108
47	$11.18940	$11.50905	$11.82195	$12.61908	$13.22734	$14.04420
48	$10.99940	$11.30963	$11.61235	$12.39807	$12.98964	$13.79195
49	$10.81267	$11.11365	$11.40647	$12.18092	$12.75619	$13.54423
50	$10.62905	$10.92109	$11.20424	$11.96756	$12.52695	$13.30098
51	$10.44856	$10.73185	$11.00560	$11.75795	$12.30181	$13.06206
52	$10.27115	$10.54588	$10.81047	$11.55202	$12.08073	$12.82747
53	$10.09676	$10.36316	$10.61882	$11.34967	$11.86364	$12.59706
54	$9.92533	$10.18358	$10.43055	$11.15091	$11.65041	$12.37081
55	$9.75680	$10.00711	$10.24563	$10.95559	$11.44106	$12.14859
56	$9.27582	$9.50215	$9.71497	$10.39262	$10.83538	$11.50380
57	$8.81853	$9.02268	$9.21177	$9.85861	$10.26174	$10.89325
58	$8.38382	$8.56740	$8.73466	$9.35200	$9.71850	$10.31505
59	$7.97050	$8.13510	$8.28223	$8.87146	$9.20402	$9.76760
60	$7.57758	$7.72458	$7.85327	$8.41559	$8.71674	$9.24918
61	$7.20403	$7.33482	$7.44650	$7.98315	$8.25530	$8.75825
62	$6.84890	$6.96470	$7.06082	$7.57296	$7.81827	$8.29340
63	$6.45207	$6.54293	$6.61154	$7.09759	$7.29876	$7.73913
64	$6.07822	$6.14670	$6.19086	$6.65210	$6.81376	$7.22192
65	$5.72602	$5.77446	$5.79694	$6.23454	$6.36101	$6.73926
66	$5.39426	$5.42478	$5.42807	$5.84320	$5.93835	$6.28885
67	$5.12140	$5.15039	$5.15354	$5.54766	$5.63799	$5.97077
68	$4.27999	$4.30422	$4.30687	$4.63622	$4.71168	$4.98981
69	$3.57682	$3.59708	$3.59925	$3.87454	$3.93762	$4.17002
70	$2.98920	$3.00609	$3.00794	$3.23798	$3.29069	$3.48492
71	$2.49810	$2.51222	$2.51375	$2.70602	$2.75007	$2.91240
72	$2.08767	$2.09950	$2.10077	$2.26142	$2.29824	$2.43388
73	$1.80169	$1.81188	$1.81299	$1.95165	$1.98340	$2.10046
74	$1.45769	$1.46595	$1.46684	$1.57902	$1.60472	$1.69945

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$16.24707	$17.44750	$17.79896	$17.98092	$18.21938	$18.44847	$18.67688
31	$16.32011	$17.52533	$17.87845	$18.06098	$18.30040	$18.53049	$18.75989
32	$16.39225	$17.60216	$17.95693	$18.13997	$18.38037	$18.61141	$18.84175
33	$16.46345	$17.67796	$18.03431	$18.21787	$18.45923	$18.69121	$18.92249
34	$16.53369	$17.75267	$18.11062	$18.29466	$18.53695	$18.76982	$19.00198
35	$16.60291	$17.82625	$18.18580	$18.37023	$18.61345	$18.84720	$19.08027
36	$16.50616	$17.71908	$18.07291	$18.25395	$18.49452	$18.72620	$18.95721
37	$16.40999	$17.61257	$17.96076	$18.13840	$18.37637	$18.60598	$18.83493
38	$16.31436	$17.50667	$17.84930	$18.02355	$18.25896	$18.48653	$18.71343
39	$16.21931	$17.40144	$17.73852	$17.90947	$18.14230	$18.36786	$18.59274
40	$16.12479	$17.29684	$17.62844	$17.79608	$18.02638	$18.24994	$18.47284
41	$16.03085	$17.19286	$17.51903	$17.68341	$17.91121	$18.13279	$18.35369
42	$15.93742	$17.08948	$17.41030	$17.57148	$17.79677	$18.01637	$18.23530
43	$15.84456	$16.98676	$17.30224	$17.46023	$17.68308	$17.90070	$18.11767
44	$15.75223	$16.88465	$17.19488	$17.34967	$17.57011	$17.78580	$18.00082
45	$15.66045	$16.78313	$17.08816	$17.23987	$17.45784	$17.67159	$17.88472
46	$15.37139	$16.46541	$16.76024	$16.90516	$17.11788	$17.32688	$17.53526
47	$15.08771	$16.15369	$16.43865	$16.57694	$16.78454	$16.98891	$17.19266
48	$14.80922	$15.84791	$16.12321	$16.25509	$16.45772	$16.65753	$16.85673
49	$14.53587	$15.54788	$15.81382	$15.93950	$16.13722	$16.33258	$16.52737
50	$14.26761	$15.25356	$15.51037	$15.63005	$15.82299	$16.01399	$16.20442
51	$14.00428	$14.96479	$15.21276	$15.32657	$15.51487	$15.70162	$15.88782
52	$13.74582	$14.68148	$14.92083	$15.02901	$15.21276	$15.39534	$15.57738
53	$13.49210	$14.40355	$14.63453	$14.73723	$14.91650	$15.09503	$15.27304
54	$13.24309	$14.13088	$14.35370	$14.45109	$14.62605	$14.80058	$14.97459
55	$12.99866	$13.86337	$14.07828	$14.17053	$14.34122	$14.51186	$14.68201
56	$12.28756	$13.08497	$13.27729	$13.35607	$13.51587	$13.67607	$13.83581
57	$11.61537	$12.35026	$12.52187	$12.58843	$12.73802	$12.88839	$13.03836
58	$10.97994	$11.65682	$11.80943	$11.86490	$12.00493	$12.14611	$12.28687
59	$10.37927	$11.00230	$11.13752	$11.18295	$11.31403	$11.44657	$11.57871
60	$9.81148	$10.38454	$10.50386	$10.54020	$10.66290	$10.78729	$10.91136
61	$9.27472	$9.80148	$9.90623	$9.93439	$10.04923	$10.16601	$10.28248
62	$8.76734	$9.25114	$9.34260	$9.36340	$9.47088	$9.58050	$9.68981
63	$8.14604	$8.56180	$8.62723	$8.63268	$8.72988	$8.82982	$8.92949
64	$7.56876	$7.92383	$7.96662	$8.00081	$8.04685	$8.13797	$8.22883
65	$7.03239	$7.33341	$7.35661	$7.38246	$7.41728	$7.50032	$7.58312
66	$6.53406	$6.78698	$6.79329	$6.81189	$6.83698	$6.91263	$6.98810
67	$6.20356	$6.44368	$6.44968	$6.46736	$6.49115	$6.56298	$6.63463
68	$5.18436	$5.38503	$5.39006	$5.40480	$5.42471	$5.48475	$5.54461
69	$4.33261	$4.50033	$4.50450	$4.51685	$4.53348	$4.58364	$4.63368
70	$3.62079	$3.76097	$3.76446	$3.77477	$3.78865	$3.83060	$3.87242
71	$3.02594	$3.14307	$3.14600	$3.15458	$3.16620	$3.20126	$3.23619
72	$2.52879	$2.62668	$2.62913	$2.63634	$2.64602	$2.67531	$2.70451
73	$2.18237	$2.26687	$2.26896	$2.27518	$2.28356	$2.30882	$2.33402
74	$1.76569	$1.83404	$1.83577	$1.84078	$1.84756	$1.86802	$1.88839

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$6.90792	$7.16463	$7.72904	$8.21575	$8.68663	$9.24401
31	$6.97368	$7.23215	$7.80140	$8.29205	$8.76595	$9.32785
32	$7.03988	$7.30012	$7.87419	$8.36883	$8.84567	$9.41214
33	$7.10653	$7.36855	$7.94747	$8.44607	$8.92584	$9.49687
34	$7.17366	$7.43743	$8.02118	$8.52374	$9.00641	$9.58203
35	$7.24122	$7.50674	$8.09537	$8.60188	$9.08741	$9.66759
36	$7.38451	$7.65520	$8.25750	$8.77537	$9.27004	$9.86369
37	$7.53063	$7.80660	$8.42290	$8.95235	$9.45638	$10.06379
38	$7.67964	$7.96100	$8.59159	$9.13290	$9.64646	$10.26792
39	$7.83160	$8.11844	$8.76366	$9.31707	$9.84035	$10.47621
40	$7.98659	$8.27899	$8.93916	$9.50499	$10.03814	$10.68869
41	$8.14462	$8.44273	$9.11819	$9.69669	$10.23990	$10.90551
42	$8.30579	$8.60969	$9.30081	$9.89224	$10.44569	$11.12672
43	$8.47017	$8.77998	$9.48710	$10.09175	$10.65566	$11.35241
44	$8.63776	$8.95361	$9.67709	$10.29528	$10.86984	$11.58271
45	$8.80868	$9.13068	$9.87090	$10.50289	$11.08831	$11.81766
46	$9.00788	$9.33613	$10.09555	$10.74327	$11.33888	$12.08668
47	$9.21158	$9.54617	$10.32528	$10.98914	$11.59514	$12.36183
48	$9.41991	$9.76095	$10.56024	$11.24061	$11.85717	$12.64326
49	$9.63290	$9.98056	$10.80056	$11.49785	$12.12514	$12.93106
50	$9.85074	$10.20511	$11.04633	$11.76099	$12.39916	$13.22543
51	$10.07351	$10.43472	$11.29771	$12.03014	$12.67934	$13.52649
52	$10.30131	$10.66950	$11.55480	$12.30546	$12.96587	$13.83445
53	$10.53424	$10.90954	$11.81777	$12.58708	$13.25888	$14.14937
54	$10.77247	$11.15500	$12.08668	$12.87514	$13.55854	$14.47146
55	$11.01608	$11.40597	$12.36174	$13.16978	$13.86493	$14.80092
56	$11.16112	$11.55246	$12.52349	$13.34254	$14.03694	$14.98618
57	$11.30809	$11.70083	$12.68734	$13.51756	$14.21111	$15.17373
58	$11.45698	$11.85114	$12.85338	$13.69490	$14.38743	$15.36366
59	$11.60784	$12.00334	$13.02151	$13.87456	$14.56596	$15.55596
60	$11.76066	$12.15750	$13.19190	$14.05658	$14.74668	$15.75064
61	$11.91551	$12.31363	$13.36450	$14.24096	$14.92965	$15.94780
62	$12.07241	$12.47179	$13.53938	$14.42779	$15.11489	$16.14740
63	$12.19522	$12.59234	$13.67517	$14.57297	$15.25037	$16.29481
64	$12.31931	$12.71408	$13.81231	$14.71958	$15.38707	$16.44355
65	$12.44462	$12.83694	$13.95084	$14.86768	$15.52499	$16.59367
66	$12.57124	$12.96105	$14.09075	$15.01730	$15.66413	$16.74516
67	$12.69913	$13.08634	$14.23204	$15.16839	$15.80454	$16.89801
68	$12.86055	$13.24239	$14.41091	$15.36019	$15.97730	$17.08816
69	$13.02402	$13.40032	$14.59201	$15.55442	$16.15194	$17.28046
70	$13.18951	$13.56014	$14.77540	$15.75112	$16.32849	$17.47490
71	$13.35717	$13.72183	$14.96109	$15.95027	$16.50697	$17.67154
72	$13.52696	$13.88547	$15.14912	$16.15195	$16.68738	$17.87038
73	$13.84746	$14.19979	$15.50956	$16.54086	$17.05031	$18.27101
74	$14.17556	$14.52125	$15.87855	$16.93911	$17.42108	$18.68065
75	$14.51143	$14.84995	$16.25634	$17.34697	$17.79992	$19.09945
76	$14.85527	$15.18612	$16.64310	$17.76465	$18.18704	$19.52767
77	$15.20726	$15.52988	$17.03909	$18.19236	$18.58255	$19.96546
78	$15.28794	$15.58064	$17.11492	$18.27201	$18.58929	$19.98230
79	$15.36907	$15.63156	$17.19109	$18.35203	$18.59606	$19.99915
80	$15.45064	$15.68263	$17.26761	$18.43238	$18.60279	$20.01603
81	$15.53261	$15.73387	$17.34447	$18.51309	$18.60957	$20.03289
82	$15.61503	$15.78531	$17.42168	$18.59414	$18.61633	$20.04980
83	$15.69824	$15.82009	$17.48146	$18.65021	$18.67247	$19.99928
84	$15.78194	$15.85499	$17.54144	$18.70644	$18.72877	$19.94889

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$9.53539	$9.81747	$10.11507	$10.72174	$11.27977	$11.90990
31	$9.62141	$9.90539	$10.20503	$10.81644	$11.37851	$12.01323
32	$9.70788	$9.99372	$10.29538	$10.91152	$11.47762	$12.11693
33	$9.79477	$10.08250	$10.38615	$11.00701	$11.57705	$12.22102
34	$9.88207	$10.17164	$10.47731	$11.10288	$11.67687	$12.32542
35	$9.96981	$10.26120	$10.56885	$11.19913	$11.77705	$12.43010
36	$10.17236	$10.46959	$10.78342	$11.42781	$12.01790	$12.68443
37	$10.37900	$10.68219	$11.00238	$11.66118	$12.26366	$12.94396
38	$10.58984	$10.89911	$11.22578	$11.89931	$12.51447	$13.20880
39	$10.80496	$11.12044	$11.45370	$12.14228	$12.77038	$13.47908
40	$11.02445	$11.34627	$11.68624	$12.39025	$13.03154	$13.75487
41	$11.24841	$11.57668	$11.92351	$12.64327	$13.29806	$14.03631
42	$11.47693	$11.81178	$12.16560	$12.90145	$13.57001	$14.32349
43	$11.71005	$12.05164	$12.41261	$13.16489	$13.84752	$14.61656
44	$11.94795	$12.29638	$12.66464	$13.43374	$14.13069	$14.91564
45	$12.19067	$12.54607	$12.92177	$13.70806	$14.41969	$15.22082
46	$12.46818	$12.83049	$13.21369	$14.01899	$14.74592	$15.56433
47	$12.75199	$13.12140	$13.51218	$14.33699	$15.07951	$15.91557
48	$13.04226	$13.41882	$13.81742	$14.66220	$15.42064	$16.27476
49	$13.33916	$13.72305	$14.12955	$14.99476	$15.76954	$16.64201
50	$13.64279	$14.03413	$14.44875	$15.33489	$16.12628	$17.01758
51	$13.95338	$14.35231	$14.77514	$15.68270	$16.49111	$17.40162
52	$14.27099	$14.67767	$15.10893	$16.03845	$16.86419	$17.79434
53	$14.59586	$15.01041	$15.45023	$16.40225	$17.24572	$18.19591
54	$14.92810	$15.35072	$15.79926	$16.77431	$17.63587	$18.60654
55	$15.26792	$15.69872	$16.15618	$17.15479	$18.03486	$19.02644
56	$15.45743	$15.88953	$16.34882	$17.35941	$18.24583	$19.24585
57	$15.64927	$16.08268	$16.54377	$17.56649	$18.45926	$19.46777
58	$15.84351	$16.27815	$16.74105	$17.77602	$18.67519	$19.69225
59	$16.04014	$16.47602	$16.94069	$17.98808	$18.89364	$19.91931
60	$16.23924	$16.67632	$17.14268	$18.20263	$19.11468	$20.14901
61	$16.44081	$16.87901	$17.34709	$18.41976	$19.33827	$20.38136
62	$16.64485	$17.08418	$17.55395	$18.63949	$19.56448	$20.61636
63	$16.79391	$17.23042	$17.69801	$18.79242	$19.71806	$20.77293
64	$16.94434	$17.37794	$17.84325	$18.94660	$19.87284	$20.93067
65	$17.09608	$17.52672	$17.98969	$19.10204	$20.02883	$21.08963
66	$17.24919	$17.67677	$18.13733	$19.25878	$20.18605	$21.24980
67	$17.40367	$17.82808	$18.28618	$19.41678	$20.34451	$21.41118
68	$17.59468	$18.01272	$18.46534	$19.60744	$20.53292	$21.60068
69	$17.78779	$18.19925	$18.64628	$19.79998	$20.72308	$21.79187
70	$17.98304	$18.38771	$18.82897	$19.99441	$20.91499	$21.98476
71	$18.18041	$18.57815	$19.01344	$20.19074	$21.10872	$22.17934
72	$18.37997	$18.77054	$19.19976	$20.38901	$21.30420	$22.37566
73	$18.78624	$19.16947	$19.59304	$20.80993	$21.72701	$22.80557
74	$19.20150	$19.57689	$19.99442	$21.23952	$22.15819	$23.24373
75	$19.62594	$19.99299	$20.40403	$21.67797	$22.59796	$23.69034
76	$20.05977	$20.41790	$20.82199	$22.12550	$23.04643	$24.14552
77	$20.50319	$20.85187	$21.24854	$22.58224	$23.50381	$24.60943
78	$20.50431	$20.82054	$21.18595	$22.50819	$23.38660	$24.45717
79	$20.50543	$20.78924	$21.12356	$22.43439	$23.26997	$24.30584
80	$20.50657	$20.75800	$21.06135	$22.36084	$23.15396	$24.15549
81	$20.50769	$20.72683	$20.99930	$22.28752	$23.03849	$24.00602
82	$20.50882	$20.69568	$20.93746	$22.21444	$22.92359	$23.85748
83	$20.43020	$20.56781	$20.76094	$22.00347	$22.63930	$23.51666
84	$20.35188	$20.44070	$20.58591	$21.79448	$22.35850	$23.18069

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$12.79523	$13.70379	$13.91906	$14.05129	$14.23162	$14.40631	$14.58047
31	$12.90490	$13.81989	$14.03677	$14.16973	$14.35139	$14.52737	$14.70281
32	$13.01485	$13.93628	$14.15469	$14.28842	$14.47137	$14.64867	$14.82541
33	$13.12509	$14.05292	$14.27289	$14.40737	$14.59162	$14.77019	$14.94824
34	$13.23566	$14.16981	$14.39132	$14.52650	$14.71209	$14.89194	$15.07125
35	$13.34647	$14.28691	$14.50999	$14.64587	$14.83272	$15.01382	$15.19439
36	$13.61814	$14.57562	$14.79977	$14.93713	$15.12714	$15.31160	$15.49553
37	$13.89534	$14.87013	$15.09534	$15.23418	$15.42741	$15.61530	$15.80264
38	$14.17819	$15.17061	$15.39683	$15.53713	$15.73365	$15.92502	$16.11582
39	$14.46679	$15.47716	$15.70434	$15.84609	$16.04598	$16.24088	$16.43521
40	$14.76128	$15.78991	$16.01797	$16.16120	$16.36449	$16.56300	$16.76093
41	$15.06175	$16.10899	$16.33788	$16.48260	$16.68931	$16.89153	$17.09311
42	$15.36834	$16.43448	$16.66417	$16.81038	$17.02060	$17.22654	$17.43187
43	$15.68117	$16.76658	$16.99699	$17.14467	$17.35846	$17.56823	$17.77736
44	$16.00037	$17.10537	$17.33643	$17.48561	$17.70302	$17.91668	$18.12965
45	$16.32606	$17.45102	$17.68268	$17.83334	$18.05444	$18.27201	$18.48896
46	$16.69133	$17.83725	$18.07119	$18.22339	$18.44893	$18.67118	$18.89270
47	$17.06476	$18.23204	$18.46822	$18.62195	$18.85208	$19.07902	$19.30529
48	$17.44655	$18.63556	$18.87399	$19.02927	$19.26401	$19.49577	$19.72684
49	$17.83690	$19.04805	$19.28866	$19.44548	$19.68493	$19.92163	$20.15762
50	$18.23595	$19.46963	$19.71246	$19.87080	$20.11506	$20.35679	$20.59780
51	$18.64393	$19.90055	$20.14554	$20.30540	$20.55458	$20.80148	$21.04763
52	$19.06106	$20.34100	$20.58817	$20.74951	$21.00372	$21.25585	$21.50723
53	$19.48752	$20.79121	$21.04052	$21.20335	$21.46267	$21.72018	$21.97687
54	$19.92352	$21.25139	$21.50279	$21.66710	$21.93166	$22.19462	$22.45679
55	$20.36927	$21.72174	$21.97523	$22.14100	$22.41088	$22.67943	$22.94719
56	$20.59696	$21.95689	$22.20940	$22.37426	$22.64688	$22.91832	$23.18892
57	$20.82719	$22.19455	$22.44603	$22.60994	$22.88539	$23.15972	$23.43323
58	$21.06003	$22.43480	$22.68524	$22.84810	$23.12640	$23.40367	$23.68011
59	$21.29541	$22.67765	$22.92696	$23.08876	$23.36996	$23.65019	$23.92959
60	$21.53347	$22.92313	$23.17128	$23.33198	$23.61606	$23.89929	$24.18167
61	$21.77419	$23.17128	$23.41819	$23.57777	$23.86477	$24.15104	$24.43644
62	$22.01757	$23.42209	$23.66773	$23.82612	$24.11610	$24.40542	$24.69388
63	$22.17279	$23.57592	$23.81776	$23.97289	$24.26479	$24.55630	$24.84692
64	$22.32911	$23.73075	$23.96872	$24.12054	$24.41445	$24.70810	$25.00088
65	$22.48651	$23.88659	$24.12069	$24.26913	$24.56499	$24.86086	$25.15584
66	$22.64502	$24.04346	$24.27355	$24.41863	$24.71647	$25.01455	$25.31173
67	$22.80465	$24.20137	$24.42744	$24.56904	$24.86890	$25.16918	$25.46859
68	$22.98521	$24.37204	$24.58691	$24.72163	$25.02372	$25.32666	$25.62866
69	$23.16722	$24.54395	$24.74742	$24.87517	$25.17953	$25.48509	$25.78974
70	$23.35067	$24.71707	$24.90899	$25.02965	$25.33629	$25.64451	$25.95183
71	$23.53556	$24.89140	$25.07160	$25.18512	$25.49403	$25.80494	$26.11495
72	$23.72192	$25.06698	$25.23529	$25.34153	$25.65276	$25.96638	$26.27907
73	$24.13953	$25.46785	$25.61023	$25.70378	$26.02124	$26.34161	$26.66100
74	$24.56448	$25.87515	$25.99074	$26.07118	$26.39506	$26.72224	$27.04845
75	$24.99692	$26.28895	$26.37690	$26.44386	$26.77423	$27.10841	$27.44156
76	$25.43697	$26.70937	$26.76878	$26.82186	$27.15886	$27.50011	$27.84036
77	$25.88476	$27.13652	$27.16649	$27.20525	$27.54899	$27.89749	$28.24497
78	$25.66081	$26.84535	$26.84957	$26.85371	$27.19538	$27.54229	$27.88819
79	$25.43877	$26.55729	$26.64449	$26.73045	$26.84630	$27.19162	$27.53589
80	$25.21869	$26.27231	$26.34153	$26.40975	$26.50170	$26.84541	$27.18807
81	$25.00049	$25.99039	$26.04205	$26.09293	$26.16152	$26.50361	$26.84465
82	$24.78419	$25.71151	$25.74597	$25.77994	$25.82572	$26.16616	$26.50555
83	$24.35130	$25.20971	$25.22920	$25.24839	$25.27424	$25.61067	$25.94604
84	$23.92601	$24.71769	$24.72279	$24.72782	$24.73455	$25.06698	$25.39839

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$1.50373	$1.59568	$1.71519	$1.83411	$1.98203	$2.12919
31	$1.54501	$1.63952	$1.76233	$1.88455	$2.03659	$2.18781
32	$1.58736	$1.68444	$1.81063	$1.93627	$2.09249	$2.24793
33	$1.63069	$1.73046	$1.86012	$1.98930	$2.14985	$2.30957
34	$1.67511	$1.77759	$1.91087	$2.04362	$2.20861	$2.37281
35	$1.72060	$1.82591	$1.96287	$2.09929	$2.26885	$2.43762
36	$1.82550	$1.93704	$2.08212	$2.22704	$2.40680	$2.58577
37	$1.93577	$2.05394	$2.20770	$2.36161	$2.55214	$2.74196
38	$2.05167	$2.17685	$2.33981	$2.50322	$2.70526	$2.90663
39	$2.17348	$2.30608	$2.47883	$2.65237	$2.86658	$3.08018
40	$2.30149	$2.44198	$2.62504	$2.80934	$3.03653	$3.26306
41	$2.43592	$2.58475	$2.77881	$2.97455	$3.21544	$3.45577
42	$2.57717	$2.73479	$2.94054	$3.14839	$3.40387	$3.65881
43	$2.72548	$2.89247	$3.11055	$3.33129	$3.60228	$3.87265
44	$2.88125	$3.05810	$3.28930	$3.52369	$3.81109	$4.09792
45	$3.04475	$3.23207	$3.47718	$3.72602	$4.03086	$4.33514
46	$3.25574	$3.45576	$3.71753	$3.98393	$4.30970	$4.63493
47	$3.48003	$3.69357	$3.97320	$4.25842	$4.60655	$4.95424
48	$3.71828	$3.94639	$4.24509	$4.55044	$4.92251	$5.29425
49	$3.97142	$4.21502	$4.53418	$4.86110	$5.25886	$5.65627
50	$4.24031	$4.50050	$4.84150	$5.19157	$5.61676	$6.04168
51	$4.52588	$4.80376	$5.16818	$5.54300	$5.99760	$6.45191
52	$4.82908	$5.12587	$5.51534	$5.91670	$6.40275	$6.88858
53	$5.15095	$5.46799	$5.88425	$6.31402	$6.83376	$7.35321
54	$5.49263	$5.83128	$6.27619	$6.73639	$7.29217	$7.84765
55	$5.85525	$6.21697	$6.69259	$7.18531	$7.77969	$8.37369
56	$6.25330	$6.63961	$7.14762	$7.67464	$8.30967	$8.94427
57	$6.67765	$7.09024	$7.63283	$8.19658	$8.87506	$9.55299
58	$7.13002	$7.57063	$8.15026	$8.75324	$9.47812	$10.20237
59	$7.61218	$8.08281	$8.70189	$9.34691	$10.12139	$10.89510
60	$8.12611	$8.62875	$9.29004	$9.97993	$10.80744	$11.63403
61	$8.67383	$9.21066	$9.91706	$10.65498	$11.53917	$12.42218
62	$9.25753	$9.83085	$10.58548	$11.37473	$12.31944	$13.26284
63	$9.93731	$10.55297	$11.36348	$12.21256	$13.22768	$14.24077
64	$10.66483	$11.32599	$12.19653	$13.10993	$14.20081	$15.28870
65	$11.44341	$12.15338	$13.08844	$14.07102	$15.24326	$16.41154
66	$12.27645	$13.03888	$14.04325	$15.10023	$16.35992	$17.61452
67	$13.16774	$13.98646	$15.06527	$16.20229	$17.55596	$18.90324
68	$14.31124	$15.20140	$16.37527	$17.61347	$19.08723	$20.55447
69	$15.55393	$16.52178	$17.79910	$19.14749	$20.75207	$22.34994
70	$16.90446	$17.95678	$19.34666	$20.81508	$22.56208	$24.30224
71	$18.39783	$19.54361	$21.05811	$22.65950	$24.56423	$26.46201
72	$20.02300	$21.27057	$22.92086	$24.66730	$26.74404	$28.81371
73	$22.23192	$23.61963	$25.45973	$27.40550	$29.72448	$32.03555
74	$24.67595	$26.21933	$28.27081	$30.43848	$33.02763	$35.60792
75	$27.37938	$29.09582	$31.38271	$33.79745	$36.68778	$39.56823
76	$30.36913	$32.27785	$34.82687	$37.51657	$40.74266	$43.95778
77	$33.67478	$35.79714	$38.63804	$41.63378	$45.23411	$48.82221
78	$37.20604	$39.55275	$42.69618	$45.99864	$49.98753	$53.95837
79	$41.09333	$43.68738	$47.16440	$50.80413	$55.22184	$59.61501
80	$45.37155	$48.23826	$52.08304	$56.09358	$60.98451	$65.84344
81	$50.07907	$53.24623	$57.49635	$61.91459	$67.32752	$72.70009
82	$55.25784	$58.75611	$63.45288	$68.31919	$74.30788	$80.24683
83	$61.71868	$65.62242	$70.86953	$76.27231	$82.97182	$89.61717
84	$68.87434	$73.22723	$79.08351	$85.07747	$92.56438	$99.99293
85	$76.79601	$81.64631	$88.17664	$94.82177	$103.18045	$111.47694
86	$85.56206	$90.96293	$98.23874	$105.60090	$114.92439	$124.18225
87	$95.25860	$101.26869	$109.36865	$117.52005	$127.91076	$138.23316
88	$103.92723	$110.48059	$119.30419	$128.13454	$139.46432	$150.71391
89	$113.31074	$120.45107	$130.05331	$139.61054	$151.95068	$164.19778
90	$123.46503	$131.23933	$141.67926	$152.01421	$165.44104	$178.76097
91	$134.45028	$142.90912	$154.24980	$165.41663	$180.01180	$194.48513
92	$146.33125	$155.52902	$167.83789	$179.89415	$195.74506	$211.45793
93	$156.48474	$166.32843	$179.47039	$192.22940	$209.15079	$225.86819
94	$167.27581	$177.80469	$191.82520	$205.31828	$223.36708	$241.13947
95	$178.74261	$189.99794	$204.94480	$219.20436	$238.44026	$257.32026
96	$190.92524	$202.95083	$218.87408	$233.93356	$254.41904	$274.46159
97	$203.86634	$216.70837	$233.66051	$249.55450	$271.35494	$292.61744
98	$214.86198	$228.39619	$246.21541	$262.80560	$285.71280	$307.99910
99	$224.09424	$238.20859	$256.75101	$273.91698	$297.74629	$320.88361
100	$231.77207	$246.36824	$265.50884	$283.14781	$307.73915	$331.57843

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$2.21001	$2.28917	$2.37415	$2.54317	$2.68601	$2.86282
31	$2.27089	$2.35225	$2.43957	$2.61334	$2.76019	$2.94189
32	$2.33333	$2.41689	$2.50669	$2.68530	$2.83628	$3.02303
33	$2.39735	$2.48324	$2.57551	$2.75916	$2.91433	$3.10631
34	$2.46299	$2.55129	$2.64613	$2.83491	$2.99443	$3.19173
35	$2.53035	$2.62106	$2.71854	$2.91260	$3.07660	$3.27941
36	$2.68431	$2.78058	$2.88405	$3.09012	$3.26406	$3.47918
37	$2.84670	$2.94890	$3.05870	$3.27755	$3.46208	$3.69024
38	$3.01794	$3.12643	$3.24295	$3.47536	$3.67116	$3.91321
39	$3.19850	$3.31365	$3.43735	$3.68416	$3.89196	$4.14871
40	$3.38881	$3.51106	$3.64238	$3.90449	$4.12505	$4.39744
41	$3.58946	$3.71924	$3.85867	$4.13702	$4.37110	$4.66012
42	$3.80088	$3.93868	$4.08668	$4.38235	$4.63084	$4.93743
43	$4.02368	$4.16999	$4.32715	$4.64112	$4.90490	$5.23024
44	$4.25841	$4.41381	$4.58062	$4.91407	$5.19413	$5.53936
45	$4.50568	$4.67069	$4.84787	$5.20196	$5.49928	$5.86563
46	$4.81777	$4.99418	$5.18368	$5.56286	$5.88083	$6.27259
47	$5.15020	$5.33887	$5.54152	$5.94763	$6.28768	$6.70662
48	$5.50429	$5.70608	$5.92285	$6.35777	$6.72151	$7.16954
49	$5.88145	$6.09730	$6.32916	$6.79496	$7.18401	$7.66323
50	$6.28307	$6.51396	$6.76201	$7.26087	$7.67708	$8.18964
51	$6.71069	$6.95770	$7.22307	$7.75735	$8.20268	$8.75090
52	$7.16597	$7.43020	$7.71417	$8.28636	$8.76283	$9.34926
53	$7.65060	$7.93330	$8.23713	$8.84996	$9.35981	$9.98713
54	$8.16643	$8.46892	$8.79401	$9.45037	$9.99595	$10.66702
55	$8.71540	$9.03908	$9.38698	$10.08990	$10.67374	$11.39168
56	$9.30986	$9.65590	$10.02773	$10.77974	$11.40440	$12.17216
57	$9.94414	$10.31409	$10.71153	$11.51598	$12.18430	$13.00537
58	$10.62090	$11.01637	$11.44119	$12.30178	$13.01681	$13.89484
59	$11.34289	$11.76569	$12.21977	$13.14036	$13.90537	$14.84436
60	$12.11313	$12.56513	$13.05049	$14.03530	$14.85374	$15.85791
61	$12.93479	$13.41799	$13.93682	$14.99027	$15.86592	$16.93978
62	$13.81128	$14.32785	$14.88239	$16.00929	$16.94614	$18.09455
63	$14.83129	$15.38655	$15.98287	$17.19548	$18.20356	$19.44014
64	$15.92456	$16.52133	$17.16258	$18.46738	$19.55212	$20.88363
65	$17.09618	$17.73761	$18.42717	$19.83115	$20.99831	$22.43198
66	$18.35165	$19.04107	$19.78258	$21.29328	$22.54910	$24.09276
67	$19.69683	$20.43786	$21.23523	$22.86066	$24.21196	$25.87396
68	$21.41987	$22.22789	$23.09714	$24.87061	$26.34659	$28.16182
69	$23.29365	$24.17472	$25.12237	$27.05724	$28.66939	$30.65194
70	$25.33133	$26.29203	$27.32517	$29.43611	$31.19696	$33.36223
71	$27.58574	$28.63474	$29.76265	$32.06893	$33.99487	$36.36291
72	$30.04081	$31.18623	$32.41755	$34.93723	$37.04369	$39.63347
73	$33.40875	$34.69131	$36.07020	$38.89435	$41.26160	$44.17338
74	$37.14434	$38.58023	$40.12409	$43.28895	$45.94859	$49.22146
75	$41.28695	$42.89423	$44.62245	$48.16840	$51.15578	$54.83365
76	$45.88014	$47.67888	$49.61314	$53.58532	$56.94002	$61.07193
77	$50.97200	$52.98469	$55.14917	$59.59788	$63.36415	$68.00501
78	$56.33343	$58.56995	$60.97884	$65.91898	$70.12711	$75.32196
79	$62.23828	$64.72242	$67.40205	$72.88597	$77.58515	$83.39655
80	$68.74018	$71.49830	$74.47771	$80.56326	$85.80786	$92.30522
81	$75.89814	$78.95915	$82.27040	$89.02150	$94.87174	$102.13195
82	$83.77667	$87.17260	$90.85112	$98.33820	$104.86075	$112.96910
83	$93.54869	$97.37184	$101.51686	$109.91931	$117.32440	$126.53612
84	$104.36819	$108.66653	$113.33077	$122.75078	$131.14305	$141.59075
85	$116.34225	$121.16873	$126.41064	$136.96121	$146.45689	$158.28820
86	$129.58856	$135.00172	$140.88597	$152.69196	$163.42020	$176.79936
87	$144.23645	$150.30100	$156.89907	$170.09874	$182.20274	$197.31236
88	$157.22024	$163.84488	$171.05861	$185.41989	$198.68369	$215.24924
89	$171.24201	$178.46903	$186.34567	$201.95461	$216.46908	$234.60784
90	$186.38000	$194.25461	$202.84477	$219.79330	$235.65587	$255.49399
91	$202.71819	$211.28875	$220.64660	$239.03294	$256.34801	$278.02103
92	$220.34671	$229.66490	$239.84840	$259.77739	$278.65707	$302.31066
93	$235.22933	$245.13792	$255.97991	$277.14624	$297.32869	$322.65597
94	$250.98984	$261.51666	$273.04947	$295.51237	$317.06573	$344.16009
95	$267.67699	$278.85107	$291.10836	$314.92949	$337.92514	$366.88487
96	$285.34220	$297.19355	$310.21054	$335.45411	$359.96686	$390.89530
97	$304.03952	$316.59946	$330.41279	$357.14572	$383.25391	$416.25980
98	$319.86869	$333.02157	$347.50251	$375.48268	$402.93289	$437.69217
99	$333.12047	$346.76490	$361.80039	$390.81551	$419.38332	$455.60685
100	$344.11504	$358.16418	$373.65674	$403.52440	$433.01547	$470.45152

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **No Inflation - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$3.12031	$3.38604	$3.47376	$3.54458	$3.61871	$3.68101	$3.74309
31	$3.20659	$3.47973	$3.56801	$3.64076	$3.71691	$3.78087	$3.84467
32	$3.29515	$3.57591	$3.66473	$3.73944	$3.81761	$3.88337	$3.94892
33	$3.38601	$3.67462	$3.76397	$3.84070	$3.92099	$3.98853	$4.05584
34	$3.47927	$3.77595	$3.86579	$3.94460	$4.02706	$4.09643	$4.16555
35	$3.57498	$3.87994	$3.97028	$4.05122	$4.13589	$4.20713	$4.27817
36	$3.79284	$4.11640	$4.21278	$4.29865	$4.38844	$4.46397	$4.53929
37	$4.02308	$4.36642	$4.46927	$4.56037	$4.65557	$4.73565	$4.81551
38	$4.26646	$4.63080	$4.74051	$4.83716	$4.93807	$5.02299	$5.10768
39	$4.52364	$4.91032	$5.02730	$5.12986	$5.23686	$5.32690	$5.41667
40	$4.79544	$5.20578	$5.33055	$5.43937	$5.55273	$5.64825	$5.74342
41	$5.08261	$5.51809	$5.65114	$5.76658	$5.88675	$5.98800	$6.08892
42	$5.38594	$5.84817	$5.99004	$6.11247	$6.23985	$6.34720	$6.45422
43	$5.70639	$6.19699	$6.34822	$6.47811	$6.61313	$6.72691	$6.84039
44	$6.04484	$6.56561	$6.72680	$6.86458	$7.00766	$7.12830	$7.24860
45	$6.40231	$6.95511	$7.12686	$7.27302	$7.42464	$7.55256	$7.68011
46	$6.84693	$7.43885	$7.62809	$7.78440	$7.94657	$8.08346	$8.21990
47	$7.32135	$7.95517	$8.16340	$8.33060	$8.50406	$8.65050	$8.79653
48	$7.82749	$8.50625	$8.73506	$8.91393	$9.09940	$9.25611	$9.41238
49	$8.36747	$9.09433	$9.34551	$9.53684	$9.73518	$9.90285	$10.07004
50	$8.94348	$9.72191	$9.99733	$10.20196	$10.41405	$10.59346	$10.77234
51	$9.55788	$10.39152	$10.69323	$10.91208	$11.13889	$11.33083	$11.52221
52	$10.21314	$11.10594	$11.43613	$11.67019	$11.91273	$12.11809	$12.32286
53	$10.91192	$11.86812	$12.22916	$12.47948	$12.73880	$12.95855	$13.17763
54	$11.65709	$12.68114	$13.07562	$13.34331	$13.62058	$13.85568	$14.09007
55	$12.45163	$13.54843	$13.97899	$14.26527	$14.56174	$14.81325	$15.06404
56	$13.30717	$14.48229	$14.95752	$15.26373	$15.58094	$15.85032	$16.11889
57	$14.22074	$15.47977	$16.00361	$16.33115	$16.67054	$16.95905	$17.24673
58	$15.19623	$16.54521	$17.12191	$17.47225	$17.83536	$18.14439	$18.45248
59	$16.23784	$17.68310	$18.31735	$18.69207	$19.08057	$19.41152	$19.74148
60	$17.34999	$18.89838	$19.59516	$19.99597	$20.41164	$20.76608	$21.11947
61	$18.53740	$20.19628	$20.96100	$21.38971	$21.83441	$22.21402	$22.59245
62	$19.80514	$21.58233	$22.42087	$22.87938	$23.35518	$23.76173	$24.16704
63	$21.28394	$23.20188	$24.13203	$24.62578	$25.13906	$25.57778	$26.01515
64	$22.87093	$24.94063	$25.97112	$26.50271	$27.05643	$27.52985	$28.00184
65	$24.57394	$26.80730	$27.94742	$28.51984	$29.11709	$29.62793	$30.13724
66	$26.40125	$28.81108	$30.07110	$30.68738	$31.33162	$31.88283	$32.43239
67	$28.36185	$30.96196	$32.35295	$33.01651	$33.71131	$34.30604	$34.89902
68	$30.88557	$33.73625	$35.29773	$36.02199	$36.78179	$37.43430	$38.08488
69	$33.63376	$36.75902	$38.51024	$39.30075	$40.13163	$40.84748	$41.56121
70	$36.62645	$40.05250	$42.01484	$42.87767	$43.78623	$44.57153	$45.35448
71	$39.94114	$43.70196	$45.90216	$46.84524	$47.84010	$48.70274	$49.56283
72	$43.55574	$47.68381	$50.14882	$51.17958	$52.26889	$53.21647	$54.16119
73	$48.59010	$53.25123	$56.09442	$57.24979	$58.47230	$59.54109	$60.60668
74	$54.19360	$59.45469	$62.72866	$64.02351	$65.39523	$66.60036	$67.80191
75	$60.42945	$66.36579	$70.12993	$71.58082	$73.11971	$74.47824	$75.83267
76	$67.36794	$74.06386	$78.38541	$80.01099	$81.73709	$83.26804	$84.79440
77	$75.08696	$82.63718	$87.59214	$89.41306	$91.34883	$93.07361	$94.79327
78	$83.26740	$91.77998	$97.39279	$99.41888	$101.59149	$103.53718	$105.47705
79	$92.30487	$101.89445	$108.24586	$110.49965	$112.93685	$115.13019	$117.31696
80	$102.28680	$113.08121	$120.26125	$122.76776	$125.50047	$127.97130	$130.43475
81	$113.30940	$125.45092	$133.56020	$136.34709	$139.40977	$142.19144	$144.96478
82	$125.47848	$139.12553	$148.27629	$151.37426	$154.80526	$157.93491	$161.05521
83	$140.77217	$156.39118	$166.70124	$170.19340	$174.08152	$177.65529	$181.21836
84	$157.76445	$175.60619	$187.21354	$191.14652	$195.54843	$199.62366	$203.68669
85	$176.63473	$196.97970	$210.03810	$214.46383	$219.44298	$224.08395	$228.71104
86	$197.58076	$220.74260	$235.42344	$240.39968	$246.02690	$251.30573	$256.56872
87	$220.82042	$247.14979	$263.64386	$269.23495	$275.58944	$281.58690	$287.56641
88	$241.08184	$270.25929	$287.94834	$293.97137	$300.91536	$307.54831	$314.16140
89	$262.95721	$295.23805	$314.20212	$320.68704	$328.27056	$335.59764	$342.90274
90	$286.56719	$322.22781	$342.55205	$349.53085	$357.80800	$365.89281	$373.95340
91	$312.04117	$351.38087	$373.15578	$380.66252	$389.69171	$398.60338	$407.48836
92	$339.51780	$382.86046	$406.18236	$414.25332	$424.09777	$433.91131	$443.69543
93	$362.62746	$409.22171	$433.05584	$441.54247	$452.00566	$462.53739	$473.03759
94	$387.05777	$437.10296	$461.43289	$470.35272	$481.46967	$492.76494	$504.02645
95	$412.87946	$466.58632	$491.39249	$500.76374	$512.57129	$524.67819	$536.74883
96	$440.16687	$497.75824	$523.01758	$532.85922	$545.39613	$558.36554	$571.29614
97	$468.99818	$530.70972	$556.39554	$566.72705	$580.03429	$593.92013	$607.76438
98	$493.36418	$558.57107	$584.57345	$595.31313	$609.27112	$623.93573	$638.55643
99	$513.73385	$581.87185	$608.10951	$619.18646	$633.68834	$649.00691	$664.27962
100	$530.61467	$601.18776	$627.60089	$638.95478	$653.90728	$669.76973	$685.58469

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$8.83627	$9.31068	$10.00093	$10.67411	$11.54164	$12.32728
31	$8.85163	$9.32690	$10.01843	$10.69284	$11.56194	$12.34901
32	$8.86579	$9.34187	$10.03459	$10.71011	$11.58068	$12.36899
33	$8.87877	$9.35556	$10.04934	$10.72584	$11.59771	$12.38721
34	$8.89052	$9.36798	$10.06263	$10.74005	$11.61306	$12.40353
35	$8.90102	$9.37902	$10.07446	$10.75267	$11.62663	$12.41797
36	$8.70746	$9.17553	$9.85717	$10.52227	$11.37910	$12.15517
37	$8.51809	$8.97646	$9.64457	$10.29684	$11.13680	$11.89789
38	$8.33283	$8.78174	$9.43653	$10.07621	$10.89969	$11.64610
39	$8.15159	$8.59119	$9.23302	$9.86032	$10.66761	$11.39960
40	$7.97433	$8.40479	$9.03388	$9.64906	$10.44048	$11.15834
41	$7.80091	$8.22246	$8.83902	$9.44233	$10.21818	$10.92220
42	$7.63126	$8.04407	$8.64838	$9.24001	$10.00063	$10.69103
43	$7.46530	$7.86954	$8.46186	$9.04203	$9.78769	$10.46478
44	$7.30294	$7.69882	$8.27933	$8.84831	$9.57929	$10.24331
45	$7.14410	$7.53179	$8.10077	$8.65873	$9.37535	$10.02651
46	$6.60702	$6.96606	$7.49343	$8.01019	$8.67438	$9.27799
47	$6.11027	$6.44282	$6.93161	$7.41027	$8.02577	$8.58534
48	$5.65089	$5.95888	$6.41191	$6.85525	$7.42570	$7.94443
49	$5.22605	$5.51130	$5.93121	$6.34181	$6.87049	$7.35134
50	$4.83314	$5.09731	$5.48651	$5.86682	$6.35680	$6.80252
51	$4.46977	$4.71444	$5.07518	$5.42744	$5.88149	$6.29469
52	$4.13371	$4.36033	$4.69467	$5.02094	$5.44174	$5.82476
53	$3.82295	$4.03282	$4.34269	$4.64488	$5.03489	$5.38991
54	$3.53555	$3.72989	$4.01710	$4.29700	$4.65844	$4.98753
55	$3.26973	$3.44974	$3.71591	$3.97516	$4.31013	$4.61519
56	$2.99944	$3.16078	$3.39904	$3.63201	$3.93187	$4.20483
57	$2.75152	$2.89602	$3.10916	$3.31849	$3.58679	$3.83099
58	$2.52409	$2.65341	$2.84402	$3.03204	$3.27200	$3.49036
59	$2.31541	$2.43115	$2.60146	$2.77029	$2.98485	$3.18002
60	$2.12403	$2.22752	$2.37962	$2.53115	$2.72290	$2.89728
61	$1.94844	$2.04091	$2.17670	$2.31267	$2.48392	$2.63967
62	$1.78737	$1.86996	$1.99105	$2.11304	$2.26593	$2.40498
63	$1.89691	$1.98535	$2.11505	$2.24581	$2.40957	$2.55849
64	$2.01311	$2.10786	$2.24674	$2.38695	$2.56232	$2.72182
65	$2.13643	$2.23792	$2.38664	$2.53694	$2.72475	$2.89557
66	$2.26732	$2.37603	$2.53524	$2.69636	$2.89750	$3.08038
67	$2.40621	$2.52263	$2.69311	$2.86580	$3.08118	$3.27705
68	$2.62171	$2.74804	$2.93303	$3.12060	$3.35440	$3.56715
69	$2.85650	$2.99360	$3.19435	$3.39807	$3.65188	$3.88296
70	$3.11233	$3.26110	$3.47893	$3.70023	$3.97572	$4.22673
71	$3.39105	$3.55248	$3.78886	$4.02923	$4.32828	$4.60094
72	$3.69474	$3.86991	$4.12641	$4.38747	$4.71212	$5.00824
73	$4.04183	$4.23563	$4.51970	$4.80888	$5.16862	$5.49715
74	$4.42150	$4.63592	$4.95047	$5.27075	$5.66933	$6.03379
75	$4.83687	$5.07401	$5.42229	$5.77697	$6.21856	$6.62279
76	$5.29124	$5.55353	$5.93910	$6.33181	$6.82102	$7.26928
77	$5.78829	$6.07837	$6.50514	$6.93994	$7.48182	$7.97889
78	$6.30350	$6.62068	$7.08670	$7.56079	$8.15284	$8.69649
79	$6.86454	$7.21135	$7.72020	$8.23721	$8.88408	$9.47861
80	$7.47553	$7.85474	$8.41036	$8.97413	$9.68090	$10.33108
81	$8.14093	$8.55554	$9.16221	$9.77696	$10.54916	$11.26021
82	$8.86549	$9.31882	$9.98129	$10.65164	$11.49531	$12.27293
83	$9.68162	$10.17815	$10.90181	$11.63176	$12.55379	$13.40543
84	$10.57287	$11.11665	$11.90721	$12.70209	$13.70974	$14.64245

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$12.79136	$13.26896	$13.77107	$14.69186	$15.55976	$16.55692
31	$12.81398	$13.29243	$13.79548	$14.71793	$15.58736	$16.58628
32	$12.83478	$13.31403	$13.81789	$14.74181	$15.61264	$16.61318
33	$12.85370	$13.33366	$13.83824	$14.76351	$15.63557	$16.63749
34	$12.87069	$13.35123	$13.85647	$14.78290	$15.65602	$16.65918
35	$12.88565	$13.36675	$13.87251	$14.79990	$15.67393	$16.67810
36	$12.61415	$13.08603	$13.58216	$14.49227	$15.34975	$16.33473
37	$12.34833	$12.81125	$13.29791	$14.19104	$15.03229	$15.99841
38	$12.08814	$12.54223	$13.01959	$13.89610	$14.72140	$15.66902
39	$11.83343	$12.27881	$12.74710	$13.60726	$14.41693	$15.34641
40	$11.58407	$12.02098	$12.48032	$13.32441	$14.11877	$15.03045
41	$11.33998	$11.76856	$12.21912	$13.04745	$13.82675	$14.72098
42	$11.10103	$11.52141	$11.96339	$12.77628	$13.54080	$14.41789
43	$10.86712	$11.27949	$11.71301	$12.51069	$13.26073	$14.12102
44	$10.63815	$11.04261	$11.46786	$12.25064	$12.98649	$13.83029
45	$10.41396	$10.81072	$11.22784	$11.99602	$12.71789	$13.54554
46	$9.63718	$10.00524	$10.39212	$11.10399	$11.77380	$12.54131
47	$8.91834	$9.25980	$9.61860	$10.27832	$10.89975	$11.61151
48	$8.25310	$8.56987	$8.90266	$9.51404	$10.09061	$10.75065
49	$7.63749	$7.93134	$8.24003	$8.80658	$9.34152	$9.95361
50	$7.06781	$7.34040	$7.62669	$8.15174	$8.64805	$9.21566
51	$6.54061	$6.79351	$7.05900	$7.54557	$8.00605	$8.53243
52	$6.05273	$6.28734	$6.53359	$6.98453	$7.41171	$7.89986
53	$5.60125	$5.81890	$6.04726	$6.46514	$6.86153	$7.31419
54	$5.18345	$5.38533	$5.59716	$5.98440	$6.35216	$6.77190
55	$4.79681	$4.98411	$5.18054	$5.53941	$5.88060	$6.26986
56	$4.36798	$4.53549	$4.71120	$5.03318	$5.33824	$5.68659
57	$3.97748	$4.12722	$4.28436	$4.57319	$4.84591	$5.15760
58	$3.62189	$3.75571	$3.89620	$4.15526	$4.39896	$4.67780
59	$3.29810	$3.41766	$3.54319	$3.77552	$3.99327	$4.24264
60	$3.00324	$3.11000	$3.22216	$3.43050	$3.62496	$3.84798
61	$2.73475	$2.83009	$2.93023	$3.11700	$3.29063	$3.49000
62	$2.49025	$2.57532	$2.66477	$2.83212	$2.98715	$3.16534
63	$2.65000	$2.74113	$2.83697	$3.01647	$3.18266	$3.37384
64	$2.81998	$2.91760	$3.02028	$3.21283	$3.39100	$3.59607
65	$3.00084	$3.10541	$3.21544	$3.42195	$3.61294	$3.83292
66	$3.19335	$3.30534	$3.42323	$3.64470	$3.84945	$4.08540
67	$3.39818	$3.51812	$3.64441	$3.88195	$4.10141	$4.35451
68	$3.69891	$3.82925	$3.96651	$4.22495	$4.46377	$4.73931
69	$4.02622	$4.16788	$4.31703	$4.59825	$4.85814	$5.15813
70	$4.38251	$4.53644	$4.69854	$5.00456	$5.28735	$5.61395
71	$4.77034	$4.93761	$5.11377	$5.44673	$5.75447	$6.11003
72	$5.19248	$5.37424	$5.56567	$5.92800	$6.26285	$6.64997
73	$5.70184	$5.90365	$6.11630	$6.51954	$6.89237	$7.32389
74	$6.26114	$6.48522	$6.72140	$7.17006	$7.58515	$8.06613
75	$6.87532	$7.12405	$7.38637	$7.88554	$8.34760	$8.88358
76	$7.54976	$7.82585	$8.11711	$8.67239	$9.18663	$9.78388
77	$8.29033	$8.59678	$8.92013	$9.53775	$10.11004	$10.77538
78	$9.03677	$9.37228	$9.72673	$10.40435	$11.03348	$11.76676
79	$9.85041	$10.21773	$10.60627	$11.34964	$12.04125	$12.84931
80	$10.73729	$11.13942	$11.56534	$12.38086	$13.14105	$14.03150
81	$11.70404	$12.14426	$12.61112	$13.50575	$14.34130	$15.32245
82	$12.75782	$13.23977	$13.75151	$14.73286	$15.65122	$16.73212
83	$13.93458	$14.46303	$15.02489	$16.10250	$17.11544	$18.31126
84	$15.21990	$15.79931	$16.41617	$17.59951	$18.71668	$20.03939

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$18.02624	$19.53503	$19.99083	$20.32055	$20.66905	$20.97913	$21.28828
31	$18.05822	$19.56972	$20.02838	$20.35877	$20.70792	$21.01863	$21.32839
32	$18.08745	$19.60136	$20.06291	$20.39388	$20.74371	$21.05495	$21.36524
33	$18.11385	$19.62993	$20.09434	$20.42587	$20.77626	$21.08799	$21.39878
34	$18.13735	$19.65524	$20.12260	$20.45461	$20.80550	$21.11767	$21.42888
35	$18.15778	$19.67724	$20.14751	$20.47996	$20.83128	$21.14383	$21.45544
36	$17.78629	$19.27649	$19.73791	$20.06334	$20.40662	$20.71228	$21.01703
37	$17.42240	$18.88392	$19.33660	$19.65519	$19.99063	$20.28954	$20.58760
38	$17.06595	$18.49930	$18.94345	$19.25534	$19.58309	$19.87546	$20.16692
39	$16.71679	$18.12255	$18.55829	$18.86365	$19.18390	$19.46982	$19.75484
40	$16.37480	$17.75346	$18.18097	$18.47990	$18.79283	$19.07243	$19.35121
41	$16.03978	$17.39188	$17.81132	$18.10397	$18.40973	$18.68319	$18.95580
42	$15.71163	$17.03767	$17.44918	$17.73569	$18.03443	$18.30186	$18.56849
43	$15.39016	$16.69070	$17.09441	$17.37490	$17.66678	$17.92832	$18.18908
44	$15.07532	$16.35075	$16.74686	$17.02144	$17.30664	$17.56241	$17.81741
45	$14.76689	$16.01774	$16.40638	$16.67517	$16.95385	$17.20400	$17.45335
46	$13.67416	$14.83341	$15.19318	$15.44144	$15.69825	$15.92908	$16.15922
47	$12.66230	$13.73664	$14.06973	$14.29901	$14.53567	$14.74868	$14.96105
48	$11.72533	$12.72094	$13.02933	$13.24109	$13.45920	$13.65574	$13.85170
49	$10.85769	$11.78036	$12.06587	$12.26143	$12.46244	$12.64379	$12.82462
50	$10.05423	$10.90934	$11.17369	$11.35427	$11.53949	$11.70683	$11.87367
51	$9.31025	$10.10271	$10.34742	$10.51422	$10.68490	$10.83933	$10.99328
52	$8.62131	$9.35571	$9.58229	$9.73629	$9.89359	$10.03607	$10.17815
53	$7.98335	$8.66396	$8.87372	$9.01597	$9.16089	$9.29235	$9.42342
54	$7.39259	$8.02334	$8.21755	$8.34890	$8.48245	$8.60376	$8.72470
55	$6.84557	$7.43010	$7.60990	$7.73121	$7.85425	$7.96620	$8.07778
56	$6.20241	$6.72712	$6.89488	$7.00372	$7.11460	$7.21548	$7.31603
57	$5.61968	$6.09064	$6.24705	$6.34467	$6.44459	$6.53551	$6.62613
58	$5.09168	$5.51437	$5.66008	$5.74765	$5.83769	$5.91961	$6.00128
59	$4.61333	$4.99265	$5.12828	$5.20678	$5.28794	$5.36174	$5.43537
60	$4.17990	$4.52029	$4.64642	$4.71685	$4.78994	$4.85647	$4.92281
61	$3.78718	$4.09260	$4.20983	$4.27301	$4.33887	$4.39883	$4.45858
62	$3.43135	$3.70537	$3.81430	$3.87091	$3.93027	$3.98427	$4.03814
63	$3.65945	$3.95393	$4.07312	$4.13392	$4.19772	$4.25583	$4.31374
64	$3.90271	$4.21915	$4.34951	$4.41480	$4.48340	$4.54586	$4.60815
65	$4.16213	$4.50217	$4.64467	$4.71474	$4.78850	$4.85569	$4.92266
66	$4.43882	$4.80416	$4.95983	$5.03508	$5.11437	$5.18660	$5.25863
67	$4.73387	$5.12640	$5.29642	$5.37717	$5.46242	$5.54010	$5.61753
68	$5.15300	$5.58153	$5.77033	$5.85827	$5.95126	$6.03615	$6.12080
69	$5.60921	$6.07702	$6.28663	$6.38239	$6.48383	$6.57663	$6.66914
70	$6.10583	$6.61654	$6.84913	$6.95342	$7.06408	$7.16549	$7.26662
71	$6.64641	$7.20392	$7.46196	$7.57558	$7.69625	$7.80711	$7.91763
72	$7.23484	$7.84346	$8.12963	$8.25336	$8.38498	$8.50614	$8.62697
73	$7.97678	$8.65751	$8.98306	$9.12086	$9.26755	$9.40308	$9.53824
74	$8.79478	$9.55605	$9.92612	$10.07951	$10.24301	$10.39459	$10.54577
75	$9.69670	$10.54782	$10.96815	$11.13894	$11.32115	$11.49067	$11.65970
76	$10.69111	$11.64255	$12.11959	$12.30973	$12.51275	$12.70232	$12.89134
77	$11.78748	$12.85086	$13.39190	$13.60358	$13.82979	$14.04173	$14.25304
78	$12.88440	$14.06350	$14.66884	$14.90229	$15.15356	$15.38963	$15.62500
79	$14.08342	$15.39053	$16.06752	$16.32497	$16.60404	$16.86693	$17.12903
80	$15.39402	$16.84277	$17.59956	$17.88351	$18.19336	$18.48603	$18.77785
81	$16.82655	$18.43206	$19.27771	$19.59082	$19.93482	$20.26058	$20.58538
82	$18.39241	$20.17134	$21.11586	$21.46113	$21.84296	$22.20546	$22.56688
83	$20.15147	$22.13387	$23.18379	$23.56640	$23.99229	$24.39838	$24.80321
84	$22.07876	$24.28735	$25.45426	$25.87817	$26.35313	$26.80784	$27.26119

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$38.27950	$40.40486	$43.51742	$46.61911	$50.54797	$54.09263
31	$38.56669	$40.70816	$43.84436	$46.96973	$50.92841	$54.49997
32	$38.85519	$41.01288	$44.17277	$47.32191	$51.31056	$54.90911
33	$39.14505	$41.31894	$44.50270	$47.67566	$51.69441	$55.32007
34	$39.43624	$41.62645	$44.83411	$48.03100	$52.07993	$55.73276
35	$39.72873	$41.93531	$45.16695	$48.38788	$52.46711	$56.14720
36	$39.91911	$42.13983	$45.39701	$48.64731	$52.75895	$56.47049
37	$40.11038	$42.34533	$45.62820	$48.90810	$53.05245	$56.79566
38	$40.30258	$42.55186	$45.86060	$49.17031	$53.34756	$57.12267
39	$40.49568	$42.75937	$46.09418	$49.43393	$53.64433	$57.45157
40	$40.68972	$42.96791	$46.32895	$49.69896	$53.94274	$57.78235
41	$40.88468	$43.17745	$46.56491	$49.96539	$54.24283	$58.11506
42	$41.08056	$43.38804	$46.80206	$50.23329	$54.54456	$58.44965
43	$41.27741	$43.59961	$47.04044	$50.50259	$54.84796	$58.78621
44	$41.47520	$43.81227	$47.28003	$50.77335	$55.15309	$59.12467
45	$41.67392	$44.02593	$47.52083	$51.04554	$55.45989	$59.46510
46	$42.03141	$44.40598	$47.93888	$51.50833	$55.97258	$60.02488
47	$42.39200	$44.78933	$48.36060	$51.97534	$56.49001	$60.58992
48	$42.75566	$45.17598	$48.78602	$52.44653	$57.01221	$61.16027
49	$43.12244	$45.56594	$49.21519	$52.92204	$57.53923	$61.73598
50	$43.49237	$45.95930	$49.64813	$53.40184	$58.07114	$62.31716
51	$43.86547	$46.35604	$50.08489	$53.88602	$58.60797	$62.90377
52	$44.24179	$46.75620	$50.52549	$54.37454	$59.14977	$63.49592
53	$44.62131	$47.15984	$50.96996	$54.86752	$59.69655	$64.09361
54	$45.00408	$47.56696	$51.41835	$55.36496	$60.24839	$64.69698
55	$45.39016	$47.97757	$51.87067	$55.86691	$60.80533	$65.30599
56	$45.42378	$48.01593	$51.91716	$55.92774	$60.87686	$65.38811
57	$45.45744	$48.05430	$51.96368	$55.98868	$60.94847	$65.47032
58	$45.49110	$48.09273	$52.01024	$56.04961	$61.02013	$65.55264
59	$45.52481	$48.13116	$52.05686	$56.11065	$61.09191	$65.63507
60	$45.55855	$48.16966	$52.10351	$56.17176	$61.16377	$65.71761
61	$45.59229	$48.20815	$52.15020	$56.23293	$61.23568	$65.80022
62	$45.62606	$48.24669	$52.19694	$56.29416	$61.30771	$65.88297
63	$45.56245	$48.18383	$52.13859	$56.24874	$61.27002	$65.85428
64	$45.49891	$48.12105	$52.08036	$56.20334	$61.23231	$65.82561
65	$45.43545	$48.05837	$52.02216	$56.15798	$61.19466	$65.79695
66	$45.37207	$47.99575	$51.96402	$56.11264	$61.15702	$65.76832
67	$45.30880	$47.93323	$51.90595	$56.06735	$61.11943	$65.73970
68	$45.39413	$48.03142	$52.03050	$56.23047	$61.31871	$65.97417
69	$45.47961	$48.12980	$52.15532	$56.39406	$61.51868	$66.20948
70	$45.56522	$48.22841	$52.28045	$56.55812	$61.71926	$66.44560
71	$45.65101	$48.32719	$52.40590	$56.72268	$61.92054	$66.68261
72	$45.73696	$48.42619	$52.53163	$56.88771	$62.12248	$66.92044
73	$46.30879	$49.04654	$53.24248	$57.71457	$63.07111	$67.98850
74	$46.88776	$49.67482	$53.96296	$58.55342	$64.03426	$69.07360
75	$47.47396	$50.31115	$54.69319	$59.40452	$65.01208	$70.17604
76	$48.06752	$50.95562	$55.43327	$60.26793	$66.00486	$71.29604
77	$48.66847	$51.60836	$56.18338	$61.14394	$67.01279	$72.43396
78	$48.43019	$51.37240	$55.96454	$60.95947	$66.85379	$72.30996
79	$48.19311	$51.13756	$55.74657	$60.77554	$66.69517	$72.18617
80	$47.95717	$50.90375	$55.52942	$60.59220	$66.53692	$72.06258
81	$47.72238	$50.67104	$55.31317	$60.40940	$66.37903	$71.93925
82	$47.48875	$50.43937	$55.09770	$60.22713	$66.22154	$71.81606
83	$48.28007	$51.27621	$56.01112	$61.17200	$67.23609	$72.93295
84	$49.08455	$52.12690	$56.93965	$62.13168	$68.26622	$74.06718

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$56.22887	$58.38343	$60.64577	$64.81886	$68.71027	$73.17905
31	$56.65251	$58.82342	$61.10289	$65.30769	$69.22857	$73.73117
32	$57.07805	$59.26536	$61.56208	$65.79865	$69.74909	$74.28563
33	$57.50542	$59.70921	$62.02322	$66.29171	$70.27184	$74.84241
34	$57.93466	$60.15496	$62.48628	$66.78681	$70.79669	$75.40146
35	$58.36568	$60.60258	$62.95134	$67.28396	$71.32369	$75.96272
36	$58.71181	$60.96933	$63.33944	$67.71540	$71.79344	$76.47450
37	$59.05996	$61.33830	$63.72998	$68.14961	$72.26627	$76.98975
38	$59.41021	$61.70950	$64.12294	$68.58661	$72.74221	$77.50843
39	$59.76251	$62.08295	$64.51830	$69.02639	$73.22129	$78.03063
40	$60.11690	$62.45864	$64.91609	$69.46900	$73.70352	$78.55637
41	$60.47343	$62.83666	$65.31635	$69.91446	$74.18893	$79.08560
42	$60.83202	$63.21690	$65.71906	$70.36277	$74.67753	$79.61844
43	$61.19277	$63.59948	$66.12431	$70.81395	$75.16935	$80.15485
44	$61.55566	$63.98435	$66.53199	$71.26803	$75.66441	$80.69488
45	$61.92070	$64.37156	$66.94221	$71.72500	$76.16273	$81.23854
46	$62.51523	$64.99665	$67.59913	$72.44577	$76.94003	$82.08021
47	$63.11547	$65.62780	$68.26248	$73.17377	$77.72528	$82.93057
48	$63.72148	$66.26507	$68.93234	$73.90907	$78.51853	$83.78978
49	$64.33330	$66.90854	$69.60880	$74.65175	$79.31988	$84.65785
50	$64.95097	$67.55827	$70.29188	$75.40191	$80.12938	$85.53494
51	$65.57461	$68.21429	$70.98166	$76.15961	$80.94720	$86.42114
52	$66.20423	$68.87668	$71.67820	$76.92490	$81.77333	$87.31648
53	$66.83988	$69.54550	$72.38158	$77.69791	$82.60788	$88.22111
54	$67.48166	$70.22084	$73.09189	$78.47868	$83.45098	$89.13512
55	$68.12957	$70.90273	$73.80914	$79.26729	$84.30265	$90.05859
56	$68.22427	$71.00523	$73.92067	$79.40385	$84.45787	$90.23408
57	$68.31907	$71.10790	$74.03235	$79.54069	$84.61336	$90.40991
58	$68.41403	$71.21074	$74.14422	$79.67774	$84.76915	$90.58610
59	$68.50911	$71.31371	$74.25626	$79.81501	$84.92524	$90.76264
60	$68.60430	$71.41681	$74.36847	$79.95254	$85.08162	$90.93952
61	$68.69965	$71.52006	$74.48086	$80.09031	$85.23826	$91.11673
62	$68.79512	$71.62350	$74.59341	$80.22829	$85.39519	$91.29429
63	$68.77959	$71.61588	$74.59314	$80.25183	$85.43287	$91.35253
64	$68.76401	$71.60826	$74.59289	$80.27537	$85.47058	$91.41081
65	$68.74845	$71.60062	$74.59261	$80.29891	$85.50829	$91.46912
66	$68.73290	$71.59302	$74.59233	$80.32246	$85.54603	$91.52747
67	$68.71735	$71.58540	$74.59209	$80.34601	$85.58379	$91.58585
68	$68.98499	$71.87648	$74.90751	$80.71931	$86.00701	$92.06862
69	$69.25370	$72.16873	$75.22427	$81.09435	$86.43230	$92.55388
70	$69.52347	$72.46218	$75.54236	$81.47115	$86.85971	$93.04177
71	$69.79425	$72.75682	$75.86182	$81.84968	$87.28922	$93.53218
72	$70.06610	$73.05269	$76.18262	$82.22999	$87.72086	$94.02521
73	$71.23333	$74.30264	$77.52118	$83.75381	$89.41189	$95.90602
74	$72.42001	$75.57401	$78.88327	$85.30583	$91.13552	$97.82441
75	$73.62645	$76.86711	$80.26928	$86.88665	$92.89237	$99.78121
76	$74.85298	$78.18234	$81.67967	$88.49675	$94.68310	$101.77713
77	$76.09994	$79.52007	$83.11481	$90.13667	$96.50833	$103.81301
78	$76.01257	$79.45815	$83.07697	$90.17118	$96.60015	$103.98557
79	$75.92528	$79.39628	$83.03918	$90.20568	$96.69204	$104.15842
80	$75.83810	$79.33446	$83.00137	$90.24022	$96.78400	$104.33157
81	$75.75102	$79.27270	$82.96359	$90.27476	$96.87607	$104.50501
82	$75.66402	$79.21096	$82.92583	$90.30932	$96.96821	$104.67872
83	$76.80723	$80.39325	$84.14072	$91.65579	$98.41478	$106.27897
84	$77.96775	$81.59319	$85.37343	$93.02232	$99.88294	$107.90369

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$79.78383	$86.54839	$88.42452	$89.89975	$91.43941	$92.82355	$94.20352
31	$80.38599	$87.20177	$89.09386	$90.58033	$92.13168	$93.52633	$94.91681
32	$80.99065	$87.85781	$89.76603	$91.26377	$92.82687	$94.23205	$95.63304
33	$81.59779	$88.51654	$90.44099	$91.95008	$93.52493	$94.94070	$96.35225
34	$82.20739	$89.17787	$91.11872	$92.63912	$94.22579	$95.65221	$97.07435
35	$82.81934	$89.84171	$91.79910	$93.33091	$94.92941	$96.36652	$97.79927
36	$83.39658	$90.48203	$92.44890	$93.99378	$95.60279	$97.04998	$98.49283
37	$83.97788	$91.12689	$93.10329	$94.66138	$96.28090	$97.73830	$99.19132
38	$84.56319	$91.77636	$93.76228	$95.33370	$96.96385	$98.43149	$99.89475
39	$85.15259	$92.43047	$94.42596	$96.01081	$97.65164	$99.12962	$100.60320
40	$85.74612	$93.08924	$95.09434	$96.69273	$98.34430	$99.83269	$101.31663
41	$86.34376	$93.75269	$95.76744	$97.37949	$99.04186	$100.54074	$102.03514
42	$86.94558	$94.42087	$96.44532	$98.07113	$99.74438	$101.25382	$102.75875
43	$87.55160	$95.09384	$97.12799	$98.76768	$100.45191	$101.97195	$103.48746
44	$88.16182	$95.77157	$97.81549	$99.46919	$101.16442	$102.69520	$104.22138
45	$88.77631	$96.45415	$98.50786	$100.17566	$101.88201	$103.42354	$104.96050
46	$89.71698	$97.49467	$99.61676	$101.30620	$103.03214	$104.59203	$106.14726
47	$90.66760	$98.54642	$100.73817	$102.44949	$104.19527	$105.77369	$107.34743
48	$91.62828	$99.60950	$101.87216	$103.60569	$105.37156	$106.96875	$108.56114
49	$92.59917	$100.68408	$103.01896	$104.77493	$106.56108	$108.17728	$109.78863
50	$93.58034	$101.77022	$104.17865	$105.95737	$107.76404	$109.39944	$111.02997
51	$94.57188	$102.86811	$105.35139	$107.15318	$108.98061	$110.63544	$112.28534
52	$95.57394	$103.97782	$106.53732	$108.36244	$110.21087	$111.88540	$113.55490
53	$96.58662	$105.09951	$107.73662	$109.58538	$111.45506	$113.14946	$114.83883
54	$97.61005	$106.23329	$108.94942	$110.82211	$112.71328	$114.42784	$116.13727
55	$98.64430	$107.37932	$110.17587	$112.07280	$113.98570	$115.72065	$117.45039
56	$98.86135	$107.64068	$110.52032	$112.42811	$114.35184	$116.09678	$117.83649
57	$99.07888	$107.90270	$110.86585	$112.78451	$114.71918	$116.47413	$118.22384
58	$99.29689	$108.16533	$111.21244	$113.14204	$115.08767	$116.85272	$118.61247
59	$99.51540	$108.42861	$111.56013	$113.50073	$115.45737	$117.23254	$119.00236
60	$99.73436	$108.69254	$111.90891	$113.86056	$115.82824	$117.61361	$119.39356
61	$99.95382	$108.95709	$112.25877	$114.22151	$116.20034	$117.99589	$119.78602
62	$100.17374	$109.22230	$112.60973	$114.58362	$116.57361	$118.37940	$120.17980
63	$100.27063	$109.36782	$112.84024	$114.82617	$116.82646	$118.64342	$120.45490
64	$100.36760	$109.51351	$113.07126	$115.06920	$117.07986	$118.90797	$120.73062
65	$100.46466	$109.65943	$113.30270	$115.31278	$117.33380	$119.17314	$121.00698
66	$100.56184	$109.80552	$113.53467	$115.55687	$117.58830	$119.43890	$121.28395
67	$100.65909	$109.95182	$113.76708	$115.80146	$117.84336	$119.70525	$121.56156
68	$101.24550	$110.65062	$114.60774	$116.66941	$118.73851	$120.62590	$122.50764
69	$101.83531	$111.35386	$115.45463	$117.54390	$119.64045	$121.55363	$123.46109
70	$102.42856	$112.06160	$116.30778	$118.42492	$120.54923	$122.48848	$124.42194
71	$103.02528	$112.77381	$117.16722	$119.31254	$121.46492	$123.43057	$125.39030
72	$103.62545	$113.49054	$118.03300	$120.20683	$122.38758	$124.37984	$126.36618
73	$105.81923	$116.01486	$120.83044	$123.07885	$125.32711	$127.38429	$129.43535
74	$108.05942	$118.59531	$123.69417	$126.01952	$128.33726	$130.46133	$132.57906
75	$110.34704	$121.23318	$126.62578	$129.03043	$131.41971	$133.61271	$135.79914
76	$112.68310	$123.92969	$129.62687	$132.11327	$134.57615	$136.84017	$139.09740
77	$115.06863	$126.68620	$132.69909	$135.26977	$137.80846	$140.14562	$142.47581
78	$115.37340	$127.15182	$133.33320	$135.93980	$138.51321	$140.88827	$143.25619
79	$115.67897	$127.61917	$133.97031	$136.61314	$139.22155	$141.63482	$144.04086
80	$115.98535	$128.08825	$134.61048	$137.28982	$139.93356	$142.38535	$144.82982
81	$116.29254	$128.55902	$135.25370	$137.96987	$140.64917	$143.13985	$145.62311
82	$116.60055	$129.03155	$135.89999	$138.65325	$141.36845	$143.89838	$146.42073
83	$118.43076	$131.17665	$138.61639	$141.41639	$144.22804	$146.87244	$149.50890
84	$120.28970	$133.35742	$141.38708	$144.23458	$147.14551	$149.90798	$152.66222

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$12.39614	$13.07880	$14.07355	$15.06452	$16.31601	$17.44442
31	$12.50939	$13.19785	$14.20115	$15.20065	$16.46280	$17.60082
32	$12.62320	$13.31751	$14.32928	$15.33735	$16.61022	$17.75784
33	$12.73758	$13.43772	$14.45802	$15.47468	$16.75824	$17.91546
34	$12.85248	$13.55850	$14.58731	$15.61254	$16.90681	$18.07362
35	$12.96796	$13.67979	$14.71714	$15.75096	$17.05592	$18.23234
36	$13.22194	$13.94872	$15.00913	$16.06734	$17.40175	$18.60534
37	$13.48091	$14.22288	$15.30693	$16.39005	$17.75461	$18.98600
38	$13.74496	$14.50246	$15.61063	$16.71925	$18.11460	$19.37442
39	$14.01417	$14.78755	$15.92035	$17.05506	$18.48190	$19.77080
40	$14.28866	$15.07823	$16.23622	$17.39762	$18.85667	$20.17528
41	$14.56850	$15.37460	$16.55836	$17.74706	$19.23900	$20.58805
42	$14.85384	$15.67685	$16.88690	$18.10350	$19.62909	$21.00927
43	$15.14479	$15.98499	$17.22197	$18.46712	$20.02710	$21.43911
44	$15.44140	$16.29921	$17.56365	$18.83803	$20.43319	$21.87772
45	$15.74382	$16.61960	$17.91212	$19.21639	$20.84750	$22.32530
46	$16.10077	$16.99759	$18.32261	$19.66195	$21.33446	$22.85035
47	$16.46582	$17.38416	$18.74252	$20.11785	$21.83281	$23.38773
48	$16.83912	$17.77952	$19.17205	$20.58430	$22.34280	$23.93776
49	$17.22087	$18.18390	$19.61142	$21.06160	$22.86471	$24.50072
50	$17.61131	$18.59748	$20.06085	$21.54992	$23.39880	$25.07689
51	$18.01060	$19.02041	$20.52059	$22.04960	$23.94533	$25.66664
52	$18.41890	$19.45302	$20.99087	$22.56086	$24.50468	$26.27027
53	$18.83650	$19.89543	$21.47191	$23.08394	$25.07707	$26.88809
54	$19.26356	$20.34792	$21.96400	$23.61917	$25.66282	$27.52042
55	$19.70029	$20.81070	$22.46734	$24.16682	$26.26227	$28.16764
56	$19.97846	$21.10565	$22.78816	$24.51795	$26.64691	$28.58318
57	$20.26058	$21.40477	$23.11358	$24.87419	$27.03719	$29.00483
58	$20.54666	$21.70811	$23.44363	$25.23561	$27.43318	$29.43272
59	$20.83680	$22.01577	$23.77840	$25.60228	$27.83498	$29.86694
60	$21.13102	$22.32778	$24.11793	$25.97428	$28.24262	$30.30752
61	$21.42941	$22.64425	$24.46232	$26.35167	$28.65627	$30.75463
62	$21.73201	$22.96516	$24.81162	$26.73455	$29.07597	$31.20833
63	$21.98652	$23.23636	$25.10923	$27.06356	$29.43940	$31.60401
64	$22.24402	$23.51073	$25.41042	$27.39665	$29.80742	$32.00471
65	$22.50450	$23.78836	$25.71524	$27.73381	$30.17997	$32.41050
66	$22.76806	$24.06925	$26.02371	$28.07512	$30.55723	$32.82142
67	$23.03470	$24.35348	$26.33585	$28.42065	$30.93918	$33.23756
68	$23.38790	$24.73081	$26.75256	$28.88452	$31.45479	$33.80138
69	$23.74655	$25.11400	$27.17587	$29.35595	$31.97901	$34.37474
70	$24.11068	$25.50311	$27.60589	$29.83510	$32.51197	$34.95786
71	$24.48037	$25.89830	$28.04271	$30.32206	$33.05381	$35.55084
72	$24.85576	$26.29958	$28.48644	$30.81696	$33.60467	$36.15390
73	$25.53453	$27.02517	$29.28996	$31.71789	$34.60963	$37.25674
74	$26.23186	$27.77080	$30.11612	$32.64515	$35.64467	$38.39323
75	$26.94818	$28.53699	$30.96560	$33.59956	$36.71065	$39.56440
76	$27.68411	$29.32431	$31.83901	$34.58184	$37.80848	$40.77126
77	$28.44013	$30.13337	$32.73711	$35.59284	$38.93919	$42.01495
78	$28.80579	$30.52827	$33.18516	$36.10395	$39.51974	$42.67002
79	$29.17619	$30.92836	$33.63936	$36.62243	$40.10896	$43.33533
80	$29.55134	$31.33367	$34.09977	$37.14831	$40.70695	$44.01096
81	$29.93130	$31.74431	$34.56647	$37.68178	$41.31385	$44.69716
82	$30.31616	$32.16032	$35.03955	$38.22287	$41.92982	$45.39403
83	$30.81653	$32.70512	$35.65586	$38.90522	$42.70660	$46.25994
84	$31.32514	$33.25913	$36.28302	$39.59974	$43.49774	$47.14236

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$18.12446	$18.80925	$19.52835	$20.85827	$22.09597	$23.51664
31	$18.28675	$18.97735	$19.70262	$21.04382	$22.29200	$23.72464
32	$18.44967	$19.14612	$19.87743	$21.23000	$22.48863	$23.93329
33	$18.61315	$19.31545	$20.05291	$21.41679	$22.68591	$24.14252
34	$18.77723	$19.48536	$20.22888	$21.60414	$22.88369	$24.35232
35	$18.94185	$19.65578	$20.40543	$21.79202	$23.08200	$24.56261
36	$19.33245	$20.06325	$20.83090	$22.25225	$23.57364	$25.08976
37	$19.73109	$20.47917	$21.26519	$22.72219	$24.07575	$25.62817
38	$20.13794	$20.90368	$21.70858	$23.20209	$24.58857	$26.17820
39	$20.55321	$21.33702	$22.16119	$23.69208	$25.11229	$26.74000
40	$20.97701	$21.77932	$22.62326	$24.19244	$25.64718	$27.31386
41	$21.40958	$22.23082	$23.09496	$24.70335	$26.19347	$27.90005
42	$21.85105	$22.69164	$23.57645	$25.22507	$26.75137	$28.49882
43	$22.30162	$23.16204	$24.06802	$25.75781	$27.32119	$29.11042
44	$22.76149	$23.64220	$24.56984	$26.30181	$27.90310	$29.73517
45	$23.23083	$24.13229	$25.08211	$26.85726	$28.49743	$30.37329
46	$23.78150	$24.70693	$25.68149	$27.50500	$29.18892	$31.11432
47	$24.34525	$25.29529	$26.29519	$28.16833	$29.89717	$31.87345
48	$24.92232	$25.89765	$26.92354	$28.84770	$30.62263	$32.65106
49	$25.51308	$26.51433	$27.56692	$29.54342	$31.36571	$33.44766
50	$26.11785	$27.14572	$28.22569	$30.25594	$32.12677	$34.26370
51	$26.73698	$27.79215	$28.90016	$30.98563	$32.90633	$35.09965
52	$27.37075	$28.45395	$29.59078	$31.73294	$33.70479	$35.95599
53	$28.01956	$29.13151	$30.29790	$32.49826	$34.52263	$36.83322
54	$28.68374	$29.82521	$31.02193	$33.28203	$35.36034	$37.73186
55	$29.36368	$30.53544	$31.76325	$34.08470	$36.21832	$38.65242
56	$29.80205	$30.99293	$32.24093	$34.60306	$36.77120	$39.24574
57	$30.24700	$31.45728	$32.72581	$35.12928	$37.33255	$39.84816
58	$30.69857	$31.92859	$33.21797	$35.66350	$37.90245	$40.45985
59	$31.15689	$32.40693	$33.71756	$36.20587	$38.48105	$41.08093
60	$31.62205	$32.89248	$34.22464	$36.75648	$39.06846	$41.71152
61	$32.09417	$33.38528	$34.73935	$37.31546	$39.66487	$42.35181
62	$32.57334	$33.88546	$35.26179	$37.88292	$40.27038	$43.00192
63	$32.99239	$34.32491	$35.72256	$38.38894	$40.81454	$43.59039
64	$33.41680	$34.77001	$36.18934	$38.90171	$41.36606	$44.18690
65	$33.84669	$35.22094	$36.66224	$39.42134	$41.92503	$44.79157
66	$34.28212	$35.67768	$37.14127	$39.94790	$42.49156	$45.40455
67	$34.72312	$36.14033	$37.62661	$40.48151	$43.06573	$46.02587
68	$35.32354	$36.77184	$38.29035	$41.21567	$43.86179	$46.89236
69	$35.93441	$37.41439	$38.96584	$41.96312	$44.67254	$47.77517
70	$36.55578	$38.06815	$39.65322	$42.72413	$45.49830	$48.67460
71	$37.18789	$38.73335	$40.35273	$43.49893	$46.33931	$49.59096
72	$37.83095	$39.41018	$41.06459	$44.28781	$47.19587	$50.52458
73	$39.01024	$40.65632	$42.38259	$45.75105	$48.78449	$52.26471
74	$40.22631	$41.94187	$43.74286	$47.26262	$50.42653	$54.06475
75	$41.48025	$43.26808	$45.14680	$48.82413	$52.12389	$55.92682
76	$42.77333	$44.63622	$46.59579	$50.43722	$53.87837	$57.85300
77	$44.10669	$46.04763	$48.09128	$52.10365	$55.69189	$59.84553
78	$44.81294	$46.80084	$48.89214	$53.00680	$56.69834	$60.95958
79	$45.53051	$47.56632	$49.70636	$53.92558	$57.72300	$62.09434
80	$46.25960	$48.34438	$50.53415	$54.86030	$58.76617	$63.25029
81	$47.00036	$49.13513	$51.37569	$55.81123	$59.82821	$64.42774
82	$47.75294	$49.93882	$52.23125	$56.77861	$60.90942	$65.62708
83	$48.67832	$50.92053	$53.26110	$57.93663	$62.17920	$67.02978
84	$49.62165	$51.92156	$54.31126	$59.11830	$63.47545	$68.46249

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$25.62278	$27.78537	$28.42038	$28.89353	$29.39081	$29.83513	$30.27814
31	$25.84865	$28.02963	$28.67208	$29.14929	$29.65083	$30.09898	$30.54582
32	$26.07515	$28.27445	$28.92444	$29.40576	$29.91160	$30.36359	$30.81422
33	$26.30226	$28.51987	$29.17751	$29.66288	$30.17303	$30.62884	$31.08326
34	$26.52988	$28.76582	$29.43118	$29.92066	$30.43507	$30.89470	$31.35293
35	$26.75798	$29.01223	$29.68542	$30.17898	$30.69768	$31.16111	$31.62317
36	$27.33863	$29.64689	$30.33763	$30.84248	$31.37219	$31.84566	$32.31765
37	$27.93189	$30.29543	$31.00415	$31.52057	$32.06153	$32.54521	$33.02742
38	$28.53803	$30.95814	$31.68535	$32.21355	$32.76601	$33.26012	$33.75274
39	$29.15734	$31.63538	$32.38148	$32.92178	$33.48598	$33.99076	$34.49403
40	$29.79005	$32.32740	$33.09291	$33.64559	$34.22176	$34.73744	$35.25155
41	$30.43653	$33.03458	$33.81997	$34.38531	$34.97371	$35.50050	$36.02573
42	$31.09702	$33.75723	$34.56306	$35.14129	$35.74217	$36.28037	$36.81694
43	$31.77183	$34.49569	$35.32241	$35.91389	$36.52751	$37.07732	$37.62551
44	$32.46129	$35.25028	$36.09845	$36.70347	$37.33015	$37.89180	$38.45183
45	$33.16573	$36.02140	$36.89158	$37.51042	$38.15037	$38.72418	$39.29627
46	$33.98275	$36.91491	$37.82535	$38.46100	$39.11733	$39.70603	$40.29302
47	$34.81990	$37.83057	$38.78279	$39.43563	$40.10881	$40.71281	$41.31502
48	$35.67768	$38.76899	$39.76445	$40.43497	$41.12537	$41.74510	$42.36295
49	$36.55657	$39.73064	$40.77094	$41.45966	$42.16774	$42.80356	$43.43747
50	$37.45712	$40.71617	$41.80295	$42.51031	$43.23651	$43.88885	$44.53925
51	$38.37985	$41.72612	$42.86103	$43.58756	$44.33239	$45.00166	$45.66897
52	$39.32534	$42.76114	$43.94592	$44.69214	$45.45601	$46.14270	$46.82735
53	$40.29409	$43.82183	$45.05827	$45.82470	$46.60814	$47.31266	$48.01510
54	$41.28671	$44.90883	$46.19878	$46.98596	$47.78945	$48.51231	$49.23298
55	$42.30379	$46.02279	$47.36816	$48.17663	$49.00071	$49.74235	$50.48175
56	$42.96018	$46.74698	$48.14737	$48.97127	$49.81103	$50.56698	$51.32068
57	$43.62674	$47.48255	$48.93940	$49.77895	$50.63476	$51.40527	$52.17350
58	$44.30367	$48.22970	$49.74445	$50.60000	$51.47207	$52.25750	$53.04054
59	$44.99109	$48.98861	$50.56274	$51.43458	$52.32325	$53.12382	$53.92197
60	$45.68914	$49.75946	$51.39449	$52.28294	$53.18852	$54.00449	$54.81805
61	$46.39805	$50.54242	$52.23993	$53.14528	$54.06808	$54.89980	$55.72903
62	$47.11797	$51.33772	$53.09927	$54.02185	$54.96220	$55.80993	$56.65514
63	$47.78321	$52.08381	$53.92095	$54.86193	$55.82087	$56.68496	$57.54644
64	$48.45784	$52.84075	$54.75538	$55.71508	$56.69293	$57.57366	$58.45178
65	$49.14200	$53.60869	$55.60270	$56.58148	$57.57865	$58.47634	$59.37137
66	$49.83580	$54.38779	$56.46313	$57.46135	$58.47818	$59.39315	$60.30542
67	$50.53942	$55.17822	$57.33689	$58.35492	$59.39176	$60.32436	$61.25415
68	$51.51577	$56.27296	$58.53808	$59.58315	$60.64733	$61.60513	$62.56005
69	$52.51101	$57.38941	$59.76445	$60.83722	$61.92946	$62.91309	$63.89379
70	$53.52546	$58.52799	$61.01651	$62.11769	$63.23864	$64.24881	$65.25598
71	$54.55952	$59.68918	$62.29479	$63.42513	$64.57557	$65.61293	$66.64720
72	$55.61354	$60.87342	$63.59988	$64.76006	$65.94070	$67.00598	$68.06807
73	$57.59495	$63.10042	$66.05220	$67.26879	$68.50408	$69.62100	$70.73455
74	$59.64696	$65.40886	$68.59911	$69.87467	$71.16712	$72.33805	$73.50548
75	$61.77210	$67.80176	$71.24419	$72.58152	$73.93367	$75.16116	$76.38501
76	$63.97293	$70.28219	$73.99127	$75.39324	$76.80779	$78.09445	$79.37729
77	$66.25217	$72.85338	$76.84427	$78.31385	$79.79361	$81.14221	$82.48680
78	$67.55705	$74.37607	$78.58343	$80.10179	$81.63583	$83.03322	$84.42641
79	$68.88760	$75.93053	$80.36193	$81.93054	$83.52056	$84.96828	$86.41165
80	$70.24439	$77.51750	$82.18068	$83.80104	$85.44882	$86.94844	$88.44357
81	$71.62789	$79.13763	$84.04060	$85.71423	$87.42159	$88.97476	$90.52327
82	$73.03866	$80.79163	$85.94260	$87.67111	$89.43990	$91.04828	$92.65186
83	$74.66322	$82.64397	$88.05579	$89.83516	$91.64711	$93.33534	$95.01853
84	$76.32396	$84.53879	$90.22096	$92.05263	$93.90877	$95.67986	$97.44562

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$8.82885	$9.30742	$10.00431	$10.68914	$11.56364	$12.35472
31	$8.90124	$9.38392	$10.08691	$10.77769	$11.65986	$12.45791
32	$8.97372	$9.46055	$10.16961	$10.86635	$11.75614	$12.56116
33	$9.04631	$9.53725	$10.25237	$10.95506	$11.85250	$12.66449
34	$9.11897	$9.61403	$10.33521	$11.04388	$11.94890	$12.76783
35	$9.19172	$9.69087	$10.41808	$11.13269	$12.04532	$12.87121
36	$9.53248	$10.05081	$10.80685	$11.55064	$12.49965	$13.35888
37	$9.88586	$10.42412	$11.21013	$11.98428	$12.97113	$13.86502
38	$10.25234	$10.81132	$11.62846	$12.43419	$13.46040	$14.39036
39	$10.63241	$11.21288	$12.06240	$12.90101	$13.96809	$14.93560
40	$11.02656	$11.62934	$12.51254	$13.38533	$14.49495	$15.50146
41	$11.43534	$12.06130	$12.97948	$13.88782	$15.04171	$16.08882
42	$11.85926	$12.50929	$13.46384	$14.40920	$15.60903	$16.69837
43	$12.29890	$12.97391	$13.96627	$14.95018	$16.19780	$17.33105
44	$12.75483	$13.45581	$14.48748	$15.51143	$16.80876	$17.98771
45	$13.22768	$13.95560	$15.02811	$16.09375	$17.44275	$18.66924
46	$13.75104	$14.50876	$15.62639	$16.73856	$18.14446	$19.42319
47	$14.29510	$15.08384	$16.24849	$17.40920	$18.87438	$20.20758
48	$14.86066	$15.68174	$16.89535	$18.10674	$19.63367	$21.02365
49	$15.44863	$16.30332	$17.56797	$18.83218	$20.42351	$21.87266
50	$16.05985	$16.94955	$18.26736	$19.58673	$21.24513	$22.75597
51	$16.69526	$17.62138	$18.99459	$20.37150	$22.09979	$23.67497
52	$17.35579	$18.31983	$19.75077	$21.18767	$22.98883	$24.63106
53	$18.04246	$19.04600	$20.53709	$22.03657	$23.91363	$25.62577
54	$18.75632	$19.80093	$21.35466	$22.91949	$24.87566	$26.66067
55	$19.49838	$20.58580	$22.20484	$23.83777	$25.87635	$27.73733
56	$20.08666	$21.20801	$22.87868	$24.56700	$26.67090	$28.59239
57	$20.69268	$21.84903	$23.57302	$25.31851	$27.48983	$29.47378
58	$21.31698	$22.50944	$24.28840	$26.09301	$28.33392	$30.38236
59	$21.96014	$23.18981	$25.02550	$26.89119	$29.20393	$31.31893
60	$22.62268	$23.89074	$25.78496	$27.71380	$30.10065	$32.28440
61	$23.30520	$24.61286	$26.56749	$28.56159	$31.02488	$33.27963
62	$24.00833	$25.35680	$27.37375	$29.43530	$31.97752	$34.30551
63	$24.65905	$26.04653	$28.12397	$30.25097	$32.86954	$35.26937
64	$25.32741	$26.75501	$28.89475	$31.08929	$33.78650	$36.26029
65	$26.01388	$27.48277	$29.68664	$31.95079	$34.72900	$37.27907
66	$26.71898	$28.23032	$30.50023	$32.83620	$35.69779	$38.32650
67	$27.44316	$28.99821	$31.33612	$33.74612	$36.69362	$39.40332
68	$28.27038	$29.87690	$32.29679	$34.79698	$37.84835	$40.65649
69	$29.12255	$30.78217	$33.28692	$35.88059	$39.03938	$41.94949
70	$30.00042	$31.71488	$34.30744	$36.99791	$40.26790	$43.28363
71	$30.90473	$32.67586	$35.35920	$38.15003	$41.53509	$44.66020
72	$31.83631	$33.66597	$36.44320	$39.33805	$42.84215	$46.08054
73	$33.16181	$35.07678	$37.99418	$41.04969	$44.73346	$48.14496
74	$34.54245	$36.54669	$39.61119	$42.83577	$46.70826	$50.30183
75	$35.98061	$38.07820	$41.29699	$44.69962	$48.77025	$52.55534
76	$37.47865	$39.67393	$43.05455	$46.64452	$50.92326	$54.90982
77	$39.03905	$41.33649	$44.88691	$48.67407	$53.17132	$57.36976
78	$40.06580	$42.43303	$46.10444	$50.02294	$54.67019	$59.02719
79	$41.11956	$43.55868	$47.35494	$51.40922	$56.21132	$60.73253
80	$42.20104	$44.71415	$48.63941	$52.83390	$57.79591	$62.48715
81	$43.31096	$45.90031	$49.95868	$54.29807	$59.42512	$64.29243
82	$44.45007	$47.11791	$51.31379	$55.80281	$61.10031	$66.14988
83	$45.79238	$48.55667	$52.91206	$57.54983	$63.04313	$68.29196
84	$47.17520	$50.03936	$54.56010	$59.35150	$65.04774	$70.50343

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$12.82544	$13.30444	$13.80808	$14.73705	$15.60517	$16.60341
31	$12.93267	$13.41596	$13.92407	$14.86107	$15.73688	$16.74404
32	$13.04001	$13.52757	$14.04011	$14.98515	$15.86861	$16.88470
33	$13.14739	$13.63923	$14.15622	$15.10924	$16.00041	$17.02538
34	$13.25485	$13.75091	$14.27232	$15.23333	$16.13212	$17.16602
35	$13.36224	$13.86259	$14.38842	$15.35739	$16.26382	$17.30653
36	$13.87040	$14.39113	$14.93834	$15.94756	$16.89145	$17.97702
37	$14.39788	$14.93983	$15.50926	$16.56043	$17.54330	$18.67347
38	$14.94547	$15.50942	$16.10201	$17.19684	$18.22032	$19.39689
39	$15.51385	$16.10076	$16.71741	$17.85769	$18.92344	$20.14836
40	$16.10386	$16.71463	$17.35632	$18.54395	$19.65370	$20.92892
41	$16.71627	$17.35189	$18.01967	$19.25656	$20.41217	$21.73973
42	$17.35201	$18.01346	$18.70835	$19.99659	$21.19988	$22.58195
43	$18.01193	$18.70025	$19.42336	$20.76502	$22.01802	$23.45680
44	$18.69692	$19.41323	$20.16569	$21.56303	$22.86769	$24.36554
45	$19.40796	$20.15340	$20.93642	$22.39167	$23.75016	$25.30948
46	$20.19510	$20.97272	$21.78944	$23.30934	$24.72653	$26.35310
47	$21.01414	$21.82538	$22.67727	$24.26459	$25.74303	$27.43972
48	$21.86636	$22.71269	$23.60124	$25.25899	$26.80131	$28.57117
49	$22.75320	$23.63605	$24.56286	$26.29413	$27.90310	$29.74930
50	$23.67598	$24.59699	$25.56365	$27.37171	$29.05018	$30.97596
51	$24.63619	$25.59699	$26.60524	$28.49345	$30.24444	$32.25323
52	$25.63535	$26.63761	$27.68926	$29.66117	$31.48776	$33.58318
53	$26.67503	$27.72055	$28.81743	$30.87673	$32.78220	$34.96794
54	$27.75686	$28.84756	$29.99160	$32.14212	$34.12987	$36.40982
55	$28.88258	$30.02035	$31.21361	$33.45936	$35.53294	$37.91113
56	$29.77779	$30.95234	$32.18433	$34.50617	$36.64654	$39.10284
57	$30.70079	$31.91326	$33.18527	$35.58575	$37.79506	$40.33199
58	$31.65234	$32.90402	$34.21730	$36.69909	$38.97958	$41.59978
59	$32.63342	$33.92555	$35.28148	$37.84726	$40.20121	$42.90745
60	$33.64487	$34.97877	$36.37870	$39.03136	$41.46112	$44.25620
61	$34.68771	$36.06470	$37.51007	$40.25250	$42.76055	$45.64734
62	$35.76286	$37.18435	$38.67661	$41.51185	$44.10067	$47.08222
63	$36.77408	$38.23940	$39.77764	$42.70632	$45.37623	$48.45462
64	$37.81389	$39.32440	$40.91000	$43.93516	$46.68870	$49.86705
65	$38.88309	$40.44015	$42.07462	$45.19939	$48.03912	$51.32062
66	$39.98255	$41.58760	$43.27235	$46.49997	$49.42858	$52.81660
67	$41.11308	$42.76756	$44.50422	$47.83799	$50.85826	$54.35618
68	$42.43362	$44.14872	$45.94875	$49.41551	$52.55226	$56.18502
69	$43.79656	$45.57446	$47.44016	$51.04506	$54.30266	$58.07541
70	$45.20331	$47.04626	$48.97996	$52.72834	$56.11139	$60.02942
71	$46.65523	$48.56557	$50.56977	$54.46714	$57.98033	$62.04915
72	$48.15379	$50.13396	$52.21118	$56.26324	$59.91153	$64.13685
73	$50.34127	$52.43228	$54.62763	$58.92187	$62.77883	$67.25792
74	$52.62818	$54.83597	$57.15595	$61.70618	$65.78337	$70.53085
75	$55.01893	$57.34987	$59.80124	$64.62206	$68.93170	$73.96306
76	$57.51831	$59.97901	$62.56898	$67.67568	$72.23069	$77.56229
77	$60.13123	$62.72866	$65.46480	$70.87362	$75.68757	$81.33665
78	$61.89175	$64.58446	$67.41975	$73.04387	$78.05637	$83.93460
79	$63.70386	$66.49516	$69.43309	$75.28060	$80.49930	$86.61556
80	$65.56900	$68.46238	$71.50655	$77.58580	$83.01868	$89.38213
81	$67.48872	$70.48782	$73.64195	$79.96159	$85.61694	$92.23705
82	$69.46468	$72.57318	$75.84109	$82.41013	$88.29648	$95.18320
83	$71.73017	$74.95701	$78.33902	$85.18403	$91.30858	$98.49381
84	$74.06954	$77.41915	$80.91920	$88.05132	$94.42341	$101.91955

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **5% Automatic Simple Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$18.07670	$19.59163	$20.07634	$20.40577	$20.75533	$21.06651	$21.37679
31	$18.23023	$19.75838	$20.24000	$20.57219	$20.92457	$21.23834	$21.55115
32	$18.38382	$19.92513	$20.40350	$20.73844	$21.09368	$21.40999	$21.72533
33	$18.53737	$20.09182	$20.56678	$20.90445	$21.26254	$21.58136	$21.89925
34	$18.69082	$20.25842	$20.72978	$21.07021	$21.43108	$21.75245	$22.07286
35	$18.84416	$20.42485	$20.89245	$21.23557	$21.59927	$21.92314	$22.24607
36	$19.57826	$21.22391	$21.71230	$22.06905	$22.44655	$22.78292	$23.11827
37	$20.34099	$22.05427	$22.56430	$22.93521	$23.32706	$23.67638	$24.02467
38	$21.13344	$22.91709	$23.44976	$23.83538	$24.24211	$24.60488	$24.96660
39	$21.95673	$23.81365	$24.36997	$24.77087	$25.19306	$25.56982	$25.94546
40	$22.81211	$24.74529	$25.32625	$25.74310	$26.18129	$26.57259	$26.96269
41	$23.70081	$25.71341	$26.32008	$26.75347	$27.20831	$27.61469	$28.01983
42	$24.62415	$26.71938	$27.35292	$27.80349	$28.27562	$28.69763	$29.11839
43	$25.58343	$27.76470	$28.42626	$28.89475	$29.38480	$29.82308	$30.26004
44	$26.58010	$28.85094	$29.54176	$30.02882	$30.53748	$30.99263	$31.44645
45	$27.61557	$29.97966	$30.70100	$31.20739	$31.73538	$32.20806	$32.67935
46	$28.76013	$31.22706	$31.99158	$32.51973	$33.06993	$33.56270	$34.05395
47	$29.95210	$32.52637	$33.33638	$33.88729	$34.46064	$34.97427	$35.48638
48	$31.19348	$33.87972	$34.73773	$35.31231	$35.90981	$36.44521	$36.97904
49	$32.48633	$35.28941	$36.19798	$36.79728	$37.41993	$37.97805	$38.53448
50	$33.83273	$36.75776	$37.71962	$38.34470	$38.99357	$39.57535	$40.15537
51	$35.23497	$38.28718	$39.30524	$39.95719	$40.63337	$41.23981	$41.84446
52	$36.69529	$39.88022	$40.95750	$41.63750	$42.34212	$42.97429	$43.60455
53	$38.21616	$41.53957	$42.67923	$43.38846	$44.12276	$44.78172	$45.43868
54	$39.80004	$43.26798	$44.47331	$45.21304	$45.97826	$46.66513	$47.34998
55	$41.44958	$45.06827	$46.34281	$47.11437	$47.91178	$48.62781	$49.34167
56	$42.75923	$46.50294	$47.84935	$48.64789	$49.47370	$50.21514	$50.95440
57	$44.11028	$47.98325	$49.40483	$50.23128	$51.08653	$51.85431	$52.61981
58	$45.50397	$49.51070	$51.01088	$51.86625	$52.75194	$53.54698	$54.33966
59	$46.94173	$51.08676	$52.66917	$53.55441	$54.47163	$55.29493	$56.11575
60	$48.42492	$52.71300	$54.38132	$55.29752	$56.24738	$57.09990	$57.94985
61	$49.95497	$54.39100	$56.14915	$57.09738	$58.08104	$58.96379	$59.84393
62	$51.53335	$56.12242	$57.97446	$58.95580	$59.97446	$60.88857	$61.79991
63	$53.05778	$57.80604	$59.76505	$60.78091	$61.83620	$62.78251	$63.72599
64	$54.62729	$59.54017	$61.61097	$62.66252	$63.75571	$64.73538	$65.71211
65	$56.24325	$61.32633	$63.51388	$64.60236	$65.73485	$66.74901	$67.76015
66	$57.90699	$63.16606	$65.47556	$66.60226	$67.77541	$68.82526	$69.87200
67	$59.61996	$65.06098	$67.49784	$68.66409	$69.87928	$70.96609	$72.04965
68	$61.65453	$67.31790	$69.91328	$71.12762	$72.39465	$73.52775	$74.65744
69	$63.75851	$69.65312	$72.41513	$73.67957	$75.00054	$76.18186	$77.35964
70	$65.93429	$72.06932	$75.00651	$76.32307	$77.70026	$78.93178	$80.15963
71	$68.18436	$74.56938	$77.69060	$79.06139	$80.49715	$81.78097	$83.06097
72	$70.51119	$77.15610	$80.47080	$81.89798	$83.39472	$84.73302	$86.06731
73	$74.02344	$81.07896	$84.71653	$86.23250	$87.82243	$89.24554	$90.66438
74	$77.71065	$85.20127	$89.18630	$90.79643	$92.48519	$93.99838	$95.50703
75	$81.58156	$89.53315	$93.89188	$95.60189	$97.39557	$99.00434	$100.60830
76	$85.64530	$94.08531	$98.84573	$100.66170	$102.56663	$104.27691	$105.98208
77	$89.91141	$98.86889	$104.06099	$105.98929	$108.01225	$109.83026	$111.64285
78	$92.88026	$102.26187	$107.82112	$109.83883	$111.96767	$113.87887	$115.78433
79	$95.94712	$105.77131	$111.71712	$113.82819	$116.06794	$118.07672	$120.07947
80	$99.11522	$109.40118	$115.75390	$117.96242	$120.31839	$122.42930	$124.53392
81	$102.38795	$113.15563	$119.93652	$122.24682	$124.72448	$126.94237	$129.15362
82	$105.76876	$117.03888	$124.27031	$126.68683	$129.29192	$131.62178	$133.94467
83	$109.54434	$121.32882	$129.04252	$131.56514	$134.28417	$136.75958	$139.22761
84	$113.45471	$125.77597	$133.99803	$136.63130	$139.46918	$142.09798	$144.71891

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$22.64152	$23.88061	$25.68545	$27.48121	$29.75171	$31.79942
31	$22.78431	$24.03132	$25.84776	$27.65512	$29.94015	$32.00095
32	$22.92711	$24.18207	$26.01003	$27.82899	$30.12853	$32.20237
33	$23.06992	$24.33278	$26.17228	$28.00278	$30.31682	$32.40369
34	$23.21271	$24.48347	$26.33442	$28.17649	$30.50497	$32.60481
35	$23.35543	$24.63403	$26.49649	$28.35007	$30.69298	$32.80572
36	$23.35537	$24.63565	$26.50289	$28.36349	$30.71346	$32.83420
37	$23.35533	$24.63729	$26.50929	$28.37692	$30.73398	$32.86267
38	$23.35528	$24.63891	$26.51569	$28.39033	$30.75448	$32.89117
39	$23.35524	$24.64053	$26.52208	$28.40376	$30.77502	$32.91969
40	$23.35518	$24.64214	$26.52850	$28.41721	$30.79555	$32.94824
41	$23.35513	$24.64377	$26.53489	$28.43065	$30.81612	$32.97683
42	$23.35509	$24.64538	$26.54129	$28.44409	$30.83667	$33.00543
43	$23.35504	$24.64699	$26.54769	$28.45757	$30.85729	$33.03405
44	$23.35499	$24.64862	$26.55413	$28.47103	$30.87785	$33.06269
45	$23.35495	$24.65024	$26.56051	$28.48449	$30.89849	$33.09135
46	$23.32715	$24.62272	$26.53548	$28.46531	$30.88263	$33.07872
47	$23.29935	$24.59521	$26.51044	$28.44613	$30.86677	$33.06607
48	$23.27159	$24.56772	$26.48546	$28.42698	$30.85092	$33.05344
49	$23.24390	$24.54027	$26.46049	$28.40783	$30.83507	$33.04078
50	$23.21621	$24.51286	$26.43553	$28.38867	$30.81926	$33.02815
51	$23.18856	$24.48549	$26.41060	$28.36954	$30.80343	$33.01555
52	$23.16093	$24.45811	$26.38570	$28.35044	$30.78759	$33.00291
53	$23.13336	$24.43078	$26.36083	$28.33133	$30.77180	$32.99032
54	$23.10582	$24.40350	$26.33597	$28.31224	$30.75599	$32.97769
55	$23.07828	$24.37623	$26.31111	$28.29319	$30.74020	$32.96507
56	$22.88097	$24.16947	$26.09148	$28.06507	$30.49674	$32.70820
57	$22.68534	$23.96445	$25.87369	$27.83879	$30.25522	$32.45330
58	$22.49138	$23.76119	$25.65769	$27.61437	$30.01560	$32.20039
59	$22.29909	$23.55962	$25.44350	$27.39174	$29.77790	$31.94947
60	$22.10844	$23.35979	$25.23110	$27.17089	$29.54205	$31.70048
61	$21.91942	$23.16162	$25.02048	$26.95182	$29.30808	$31.45343
62	$21.73201	$22.96516	$24.81162	$26.73455	$29.07597	$31.20833
63	$21.98652	$23.23636	$25.10923	$27.06356	$29.43940	$31.60401
64	$22.24402	$23.51073	$25.41042	$27.39665	$29.80742	$32.00471
65	$22.50450	$23.78836	$25.71524	$27.73381	$30.17997	$32.41050
66	$22.76806	$24.06925	$26.02371	$28.07512	$30.55723	$32.82142
67	$23.03470	$24.35348	$26.33585	$28.42065	$30.93918	$33.23756
68	$23.38790	$24.73081	$26.75256	$28.88452	$31.45479	$33.80138
69	$23.74655	$25.11400	$27.17587	$29.35595	$31.97901	$34.37474
70	$24.11068	$25.50311	$27.60589	$29.83510	$32.51197	$34.95786
71	$24.48037	$25.89830	$28.04271	$30.32206	$33.05381	$35.55084
72	$24.85576	$26.29958	$28.48644	$30.81696	$33.60467	$36.15390
73	$25.53453	$27.02517	$29.28996	$31.71789	$34.60963	$37.25674
74	$26.23186	$27.77080	$30.11612	$32.64515	$35.64467	$38.39323
75	$26.94818	$28.53699	$30.96560	$33.59956	$36.71065	$39.56440
76	$27.68411	$29.32431	$31.83901	$34.58184	$37.80848	$40.77126
77	$28.44013	$30.13337	$32.73711	$35.59284	$38.93919	$42.01495
78	$28.80579	$30.52827	$33.18516	$36.10395	$39.51974	$42.67002
79	$29.17619	$30.92836	$33.63936	$36.62243	$40.10896	$43.33533
80	$29.55134	$31.33367	$34.09977	$37.14831	$40.70695	$44.01096
81	$29.93130	$31.74431	$34.56647	$37.68178	$41.31385	$44.69716
82	$30.31616	$32.16032	$35.03955	$38.22287	$41.92982	$45.39403
83	$30.81653	$32.70512	$35.65586	$38.90522	$42.70660	$46.25994
84	$31.32514	$33.25913	$36.28302	$39.59974	$43.49774	$47.14236

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$33.03221	$34.27519	$35.58033	$38.00070	$40.25471	$42.84166
31	$33.24172	$34.49260	$35.80608	$38.24194	$40.51031	$43.11371
32	$33.45111	$34.70993	$36.03171	$38.48303	$40.76565	$43.38549
33	$33.66037	$34.92710	$36.25713	$38.72391	$41.02082	$43.65700
34	$33.86944	$35.14403	$36.48234	$38.96448	$41.27563	$43.92813
35	$34.07828	$35.36073	$36.70726	$39.20478	$41.53008	$44.19881
36	$34.11381	$35.40179	$36.75413	$39.26373	$41.59877	$44.27781
37	$34.14940	$35.44295	$36.80105	$39.32281	$41.66755	$44.35693
38	$34.18503	$35.48413	$36.84803	$39.38197	$41.73648	$44.43621
39	$34.22068	$35.52539	$36.89505	$39.44122	$41.80550	$44.51565
40	$34.25638	$35.56666	$36.94216	$39.50056	$41.87465	$44.59522
41	$34.29210	$35.60798	$36.98932	$39.55998	$41.94392	$44.67491
42	$34.32789	$35.64936	$37.03656	$39.61951	$42.01329	$44.75475
43	$34.36371	$35.69080	$37.08382	$39.67911	$42.08277	$44.83473
44	$34.39953	$35.73227	$37.13118	$39.73878	$42.15237	$44.91488
45	$34.43542	$35.77379	$37.17856	$39.79857	$42.22209	$44.99515
46	$34.42781	$35.76947	$37.17770	$39.80656	$42.23675	$45.01664
47	$34.42019	$35.76514	$37.17682	$39.81456	$42.25137	$45.03814
48	$34.41257	$35.76082	$37.17596	$39.82257	$42.26603	$45.05967
49	$34.40499	$35.75649	$37.17505	$39.83056	$42.28069	$45.08118
50	$34.39737	$35.75217	$37.17419	$39.83856	$42.29534	$45.10273
51	$34.38975	$35.74785	$37.17333	$39.84655	$42.31001	$45.12429
52	$34.38216	$35.74353	$37.17243	$39.85457	$42.32468	$45.14584
53	$34.37458	$35.73924	$37.17158	$39.86257	$42.33938	$45.16741
54	$34.36696	$35.73490	$37.17067	$39.87056	$42.35405	$45.18898
55	$34.35935	$35.73058	$37.16980	$39.87857	$42.36872	$45.21057
56	$34.09834	$35.46096	$36.89105	$39.58718	$42.06239	$44.88823
57	$33.83930	$35.19339	$36.61436	$39.29791	$41.75828	$44.56817
58	$33.58224	$34.92783	$36.33975	$39.01074	$41.45638	$44.25045
59	$33.32713	$34.66426	$36.06723	$38.72566	$41.15664	$43.93496
60	$33.07394	$34.40270	$35.79673	$38.44269	$40.85906	$43.62172
61	$32.82268	$34.14310	$35.52827	$38.16178	$40.56366	$43.31071
62	$32.57334	$33.88546	$35.26179	$37.88292	$40.27038	$43.00192
63	$32.99239	$34.32491	$35.72256	$38.38894	$40.81454	$43.59039
64	$33.41680	$34.77001	$36.18934	$38.90171	$41.36606	$44.18690
65	$33.84669	$35.22094	$36.66224	$39.42134	$41.92503	$44.79157
66	$34.28212	$35.67768	$37.14127	$39.94790	$42.49156	$45.40455
67	$34.72312	$36.14033	$37.62661	$40.48151	$43.06573	$46.02587
68	$35.32354	$36.77184	$38.29035	$41.21567	$43.86179	$46.89236
69	$35.93441	$37.41439	$38.96584	$41.96312	$44.67254	$47.77517
70	$36.55578	$38.06815	$39.65322	$42.72413	$45.49830	$48.67460
71	$37.18789	$38.73335	$40.35273	$43.49893	$46.33931	$49.59096
72	$37.83095	$39.41018	$41.06459	$44.28781	$47.19587	$50.52458
73	$39.01024	$40.65632	$42.38259	$45.75105	$48.78449	$52.26471
74	$40.22631	$41.94187	$43.74286	$47.26262	$50.42653	$54.06475
75	$41.48025	$43.26808	$45.14680	$48.82413	$52.12389	$55.92682
76	$42.77333	$44.63622	$46.59579	$50.43722	$53.87837	$57.85300
77	$44.10669	$46.04763	$48.09128	$52.10365	$55.69189	$59.84553
78	$44.81294	$46.80084	$48.89214	$53.00680	$56.69834	$60.95958
79	$45.53051	$47.56632	$49.70636	$53.92558	$57.72300	$62.09434
80	$46.25960	$48.34438	$50.53415	$54.86030	$58.76617	$63.25029
81	$47.00036	$49.13513	$51.37569	$55.81123	$59.82821	$64.42774
82	$47.75294	$49.93882	$52.23125	$56.77861	$60.90942	$65.62708
83	$48.67832	$50.92053	$53.26110	$57.93663	$62.17920	$67.02978
84	$49.62165	$51.92156	$54.31126	$59.11830	$63.47545	$68.46249

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$46.67649	$50.61274	$51.77962	$52.63884	$53.54294	$54.35040	$55.15547
31	$46.97295	$50.93436	$52.11066	$52.97540	$53.88532	$54.69799	$55.50822
32	$47.26915	$51.25557	$52.44136	$53.31167	$54.22741	$55.04526	$55.86066
33	$47.56498	$51.57638	$52.77176	$53.64758	$54.56910	$55.39211	$56.21265
34	$47.86035	$51.89664	$53.10169	$53.98301	$54.91031	$55.73848	$56.56418
35	$48.15523	$52.21630	$53.43108	$54.31791	$55.25097	$56.08427	$56.91511
36	$48.25086	$52.32762	$53.54647	$54.43592	$55.37028	$56.20504	$57.03734
37	$48.34672	$52.43914	$53.66209	$54.55422	$55.48984	$56.32609	$57.15984
38	$48.44278	$52.55094	$53.77798	$54.67273	$55.60967	$56.44739	$57.28262
39	$48.53900	$52.66296	$53.89412	$54.79154	$55.72975	$56.56896	$57.40564
40	$48.63543	$52.77521	$54.01050	$54.91058	$55.85009	$56.69076	$57.52894
41	$48.73206	$52.88772	$54.12715	$55.02989	$55.97069	$56.81287	$57.65249
42	$48.82885	$53.00042	$54.24405	$55.14948	$56.09154	$56.93518	$57.77632
43	$48.92584	$53.11341	$54.36119	$55.26931	$56.21266	$57.05781	$57.90040
44	$49.02304	$53.22664	$54.47859	$55.38938	$56.33405	$57.18068	$58.02476
45	$49.12043	$53.34009	$54.59623	$55.50974	$56.45572	$57.30381	$58.14938
46	$49.15537	$53.38713	$54.67318	$55.58935	$56.53682	$57.38661	$58.23384
47	$49.19036	$53.43422	$54.75022	$55.66910	$56.61803	$57.46952	$58.31841
48	$49.22539	$53.48134	$54.82741	$55.74894	$56.69939	$57.55252	$58.40312
49	$49.26042	$53.52848	$54.90467	$55.82891	$56.78084	$57.63570	$58.48795
50	$49.29546	$53.57568	$54.98208	$55.90899	$56.86242	$57.71895	$58.57291
51	$49.33056	$53.62293	$55.05956	$55.98917	$56.94412	$57.80232	$58.65798
52	$49.36567	$53.67022	$55.13717	$56.06947	$57.02592	$57.88584	$58.74319
53	$49.40080	$53.71753	$55.21488	$56.14989	$57.10785	$57.96946	$58.82852
54	$49.43597	$53.76492	$55.29271	$56.23044	$57.18990	$58.05323	$58.91394
55	$49.47116	$53.81233	$55.37064	$56.31110	$57.27205	$58.13707	$58.99951
56	$49.12792	$53.45165	$55.04031	$55.97821	$56.93626	$57.79876	$58.65876
57	$48.78707	$53.09338	$54.71193	$55.64731	$56.60237	$57.46245	$58.31998
58	$48.44859	$52.73749	$54.38552	$55.31834	$56.27046	$57.12807	$57.98312
59	$48.11245	$52.38402	$54.06107	$54.99133	$55.94050	$56.79566	$57.64824
60	$47.77865	$52.03289	$53.73857	$54.66624	$55.61250	$56.46516	$57.31530
61	$47.44717	$51.68414	$53.41797	$54.34307	$55.28638	$56.13660	$56.98424
62	$47.11797	$51.33772	$53.09927	$54.02185	$54.96220	$55.80993	$56.65514
63	$47.78321	$52.08381	$53.92095	$54.86193	$55.82087	$56.68496	$57.54644
64	$48.45784	$52.84075	$54.75538	$55.71508	$56.69293	$57.57366	$58.45178
65	$49.14200	$53.60869	$55.60270	$56.58148	$57.57865	$58.47634	$59.37137
66	$49.83580	$54.38779	$56.46313	$57.46135	$58.47818	$59.39315	$60.30542
67	$50.53942	$55.17822	$57.33689	$58.35492	$59.39176	$60.32436	$61.25415
68	$51.51577	$56.27296	$58.53808	$59.58315	$60.64733	$61.60513	$62.56005
69	$52.51101	$57.38941	$59.76445	$60.83722	$61.92946	$62.91309	$63.89379
70	$53.52546	$58.52799	$61.01651	$62.11769	$63.23864	$64.24881	$65.25598
71	$54.55952	$59.68918	$62.29479	$63.42513	$64.57557	$65.61293	$66.64720
72	$55.61354	$60.87342	$63.59988	$64.76006	$65.94070	$67.00598	$68.06807
73	$57.59495	$63.10042	$66.05220	$67.26879	$68.50408	$69.62100	$70.73455
74	$59.64696	$65.40886	$68.59911	$69.87467	$71.16712	$72.33805	$73.50548
75	$61.77210	$67.80176	$71.24419	$72.58152	$73.93367	$75.16116	$76.38501
76	$63.97293	$70.28219	$73.99127	$75.39324	$76.80779	$78.09445	$79.37729
77	$66.25217	$72.85338	$76.84427	$78.31385	$79.79361	$81.14221	$82.48680
78	$67.55705	$74.37607	$78.58343	$80.10179	$81.63583	$83.03322	$84.42641
79	$68.88760	$75.93053	$80.36193	$81.93054	$83.52056	$84.96828	$86.41165
80	$70.24439	$77.51750	$82.18068	$83.80104	$85.44882	$86.94844	$88.44357
81	$71.62789	$79.13763	$84.04060	$85.71423	$87.42159	$88.97476	$90.52327
82	$73.03866	$80.79163	$85.94260	$87.67111	$89.43990	$91.04828	$92.65186
83	$74.66322	$82.64397	$88.05579	$89.83516	$91.64711	$93.33534	$95.01853
84	$76.32396	$84.53879	$90.22096	$92.05263	$93.90877	$95.67986	$97.44562

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$14.90520	$15.70648	$16.86861	$18.00336	$19.46309	$20.78301
31	$14.97660	$15.78175	$16.94953	$18.08974	$19.55652	$20.88282
32	$15.04732	$15.85633	$17.02966	$18.17530	$19.64907	$20.98159
33	$15.11735	$15.93018	$17.10898	$18.25997	$19.74058	$21.07931
34	$15.18672	$16.00327	$17.18748	$18.34373	$19.83110	$21.17588
35	$15.25533	$16.07555	$17.26509	$18.42653	$19.92056	$21.27130
36	$15.15993	$15.97590	$17.16038	$18.31776	$19.80579	$21.15160
37	$15.06514	$15.87687	$17.05632	$18.20961	$19.69168	$21.03257
38	$14.97092	$15.77845	$16.95287	$18.10212	$19.57825	$20.91419
39	$14.87730	$15.68064	$16.85006	$17.99526	$19.46544	$20.79651
40	$14.78429	$15.58345	$16.74789	$17.88903	$19.35332	$20.67945
41	$14.69183	$15.48683	$16.64632	$17.78342	$19.24180	$20.56309
42	$14.59997	$15.39084	$16.54537	$17.67842	$19.13098	$20.44736
43	$14.50867	$15.29542	$16.44502	$17.57408	$19.02075	$20.33231
44	$14.41795	$15.20060	$16.34531	$17.47032	$18.91116	$20.21787
45	$14.32780	$15.10639	$16.24618	$17.36721	$18.80221	$20.10410
46	$14.08950	$14.85594	$15.97867	$17.08380	$18.49751	$19.78035
47	$13.85519	$14.60962	$15.71561	$16.80504	$18.19773	$19.46182
48	$13.62477	$14.36740	$15.45682	$16.53082	$17.90284	$19.14840
49	$13.39818	$14.12917	$15.20232	$16.26108	$17.61274	$18.84006
50	$13.17535	$13.89493	$14.95200	$15.99572	$17.32728	$18.53667
51	$12.95625	$13.66457	$14.70584	$15.73470	$17.04650	$18.23815
52	$12.74076	$13.43802	$14.46368	$15.47794	$16.77025	$17.94446
53	$12.52888	$13.21521	$14.22553	$15.22537	$16.49850	$17.65550
54	$12.32051	$12.99612	$13.99129	$14.97693	$16.23111	$17.37118
55	$12.11561	$12.78065	$13.76094	$14.73253	$15.96808	$17.09143
56	$11.55697	$12.19186	$13.12793	$14.05608	$15.23617	$16.30933
57	$11.02410	$11.63017	$12.52401	$13.41071	$14.53779	$15.56301
58	$10.51580	$11.09440	$11.94792	$12.79497	$13.87145	$14.85084
59	$10.03094	$10.58329	$11.39827	$12.20749	$13.23566	$14.17125
60	$9.56841	$10.09574	$10.87395	$11.64699	$12.62897	$13.52273
61	$9.12723	$9.63065	$10.37374	$11.11223	$12.05010	$12.90393
62	$8.70638	$9.18696	$9.89655	$10.60201	$11.49777	$12.31344
63	$8.25795	$8.71453	$9.38902	$10.05843	$10.90997	$11.68593
64	$7.83261	$8.26638	$8.90753	$9.54270	$10.35219	$11.09038
65	$7.42918	$7.84129	$8.45073	$9.05344	$9.82295	$10.52522
66	$7.04652	$7.43805	$8.01737	$8.58924	$9.32076	$9.98884
67	$6.68357	$7.05555	$7.60621	$8.14885	$8.84424	$9.47978
68	$5.52908	$5.83913	$6.29914	$6.74545	$7.32629	$7.85639
69	$4.57403	$4.83242	$5.21666	$5.58374	$6.06888	$6.51101
70	$3.78397	$3.99930	$4.32022	$4.62212	$5.02726	$5.39602
71	$3.13032	$3.30981	$3.57784	$3.82610	$4.16443	$4.47197
72	$2.58963	$2.73917	$2.96300	$3.16716	$3.44967	$3.70616
73	$2.25540	$2.38676	$2.58351	$2.76333	$3.01191	$3.23787
74	$1.84158	$1.94974	$2.11190	$2.26031	$2.46534	$2.65194

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$21.56270	$22.36397	$23.20637	$24.75054	$26.20394	$27.87446
31	$21.66628	$22.47142	$23.31788	$24.86943	$26.32982	$28.00830
32	$21.76879	$22.57776	$23.42819	$24.98707	$26.45426	$28.14063
33	$21.87021	$22.68289	$23.53726	$25.10334	$26.57729	$28.27138
34	$21.97043	$22.78679	$23.64503	$25.21818	$26.69874	$28.40048
35	$22.06943	$22.88942	$23.75145	$25.33153	$26.81863	$28.52782
36	$21.94752	$22.76478	$23.62392	$25.19985	$26.68285	$28.38692
37	$21.82632	$22.64084	$23.49708	$25.06884	$26.54774	$28.24669
38	$21.70576	$22.51754	$23.37092	$24.93851	$26.41333	$28.10718
39	$21.58585	$22.39494	$23.24544	$24.80886	$26.27957	$27.96835
40	$21.46664	$22.27300	$23.12062	$24.67992	$26.14653	$27.83020
41	$21.34809	$22.15173	$22.99648	$24.55158	$26.01412	$27.69274
42	$21.23017	$22.03110	$22.87302	$24.42396	$25.88242	$27.55595
43	$21.11289	$21.91113	$22.75021	$24.29697	$25.75137	$27.41985
44	$20.99629	$21.79185	$22.62804	$24.17066	$25.62099	$27.28443
45	$20.88032	$21.67318	$22.50656	$24.04501	$25.49126	$27.14963
46	$20.54626	$21.32797	$22.14953	$23.66633	$25.09170	$26.72597
47	$20.21753	$20.98825	$21.79817	$23.29361	$24.69842	$26.30889
48	$19.89407	$20.65396	$21.45239	$22.92677	$24.31129	$25.89831
49	$19.57577	$20.32499	$21.11208	$22.56570	$23.93023	$25.49416
50	$19.26258	$20.00125	$20.77720	$22.21031	$23.55515	$25.09630
51	$18.95441	$19.68266	$20.44762	$21.86051	$23.18594	$24.70467
52	$18.65114	$19.36915	$20.12324	$21.51623	$22.82251	$24.31913
53	$18.35272	$19.06066	$19.80403	$21.17738	$22.46479	$23.93960
54	$18.05910	$18.75705	$19.48987	$20.84385	$22.11268	$23.56600
55	$17.77018	$18.45829	$19.18072	$20.51559	$21.76608	$23.19827
56	$16.95854	$17.61581	$18.30599	$19.58242	$20.77752	$22.14700
57	$16.18397	$16.81177	$17.47117	$18.69172	$19.83387	$21.14339
58	$15.44479	$16.04443	$16.67442	$17.84151	$18.93307	$20.18525
59	$14.73935	$15.31212	$15.91402	$17.02997	$18.07319	$19.27051
60	$14.06616	$14.61324	$15.18828	$16.25539	$17.25237	$18.39726
61	$13.42370	$13.94622	$14.49566	$15.51601	$16.46879	$17.56359
62	$12.81058	$13.30971	$13.83458	$14.81025	$15.72083	$16.76766
63	$12.15752	$12.63222	$13.13126	$14.05904	$14.92520	$15.92115
64	$11.53775	$11.98921	$12.46369	$13.34595	$14.16981	$15.11735
65	$10.94958	$11.37894	$11.83006	$12.66899	$13.45267	$14.35415
66	$10.39142	$10.79973	$11.22862	$12.02637	$12.77180	$13.62945
67	$9.86167	$10.24999	$10.65777	$11.41638	$12.12539	$12.94139
68	$8.17042	$8.49387	$8.83353	$9.46359	$10.05666	$10.74034
69	$6.76921	$7.03860	$7.32154	$7.84482	$8.34087	$8.91363
70	$5.60830	$5.83269	$6.06834	$6.50294	$6.91782	$7.39761
71	$4.64650	$4.83336	$5.02964	$5.39062	$5.73754	$6.13942
72	$3.84963	$4.00527	$4.16874	$4.46854	$4.75865	$5.09524
73	$3.36460	$3.50186	$3.64613	$3.91124	$4.16778	$4.46571
74	$2.75693	$2.87041	$2.98971	$3.20950	$3.42214	$3.66939

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$30.33540	$32.86962	$33.63368	$34.18121	$34.76004	$35.27693	$35.79229
31	$30.48103	$33.02742	$33.79719	$34.34739	$34.92901	$35.44842	$35.96628
32	$30.62497	$33.18332	$33.95884	$34.51166	$35.09608	$35.61795	$36.13829
33	$30.76711	$33.33726	$34.11858	$34.67398	$35.26113	$35.78546	$36.30821
34	$30.90742	$33.48914	$34.27631	$34.83427	$35.42408	$35.95082	$36.47596
35	$31.04575	$33.63887	$34.43190	$34.99235	$35.58485	$36.11392	$36.64142
36	$30.89789	$33.48241	$34.27322	$34.83083	$35.41937	$35.94530	$36.46966
37	$30.75076	$33.32664	$34.11525	$34.67000	$35.25465	$35.77746	$36.29872
38	$30.60432	$33.17161	$33.95800	$34.50995	$35.09072	$35.61042	$36.12858
39	$30.45860	$33.01733	$33.80147	$34.35062	$34.92753	$35.44413	$35.95923
40	$30.31353	$32.86372	$33.64569	$34.19205	$34.76510	$35.27864	$35.79065
41	$30.16917	$32.71085	$33.49063	$34.03418	$34.60343	$35.11392	$35.62288
42	$30.02548	$32.55870	$33.33625	$33.87705	$34.44251	$34.94996	$35.45590
43	$29.88252	$32.40725	$33.18262	$33.72065	$34.28232	$34.78678	$35.28971
44	$29.74020	$32.25647	$33.02966	$33.56496	$34.12290	$34.62432	$35.12428
45	$29.59858	$32.10645	$32.87743	$33.41001	$33.96422	$34.46267	$34.95963
46	$29.14037	$31.61313	$32.38213	$32.90645	$33.45140	$33.94189	$34.43095
47	$28.68922	$31.12741	$31.89430	$32.41044	$32.94630	$33.42901	$33.91029
48	$28.24506	$30.64913	$31.41377	$31.92192	$32.44886	$32.92386	$33.39746
49	$27.80781	$30.17822	$30.94051	$31.44080	$31.95892	$32.42636	$32.89239
50	$27.37731	$29.71454	$30.47438	$30.96689	$31.47636	$31.93635	$32.39497
51	$26.95347	$29.25799	$30.01528	$30.50014	$31.00109	$31.45377	$31.90510
52	$26.53618	$28.80844	$29.56307	$30.04042	$30.53301	$30.97846	$31.42260
53	$26.12538	$28.36581	$29.11770	$29.58763	$30.07199	$30.51035	$30.94741
54	$25.72093	$27.92998	$28.67904	$29.14167	$29.61795	$30.04930	$30.47940
55	$25.32272	$27.50083	$28.24698	$28.70241	$29.17076	$29.59521	$30.01847
56	$24.17864	$26.26221	$26.97959	$27.41457	$27.86188	$28.26753	$28.67192
57	$23.08625	$25.07938	$25.76907	$26.18449	$26.61177	$26.99935	$27.38579
58	$22.04324	$23.94980	$24.61287	$25.00960	$25.41772	$25.78810	$26.15734
59	$21.04733	$22.87111	$23.50852	$23.88743	$24.27728	$24.63118	$24.98403
60	$20.09640	$21.84100	$22.45376	$22.81564	$23.18796	$23.52615	$23.86329
61	$19.18847	$20.85728	$21.44629	$21.79193	$22.14754	$22.47070	$22.79286
62	$18.32152	$19.91789	$20.48405	$20.81411	$21.15381	$21.46259	$21.77045
63	$17.40110	$18.92225	$19.46081	$19.77448	$20.09689	$20.39024	$20.68277
64	$16.52690	$17.97638	$18.48869	$18.78682	$19.09274	$19.37152	$19.64943
65	$15.69661	$17.07780	$17.56513	$17.84846	$18.13881	$18.40366	$18.66771
66	$14.90804	$16.22411	$16.68769	$16.95696	$17.23251	$17.48415	$17.73504
67	$14.15908	$15.41313	$15.85409	$16.11001	$16.37149	$16.61060	$16.84896
68	$11.75317	$12.80040	$13.12619	$13.33754	$13.55075	$13.74577	$13.94018
69	$9.75606	$10.63057	$10.86766	$11.04220	$11.21604	$11.37504	$11.53357
70	$8.09832	$8.82856	$8.99775	$9.14188	$9.28357	$9.41321	$9.54242
71	$6.72224	$7.33202	$7.44956	$7.56860	$7.68405	$7.78970	$7.89501
72	$5.58001	$6.08914	$6.16777	$6.26607	$6.36013	$6.44621	$6.53204
73	$4.89579	$5.34827	$5.42387	$5.51091	$5.59443	$5.67113	$5.74762
74	$4.02699	$4.40402	$4.47159	$4.54388	$4.61337	$4.67746	$4.74136

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	2.00 yrs	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	2.21 yrs	2.49 yrs	2.77 yrs	3.12 yrs	3.46 yrs	3.69 yrs
30 and under	$12.39614	$13.07880	$14.07355	$15.06452	$16.31601	$17.44442
31	$12.50939	$13.19785	$14.20115	$15.20065	$16.46280	$17.60082
32	$12.62320	$13.31751	$14.32928	$15.33735	$16.61022	$17.75784
33	$12.73758	$13.43772	$14.45802	$15.47468	$16.75824	$17.91546
34	$12.85248	$13.55850	$14.58731	$15.61254	$16.90681	$18.07362
35	$12.96796	$13.67979	$14.71714	$15.75096	$17.05592	$18.23234
36	$13.22194	$13.94872	$15.00913	$16.06734	$17.40175	$18.60534
37	$13.48091	$14.22288	$15.30693	$16.39005	$17.75461	$18.98600
38	$13.74496	$14.50246	$15.61063	$16.71925	$18.11460	$19.37442
39	$14.01417	$14.78755	$15.92035	$17.05506	$18.48190	$19.77080
40	$14.28866	$15.07823	$16.23622	$17.39762	$18.85667	$20.17528
41	$14.56850	$15.37460	$16.55836	$17.74706	$19.23900	$20.58805
42	$14.85384	$15.67685	$16.88690	$18.10350	$19.62909	$21.00927
43	$15.14479	$15.98499	$17.22197	$18.46712	$20.02710	$21.43911
44	$15.44140	$16.29921	$17.56365	$18.83803	$20.43319	$21.87772
45	$15.74382	$16.61960	$17.91212	$19.21639	$20.84750	$22.32530
46	$16.10077	$16.99759	$18.32261	$19.66195	$21.33446	$22.85035
47	$16.46582	$17.38416	$18.74252	$20.11785	$21.83281	$23.38773
48	$16.83912	$17.77952	$19.17205	$20.58430	$22.34280	$23.93776
49	$17.22087	$18.18390	$19.61142	$21.06160	$22.86471	$24.50072
50	$17.61131	$18.59748	$20.06085	$21.54992	$23.39880	$25.07689
51	$18.01060	$19.02041	$20.52059	$22.04960	$23.94533	$25.66664
52	$18.41890	$19.45302	$20.99087	$22.56086	$24.50468	$26.27027
53	$18.83650	$19.89543	$21.47191	$23.08394	$25.07707	$26.88809
54	$19.26356	$20.34792	$21.96400	$23.61917	$25.66282	$27.52042
55	$19.70029	$20.81070	$22.46734	$24.16682	$26.26227	$28.16764
56	$19.97846	$21.10565	$22.78816	$24.51795	$26.64691	$28.58318
57	$20.26058	$21.40477	$23.11358	$24.87419	$27.03719	$29.00483
58	$20.54666	$21.70811	$23.44363	$25.23561	$27.43318	$29.43272
59	$20.83680	$22.01577	$23.77840	$25.60228	$27.83498	$29.86694
60	$21.13102	$22.32778	$24.11793	$25.97428	$28.24262	$30.30752
61	$21.42941	$22.64425	$24.46232	$26.35167	$28.65627	$30.75463
62	$21.73201	$22.96516	$24.81162	$26.73455	$29.07597	$31.20833
63	$21.98652	$23.23636	$25.10923	$27.06356	$29.43940	$31.60401
64	$22.24402	$23.51073	$25.41042	$27.39665	$29.80742	$32.00471
65	$22.50450	$23.78836	$25.71524	$27.73381	$30.17997	$32.41050
66	$22.76806	$24.06925	$26.02371	$28.07512	$30.55723	$32.82142
67	$23.03470	$24.35348	$26.33585	$28.42065	$30.93918	$33.23756
68	$23.38790	$24.73081	$26.75256	$28.88452	$31.45479	$33.80138
69	$23.74655	$25.11400	$27.17587	$29.35595	$31.97901	$34.37474
70	$24.11068	$25.50311	$27.60589	$29.83510	$32.51197	$34.95786
71	$24.48037	$25.89830	$28.04271	$30.32206	$33.05381	$35.55084
72	$24.85576	$26.29958	$28.48644	$30.81696	$33.60467	$36.15390
73	$25.53453	$27.02517	$29.28996	$31.71789	$34.60963	$37.25674
74	$26.23186	$27.77080	$30.11612	$32.64515	$35.64467	$38.39323
75	$26.94818	$28.53699	$30.96560	$33.59956	$36.71065	$39.56440
76	$27.68411	$29.32431	$31.83901	$34.58184	$37.80848	$40.77126
77	$28.44013	$30.13337	$32.73711	$35.59284	$38.93919	$42.01495
78	$28.80579	$30.52827	$33.18516	$36.10395	$39.51974	$42.67002
79	$29.17619	$30.92836	$33.63936	$36.62243	$40.10896	$43.33533
80	$29.55134	$31.33367	$34.09977	$37.14831	$40.70695	$44.01096
81	$29.93130	$31.74431	$34.56647	$37.68178	$41.31385	$44.69716
82	$30.31616	$32.16032	$35.03955	$38.22287	$41.92982	$45.39403
83	$30.81653	$32.70512	$35.65586	$38.90522	$42.70660	$46.25994
84	$31.32514	$33.25913	$36.28302	$39.59974	$43.49774	$47.14236

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	3.69 yrs	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	3.93 yrs	4.16 yrs	4.62 yrs	5.08 yrs	5.55 yrs	6.24 yrs
30 and under	$18.12446	$18.80925	$19.52835	$20.85827	$22.09597	$23.51664
31	$18.28675	$18.97735	$19.70262	$21.04382	$22.29200	$23.72464
32	$18.44967	$19.14612	$19.87743	$21.23000	$22.48863	$23.93329
33	$18.61315	$19.31545	$20.05291	$21.41679	$22.68591	$24.14252
34	$18.77723	$19.48536	$20.22888	$21.60414	$22.88369	$24.35232
35	$18.94185	$19.65578	$20.40543	$21.79202	$23.08200	$24.56261
36	$19.33245	$20.06325	$20.83090	$22.25225	$23.57364	$25.08976
37	$19.73109	$20.47917	$21.26519	$22.72219	$24.07575	$25.62817
38	$20.13794	$20.90368	$21.70858	$23.20209	$24.58857	$26.17820
39	$20.55321	$21.33702	$22.16119	$23.69208	$25.11229	$26.74000
40	$20.97701	$21.77932	$22.62326	$24.19244	$25.64718	$27.31386
41	$21.40958	$22.23082	$23.09496	$24.70335	$26.19347	$27.90005
42	$21.85105	$22.69164	$23.57645	$25.22507	$26.75137	$28.49882
43	$22.30162	$23.16204	$24.06802	$25.75781	$27.32119	$29.11042
44	$22.76149	$23.64220	$24.56984	$26.30181	$27.90310	$29.73517
45	$23.23083	$24.13229	$25.08211	$26.85726	$28.49743	$30.37329
46	$23.78150	$24.70693	$25.68149	$27.50500	$29.18892	$31.11432
47	$24.34525	$25.29529	$26.29519	$28.16833	$29.89717	$31.87345
48	$24.92232	$25.89765	$26.92354	$28.84770	$30.62263	$32.65106
49	$25.51308	$26.51433	$27.56692	$29.54342	$31.36571	$33.44766
50	$26.11785	$27.14572	$28.22569	$30.25594	$32.12677	$34.26370
51	$26.73698	$27.79215	$28.90016	$30.98563	$32.90633	$35.09965
52	$27.37075	$28.45395	$29.59078	$31.73294	$33.70479	$35.95599
53	$28.01956	$29.13151	$30.29790	$32.49826	$34.52263	$36.83322
54	$28.68374	$29.82521	$31.02193	$33.28203	$35.36034	$37.73186
55	$29.36368	$30.53544	$31.76325	$34.08470	$36.21832	$38.65242
56	$29.80205	$30.99293	$32.24093	$34.60306	$36.77120	$39.24574
57	$30.24700	$31.45728	$32.72581	$35.12928	$37.33255	$39.84816
58	$30.69857	$31.92859	$33.21797	$35.66350	$37.90245	$40.45985
59	$31.15689	$32.40693	$33.71756	$36.20587	$38.48105	$41.08093
60	$31.62205	$32.89248	$34.22464	$36.75648	$39.06846	$41.71152
61	$32.09417	$33.38528	$34.73935	$37.31546	$39.66487	$42.35181
62	$32.57334	$33.88546	$35.26179	$37.88292	$40.27038	$43.00192
63	$32.99239	$34.32491	$35.72256	$38.38894	$40.81454	$43.59039
64	$33.41680	$34.77001	$36.18934	$38.90171	$41.36606	$44.18690
65	$33.84669	$35.22094	$36.66224	$39.42134	$41.92503	$44.79157
66	$34.28212	$35.67768	$37.14127	$39.94790	$42.49156	$45.40455
67	$34.72312	$36.14033	$37.62661	$40.48151	$43.06573	$46.02587
68	$35.32354	$36.77184	$38.29035	$41.21567	$43.86179	$46.89236
69	$35.93441	$37.41439	$38.96584	$41.96312	$44.67254	$47.77517
70	$36.55578	$38.06815	$39.65322	$42.72413	$45.49830	$48.67460
71	$37.18789	$38.73335	$40.35273	$43.49893	$46.33931	$49.59096
72	$37.83095	$39.41018	$41.06459	$44.28781	$47.19587	$50.52458
73	$39.01024	$40.65632	$42.38259	$45.75105	$48.78449	$52.26471
74	$40.22631	$41.94187	$43.74286	$47.26262	$50.42653	$54.06475
75	$41.48025	$43.26808	$45.14680	$48.82413	$52.12389	$55.92682
76	$42.77333	$44.63622	$46.59579	$50.43722	$53.87837	$57.85300
77	$44.10669	$46.04763	$48.09128	$52.10365	$55.69189	$59.84553
78	$44.81294	$46.80084	$48.89214	$53.00680	$56.69834	$60.95958
79	$45.53051	$47.56632	$49.70636	$53.92558	$57.72300	$62.09434
80	$46.25960	$48.34438	$50.53415	$54.86030	$58.76617	$63.25029
81	$47.00036	$49.13513	$51.37569	$55.81123	$59.82821	$64.42774
82	$47.75294	$49.93882	$52.23125	$56.77861	$60.90942	$65.62708
83	$48.67832	$50.92053	$53.26110	$57.93663	$62.17920	$67.02978
84	$49.62165	$51.92156	$54.31126	$59.11830	$63.47545	$68.46249

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12

Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per $30 of Monthly Benefit - 100 Day EP After Increase of 35.83%

	6.24 yrs	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs
	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <	<= X <
Issue Age	6.93 yrs	7.63 yrs	8.32 yrs	9.25 yrs	10.18 yrs	11.10 yrs	Unlimited
30 and under	$25.62278	$27.78537	$28.42038	$28.89353	$29.39081	$29.83513	$30.27814
31	$25.84865	$28.02963	$28.67208	$29.14929	$29.65083	$30.09898	$30.54582
32	$26.07515	$28.27445	$28.92444	$29.40576	$29.91160	$30.36359	$30.81422
33	$26.30226	$28.51987	$29.17751	$29.66288	$30.17303	$30.62884	$31.08326
34	$26.52988	$28.76582	$29.43118	$29.92066	$30.43507	$30.89470	$31.35293
35	$26.75798	$29.01223	$29.68542	$30.17898	$30.69768	$31.16111	$31.62317
36	$27.33863	$29.64689	$30.33763	$30.84248	$31.37219	$31.84566	$32.31765
37	$27.93189	$30.29543	$31.00415	$31.52057	$32.06153	$32.54521	$33.02742
38	$28.53803	$30.95814	$31.68535	$32.21355	$32.76601	$33.26012	$33.75274
39	$29.15734	$31.63538	$32.38148	$32.92178	$33.48598	$33.99076	$34.49403
40	$29.79005	$32.32740	$33.09291	$33.64559	$34.22176	$34.73744	$35.25155
41	$30.43653	$33.03458	$33.81997	$34.38531	$34.97371	$35.50050	$36.02573
42	$31.09702	$33.75723	$34.56306	$35.14129	$35.74217	$36.28037	$36.81694
43	$31.77183	$34.49569	$35.32241	$35.91389	$36.52751	$37.07732	$37.62551
44	$32.46129	$35.25028	$36.09845	$36.70347	$37.33015	$37.89180	$38.45183
45	$33.16573	$36.02140	$36.89158	$37.51042	$38.15037	$38.72418	$39.29627
46	$33.98275	$36.91491	$37.82535	$38.46100	$39.11733	$39.70603	$40.29302
47	$34.81990	$37.83057	$38.78279	$39.43563	$40.10881	$40.71281	$41.31502
48	$35.67768	$38.76899	$39.76445	$40.43497	$41.12537	$41.74510	$42.36295
49	$36.55657	$39.73064	$40.77094	$41.45966	$42.16774	$42.80356	$43.43747
50	$37.45712	$40.71617	$41.80295	$42.51031	$43.23651	$43.88885	$44.53925
51	$38.37985	$41.72612	$42.86103	$43.58756	$44.33239	$45.00166	$45.66897
52	$39.32534	$42.76114	$43.94592	$44.69214	$45.45601	$46.14270	$46.82735
53	$40.29409	$43.82183	$45.05827	$45.82470	$46.60814	$47.31266	$48.01510
54	$41.28671	$44.90883	$46.19878	$46.98596	$47.78945	$48.51231	$49.23298
55	$42.30379	$46.02279	$47.36816	$48.17663	$49.00071	$49.74235	$50.48175
56	$42.96018	$46.74698	$48.14737	$48.97127	$49.81103	$50.56698	$51.32068
57	$43.62674	$47.48255	$48.93940	$49.77895	$50.63476	$51.40527	$52.17350
58	$44.30367	$48.22970	$49.74445	$50.60000	$51.47207	$52.25750	$53.04054
59	$44.99109	$48.98861	$50.56274	$51.43458	$52.32325	$53.12382	$53.92197
60	$45.68914	$49.75946	$51.39449	$52.28294	$53.18852	$54.00449	$54.81805
61	$46.39805	$50.54242	$52.23993	$53.14528	$54.06808	$54.89980	$55.72903
62	$47.11797	$51.33772	$53.09927	$54.02185	$54.96220	$55.80993	$56.65514
63	$47.78321	$52.08381	$53.92095	$54.86193	$55.82087	$56.68496	$57.54644
64	$48.45784	$52.84075	$54.75538	$55.71508	$56.69293	$57.57366	$58.45178
65	$49.14200	$53.60869	$55.60270	$56.58148	$57.57865	$58.47634	$59.37137
66	$49.83580	$54.38779	$56.46313	$57.46135	$58.47818	$59.39315	$60.30542
67	$50.53942	$55.17822	$57.33689	$58.35492	$59.39176	$60.32436	$61.25415
68	$51.51577	$56.27296	$58.53808	$59.58315	$60.64733	$61.60513	$62.56005
69	$52.51101	$57.38941	$59.76445	$60.83722	$61.92946	$62.91309	$63.89379
70	$53.52546	$58.52799	$61.01651	$62.11769	$63.23864	$64.24881	$65.25598
71	$54.55952	$59.68918	$62.29479	$63.42513	$64.57557	$65.61293	$66.64720
72	$55.61354	$60.87342	$63.59988	$64.76006	$65.94070	$67.00598	$68.06807
73	$57.59495	$63.10042	$66.05220	$67.26879	$68.50408	$69.62100	$70.73455
74	$59.64696	$65.40886	$68.59911	$69.87467	$71.16712	$72.33805	$73.50548
75	$61.77210	$67.80176	$71.24419	$72.58152	$73.93367	$75.16116	$76.38501
76	$63.97293	$70.28219	$73.99127	$75.39324	$76.80779	$78.09445	$79.37729
77	$66.25217	$72.85338	$76.84427	$78.31385	$79.79361	$81.14221	$82.48680
78	$67.55705	$74.37607	$78.58343	$80.10179	$81.63583	$83.03322	$84.42641
79	$68.88760	$75.93053	$80.36193	$81.93054	$83.52056	$84.96828	$86.41165
80	$70.24439	$77.51750	$82.18068	$83.80104	$85.44882	$86.94844	$88.44357
81	$71.62789	$79.13763	$84.04060	$85.71423	$87.42159	$88.97476	$90.52327
82	$73.03866	$80.79163	$85.94260	$87.67111	$89.43990	$91.04828	$92.65186
83	$74.66322	$82.64397	$88.05579	$89.83516	$91.64711	$93.33534	$95.01853
84	$76.32396	$84.53879	$90.22096	$92.05263	$93.90877	$95.67986	$97.44562

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Filing Letter
Attachment(s):	PA_LSA NEW rate basis_ Filing Ltr_extend use infl_decrease_2022.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Attached is the Actuarial Memorandum, Explanatory Information (A&H) and Rate Exhibits in Excel.
Attachment(s):	2021_IB_Pennsylvania_LSA_New_ActMemo_Exhibits.pdf 2021_IB_Pennsylvania_LSA_New_Exhibits Excel Format.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB Insured Ltr Rev2022.pdf
Item Status:	
Status Date:	

State: *Pennsylvania* **Filing Company:** *Metropolitan Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Individual Long-Term Care Insurance*
Project Name/Number: *2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)*

Satisfied - Item:	PA LSANew 9-13-2022 Objection Exhibits_Final
Comments:	Please see the attached PA LSANew 9-13-2022 Objection Exhibits_Final
Attachment(s):	PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx PA LSANew 9-13-2022 Objection Exhibits_Final.pdf
Item Status:	
Status Date:	

Satisfied - Item:	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Comments:	Please see the attached PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew
Attachment(s):	PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.xlsx PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Attachment 7 LSA-NEW_Complete-Rate-History
Comments:	Please see the attached Attachment 7 LSA-NEW_Complete-Rate-History
Attachment(s):	Attachment 7 LSA-NEW_Complete-Rate-History.xlsx Attachment 7 LSA-NEW_Complete-Rate-History.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2022-09-13 (META-133381886) - Response
Comments:	Please see the attached Objection 2022-09-13 (META-133381886) - Response
Attachment(s):	PA CT22-245 LSA-NEW (RATE) Objection 2022-09-13 (META-133381886) - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection 2023-03-06 (META-133381886) - Response
Comments:	Please see the attached Objection 2023-03-06 (META-133381886) - Response
Attachment(s):	PA CT22-245 LSA-NEW (RATE) Objection 2023-03-06 (META-133381886) - Response.pdf
Item Status:	
Status Date:	

State: Pennsylvania
Filing Company: Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2022 IB Rate Increase Filings/CT22-245 LSA-NEW (RATE)

Attachment 2021_IB_Pennsylvania_LSA_New_Exhibits Excel Format.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA LSANew 9-13-2022 Objection Exhibits_Final.xlsx is not a PDF document and cannot be reproduced here.

Attachment PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 7 LSA-NEW_Complete-Rate-History.xlsx is not a PDF document and cannot be reproduced here.

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813
treilly1@metlife.com

Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

August 29, 2022

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC2007-PA, et al and LTC2007-ML-PA, et al.
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 35.83% premium rate schedule increase with respect to the policy forms listed below, to the extent those policies were applied for and issued following a prospective premium rate schedule increase. The policy forms are tax-qualified individual long-term care insurance policies.

LTC2007-PA - authorized by your Department in 2009
LTC2007-ML-PA - authorized by your Department in 2010

The inforce premium rate schedule increase for which we are seeking authorization in this filing will only apply to the above listed policies issued in your state, along with those riders and endorsements that were contemporaneously or subsequently authorized for use by your Department.

Please note these policy forms are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2012.

Note that previously, a premium rate increase request of 43.65% was submitted on 1/10/17, and your Department authorized 43.65% on 3/22/17, to be phased in over a period of two (2) years.

Note that previously, a premium rate increase request of 3.52% was submitted on 9/20/19, and your Department authorized 3.52% on 10/30/19.

We are submitting an actuarial memorandum and rates in support of our request.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;

- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;

- The current premium rate and the premium rate after the increase is applied;

- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;

- The following options available to the policyholder:

    1. the policyholder can continue his/her current coverage by paying the new premium amount when due;

    2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or

    3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

        - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

        - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

        - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter for informational purposes.

We have submitted our coverage change form on a separate form filing, under SERFF Tracking Number META-133381888.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on 3/23/17.

The contact person for this filing is:

Keith Bal
501 Route 22 West
Bridgewater, NJ 08807
Telephone: (551) 556-5126
kbal@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Metropolitan Life Insurance Company
501 US Highway 22, Bridgewater, NJ 08807
Email: lynn.ruezinsky@metlife.com

Lynn A. Ruezinsky, ASA, MAAA

August 4, 2022

Pennsylvania Department of Insurance

Re: LTC2007-PA, LTC2007-PA-ML
(Policy Application Dates After December 13, 2009)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") • ***Nationwide*** experience • Without/with proposed rate increase of 35.83% • Weighted average statutory rate 4.00% LLR without rate increase – 94.9% LLR with rate increase – 82.6%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Nationwide*** experience
Exhibit I-B	Lifetime Loss Ratio ("LLR") • ***Pennsylvania*** experience • Without/with proposed rate increase of 35.83% • Weighted average statutory rate 4.00% LLR without rate increase – 84.9% LLR with rate increase – 73.4%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on ***Pennsylvania*** experience

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the Prospective Present Value Method ("PPV") as described in the document titled "Approaches to Reviewing Premium Rate Increases" published by the NAIC LTC Pricing Subgroup in October 2018. This method aims at preventing companies from the recoupment of past losses by considering only future projections.

Our prior method of determining the JRI was based on the "If-Knew" method, which calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. The change was made as a result of the Company observing the PPV method being adopted by an increasing number of states in recent years. However, please note that neither method allows for any recoupment of past losses and MetLife cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

Lynn A. Ruezinsky, ASA, MAAA
Actuary, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

August 5, 2022

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC2007-PA
- LTC2007-PA-ML

These forms were developed as part of a nationwide series and were issued in Pennsylvania from February 2010 to May 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2007-PA and LTC2007-PA-ML (subsequently referred to as LTC2007) are existing individual tax-qualified policy forms and were previously approved in 2010, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after December 13, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a

policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

Benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for needs assessment; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to

policyholders in your state in connection with policy applications dated after January 15, 2009.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through March 31, 2020.

b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2020 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17	0.9%
18+	0.9%

In the year of rate increase implementation, it is assumed that an additional 2.00% of policies lapse and there is 0.50% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

c. Mortality is assumed to be multiples of the 2012 IAM Table with G2 mortality improvement. The multiples are as follows:

Attained Age	Males	Females
0-24	60%	55%
25-29	60%	55%
30-34	60%	55%
35-39	60%	55%
40-44	60%	55%
45-49	60%	55%
50-54	60%	55%
55-59	60%	55%
60-64	60%	55%
65-69	60%	55%
70-74	70%	65%
75-79	85%	80%
80-84	100%	95%
85-89	110%	95%
90+	120%	110%

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

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

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

8. Premiums

Premiums are unisex, but vary by issue age, rating class, coverage amount, benefit duration, the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2020 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical 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 and Pennsylvania experience for policy form series LTC2007 is shown in Exhibit I-A and I-B.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2021 through 2100 are developed by multiplying each prior period's earned premium (starting with December 31, 2020 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 4.00%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	43.65%	03/22/2017	09/01/2017 phased-in over 2 years
2	3.52%	10/30/2019	05/01/2020

The experience and projections in Exhibit I-A have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

17. Requested Rate Increase

The company is requesting an increase of 35.83% for the policy forms listed above. Corresponding rate tables reflecting the 35.83% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after January 15, 2009.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we

used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.

b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.50%
5	1.40%
6	1.20%
7	1.05%
8	0.95%
9+	0.90%

c. The original pricing expected mortality rates were based on the company's own experience. The mortality rates used in the pricing were equal to 88% of the Annuity 2000 Basic Mortality Table with additional modifications to reflect the selection effects of underwriting.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience, assuming the increase is implemented, is shown in Exhibit I-A and I-B. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2021 annualized premium for all premium-paying policies issued in Pennsylvania, before and after the current requested increase of 35.83% are:

Before increase:	$2,912
After current requested increase:	$3,955

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2021 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	8%
45-49	10%
50-54	19%
55-59	26%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period (in days)	%
750-1,000	30%
1,250-1,500	23%
1,667-2,500	31%
2,667-3,000	8%
> 3,000	7%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

August 5, 2022

By Inflation Type

Inflation Type	**%**
Compound 3%	32%
Compound 5%	18%
FPO	18%
GPO	4%
None	28%
Total	100%

By Gender

Gender	**%**
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	**%**
Standard	100%
Ten Year	0%
Total	100%

23. Number of Policyholders

As of September 30, 2021, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2021 Annualized Premium	Number of Insured	2021 Annualized Premium
Pennsylvania		-	148	$431,049
Nationwide	1,143	$2,906,915	4,019	$9,045,916

24. Actuarial Certification

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

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 Pennsylvania.

The projections contained in this actuarial memorandum are based on best estimate assumptions plus a margin for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying best estimate assumptions plus the moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in similar lifetime loss ratios.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for Life Stage Advantage Series

August 5, 2022

- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.

Lynn A. Ruezinsky

Lynn A. Ruezinsky, ASA, MAAA
Actuary, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	904,206	-	0.0%	1,613	1,419,551	-	0.0%							4.00%	1.5699
	2010	6,471,612	470,655	7.3%	5,645	9,769,279	710,481	7.3%							4.00%	1.5096
	2011	12,943,235	186,602	1.4%	6,857	18,787,092	270,852	1.4%							4.00%	1.4515
	2012	12,767,967	34,159	0.3%	6,327	17,819,895	47,675	0.3%							4.00%	1.3957
	2013	12,624,976	889,975	7.0%	6,070	16,942,621	1,194,340	7.0%							4.00%	1.3420
	2014	12,338,858	785,822	6.4%	5,926	15,921,782	1,014,007	6.4%							4.00%	1.2904
	2015	12,036,540	699,276	5.8%	5,813	14,934,306	867,625	5.8%							4.00%	1.2407
	2016	11,864,837	1,853,954	15.6%	5,701	14,155,062	2,211,816	15.6%							4.00%	1.1930
	2017	11,930,460	2,309,548	19.4%	5,592	13,685,916	2,649,376	19.4%							4.00%	1.1471
	2018	13,771,864	1,526,059	11.1%	5,529	15,190,640	1,683,273	11.1%							4.00%	1.1030
	2019	15,262,325	2,027,061	13.3%	5,447	16,187,162	2,149,893	13.3%							4.00%	1.0606
	2020	15,096,673	3,357,064	22.2%	5,353	15,395,646	3,423,547	22.2%							4.00%	1.0198
Projected Future Experience	2021	14,937,201	3,422,837	22.9%	5,248	14,647,131	3,356,368	22.9%	1.4854	N/A	0.0196	N/A	0.980	0.969	4.00%	0.9806
	2022	14,554,662	3,987,697	27.4%	5,146	13,723,097	3,759,864	27.4%	1.4870	N/A	0.0194	N/A	0.981	0.973	4.00%	0.9429
	2023	14,172,470	4,647,835	32.8%	5,046	12,848,789	4,213,736	32.8%	1.4870	N/A	0.0195	N/A	0.980	0.974	4.00%	0.9066
	2024	13,789,741	5,414,569	39.3%	4,944	12,020,967	4,720,057	39.3%	1.4870	N/A	0.0201	N/A	0.980	0.973	4.00%	0.8717
	2025	13,395,173	6,297,535	47.0%	4,839	11,227,894	5,278,622	47.0%	1.4870	N/A	0.0212	N/A	0.979	0.971	4.00%	0.8382
	2026	12,981,310	7,302,059	56.3%	4,730	10,462,492	5,885,210	56.3%	1.4870	N/A	0.0227	N/A	0.977	0.969	4.00%	0.8060
	2027	12,548,008	8,428,126	67.2%	4,615	9,724,294	6,531,521	67.2%	1.4870	N/A	0.0243	N/A	0.976	0.967	4.00%	0.7750
	2028	12,095,313	9,673,713	80.0%	4,495	9,012,952	7,208,471	80.0%	1.4870	N/A	0.0261	N/A	0.974	0.964	4.00%	0.7452
	2029	11,623,192	11,032,025	94.9%	4,368	8,328,025	7,904,454	94.9%	1.4870	N/A	0.0281	N/A	0.972	0.961	4.00%	0.7165
	2030	11,132,050	12,489,505	112.2%	4,236	7,669,348	8,604,557	112.2%	1.4870	N/A	0.0303	N/A	0.970	0.958	4.00%	0.6889
	2031	10,622,856	14,030,475	132.1%	4,097	7,037,059	9,294,420	132.1%	1.4870	N/A	0.0327	N/A	0.967	0.954	4.00%	0.6624
	2032	10,096,658	15,634,274	154.8%	3,952	6,431,233	9,958,509	154.8%	1.4870	N/A	0.0355	N/A	0.965	0.950	4.00%	0.6370
	2033	9,554,971	17,270,176	180.7%	3,801	5,852,112	10,577,426	180.7%	1.4870	N/A	0.0383	N/A	0.962	0.946	4.00%	0.6125
	2034	9,000,451	18,902,227	210.0%	3,642	5,300,468	11,131,736	210.0%	1.4870	N/A	0.0417	N/A	0.958	0.942	4.00%	0.5889
	2035	8,436,774	20,493,562	242.9%	3,478	4,777,415	11,604,703	242.9%	1.4870	N/A	0.0450	N/A	0.955	0.937	4.00%	0.5663
	2036	7,867,689	22,006,466	279.7%	3,309	4,283,812	11,982,116	279.7%	1.4870	N/A	0.0485	N/A	0.951	0.933	4.00%	0.5445
	2037	7,297,033	23,397,458	320.6%	3,136	3,820,289	12,249,506	320.6%	1.4870	N/A	0.0525	N/A	0.948	0.927	4.00%	0.5235
	2038	6,728,482	24,619,890	365.9%	2,958	3,387,144	12,393,748	365.9%	1.4870	N/A	0.0566	N/A	0.943	0.922	4.00%	0.5034
	2039	6,167,258	25,634,911	415.7%	2,778	2,985,213	12,408,379	415.7%	1.4870	N/A	0.0609	N/A	0.939	0.917	4.00%	0.4840
	2040	5,618,616	26,419,338	470.2%	2,597	2,615,045	12,296,226	470.2%	1.4870	N/A	0.0653	N/A	0.935	0.911	4.00%	0.4654
	2041	5,086,922	26,947,682	529.7%	2,416	2,276,521	12,059,740	529.7%	1.4870	N/A	0.0697	N/A	0.930	0.905	4.00%	0.4475
	2042	4,576,319	27,202,396	594.4%	2,236	1,969,244	11,705,511	594.4%	1.4870	N/A	0.0745	N/A	0.926	0.900	4.00%	0.4303
	2043	4,090,253	27,176,776	664.4%	2,059	1,692,388	11,244,698	664.4%	1.4870	N/A	0.0792	N/A	0.921	0.894	4.00%	0.4138
	2044	3,631,700	26,882,092	740.2%	1,886	1,444,862	10,694,970	740.2%	1.4870	N/A	0.0840	N/A	0.916	0.888	4.00%	0.3978
	2045	3,203,772	26,334,371	822.0%	1,719	1,225,589	10,074,097	822.0%	1.4870	N/A	0.0888	N/A	0.911	0.882	4.00%	0.3825
	2046	2,807,825	25,555,283	910.1%	1,558	1,032,809	9,400,058	910.1%	1.4870	N/A	0.0936	N/A	0.906	0.876	4.00%	0.3678
	2047	2,444,970	24,576,043	1005.2%	1,405	864,749	8,692,175	1005.2%	1.4870	N/A	0.0982	N/A	0.902	0.871	4.00%	0.3537
	2048	2,115,075	23,420,702	1107.3%	1,260	719,298	7,964,950	1107.3%	1.4870	N/A	0.1031	N/A	0.897	0.865	4.00%	0.3401
	2049	1,818,188	22,119,141	1216.5%	1,124	594,550	7,232,994	1216.5%	1.4870	N/A	0.1077	N/A	0.892	0.860	4.00%	0.3270
	2050	1,553,351	20,711,806	1333.4%	998	488,412	6,512,301	1333.4%	1.4870	N/A	0.1121	N/A	0.888	0.854	4.00%	0.3144
	2051	1,318,890	19,224,852	1457.7%	882	398,742	5,812,275	1457.7%	1.4870	N/A	0.1163	N/A	0.884	0.849	4.00%	0.3023
	2052	1,113,125	17,688,080	1589.0%	776	323,589	5,141,981	1589.0%	1.4870	N/A	0.1206	N/A	0.879	0.844	4.00%	0.2907
	2053	933,956	16,133,258	1727.4%	679	261,061	4,509,606	1727.4%	1.4870	N/A	0.1244	N/A	0.876	0.839	4.00%	0.2795
	2054	779,518	14,594,299	1872.2%	592	209,512	3,922,531	1872.2%	1.4870	N/A	0.1279	N/A	0.872	0.835	4.00%	0.2688
	2055	647,442	13,102,350	2023.7%	514	167,321	3,386,094	2023.7%	1.4870	N/A	0.1317	N/A	0.868	0.831	4.00%	0.2584
	2056	535,453	11,679,746	2181.3%	445	133,057	2,902,351	2181.3%	1.4870	N/A	0.1341	N/A	0.866	0.827	4.00%	0.2485
	2057	441,125	10,344,025	2344.9%	384	105,401	2,471,569	2344.9%	1.4870	N/A	0.1374	N/A	0.863	0.824	4.00%	0.2389
	2058	362,222	9,105,681	2513.8%	331	83,219	2,092,003	2513.8%	1.4870	N/A	0.1393	N/A	0.861	0.821	4.00%	0.2297
	2059	296,582	7,970,999	2687.6%	284	65,518	1,760,878	2687.6%	1.4870	N/A	0.1418	N/A	0.858	0.819	4.00%	0.2209
	2060	242,277	6,944,580	2866.4%	243	51,463	1,475,126	2866.4%	1.4870	N/A	0.1440	N/A	0.856	0.817	4.00%	0.2124
	2061	197,594	6,017,828	3045.6%	208	40,357	1,229,107	3045.6%	1.4870	N/A	0.1453	N/A	0.855	0.816	4.00%	0.2042
	2062	160,934	5,189,663	3224.7%	177	31,606	1,019,191	3224.7%	1.4870	N/A	0.1473	N/A	0.853	0.814	4.00%	0.1964
	2063	130,927	4,454,407	3402.2%	151	24,724	841,149	3402.2%	1.4870	N/A	0.1483	N/A	0.852	0.814	4.00%	0.1888
	2064	106,394	3,804,670	3576.0%	128	19,318	690,823	3576.0%	1.4870	N/A	0.1509	N/A	0.849	0.813	4.00%	0.1816
	2065	86,438	3,235,623	3743.3%	109	15,091	564,904	3743.3%	1.4870	N/A	0.1520	N/A	0.848	0.812	4.00%	0.1746
	2066	70,158	2,740,180	3905.7%	92	11,778	460,005	3905.7%	1.4870	N/A	0.1529	N/A	0.847	0.812	4.00%	0.1679
	2067	56,812	2,312,192	4069.9%	78	9,170	373,227	4069.9%	1.4870	N/A	0.1563	N/A	0.844	0.810	4.00%	0.1614
	2068	45,861	1,944,458	4239.9%	65	7,118	301,797	4239.9%	1.4870	N/A	0.1588	N/A	0.841	0.807	4.00%	0.1552
	2069	36,871	1,629,522	4419.5%	55	5,503	243,189	4419.5%	1.4870	N/A	0.1612	N/A	0.839	0.804	4.00%	0.1492
	2070+	113,530	6,910,139	6086.6%	46	16,291	991,600	6086.6%	1.4870	N/A	0.1642	N/A	0.836	N/A	4.00%	0.1435
	Past	138,013,553	14,140,174	10.2%	65,873	170,208,952	16,222,885	9.5%								
	Future	251,624,390	697,057,521	277.0%	104,316	170,443,043	307,130,526	180.2%								
	Lifetime	389,637,943	711,197,695	182.5%	170,189	340,651,995	323,353,411	94.9%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 35.83% Future Increase
Policy Forms: LTC2007, LTC2007-ML
Policy Application Dates After January 15, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest					Persistency Factors					
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
Historical	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	904,206	-	0.0%	1,613	1,419,551	-	0.0%							4.00%	1.5699
	2010	6,471,612	470,655	7.3%	5,645	9,769,279	710,481	7.3%							4.00%	1.5096
	2011	12,943,235	186,602	1.4%	6,857	18,787,092	270,852	1.4%							4.00%	1.4515
	2012	12,767,967	34,159	0.3%	6,327	17,819,895	47,675	0.3%							4.00%	1.3957
	2013	12,624,976	889,975	7.0%	6,070	16,942,621	1,194,340	7.0%							4.00%	1.3420
	2014	12,338,858	785,822	6.4%	5,926	15,921,782	1,014,007	6.4%							4.00%	1.2904
	2015	12,036,540	699,276	5.8%	5,813	14,934,306	867,625	5.8%							4.00%	1.2407
	2016	11,864,837	1,853,954	15.6%	5,701	14,155,062	2,211,816	15.6%							4.00%	1.1930
	2017	11,930,460	2,309,548	19.4%	5,592	13,685,916	2,649,376	19.4%							4.00%	1.1471
	2018	13,771,864	1,526,059	11.1%	5,529	15,190,640	1,683,273	11.1%							4.00%	1.1030
	2019	15,262,325	2,027,061	13.3%	5,447	16,187,162	2,149,893	13.3%							4.00%	1.0606
	2020	15,096,673	3,357,064	22.2%	5,353	15,395,646	3,423,547	22.2%							4.00%	1.0198
Projected	2021	14,937,201	3,422,837	22.9%	5,248	14,647,131	3,356,368	22.9%	1.4854	1.0000	0.0196	1.0000	0.980	0.969	4.00%	0.9806
Future	2022	14,554,662	3,987,697	27.4%	5,146	13,723,097	3,759,864	27.4%	1.4870	1.0000	0.0194	1.0000	0.981	0.973	4.00%	0.9429
Experience	2023	14,744,676	4,633,721	31.4%	5,033	13,367,552	4,200,940	31.4%	1.5517	0.9994	0.0219	0.9976	0.978	0.974	4.00%	0.9066
	2024	17,718,162	5,296,540	29.9%	4,858	15,445,500	4,617,167	29.9%	1.9531	0.9956	0.0349	0.9825	0.965	0.973	4.00%	0.8717
	2025	17,741,616	6,140,727	34.6%	4,743	14,871,102	5,147,184	34.6%	2.0197	0.9950	0.0237	0.9800	0.976	0.971	4.00%	0.8382
	2026	17,193,464	7,120,238	41.4%	4,635	13,857,344	5,738,668	41.4%	2.0197	0.9950	0.0227	0.9800	0.977	0.969	4.00%	0.8060
	2027	16,619,564	8,218,265	49.4%	4,523	12,879,616	6,368,886	49.4%	2.0197	0.9950	0.0243	0.9800	0.976	0.967	4.00%	0.7750
	2028	16,019,980	9,432,838	58.9%	4,405	11,937,460	7,028,980	58.9%	2.0197	0.9950	0.0261	0.9800	0.974	0.964	4.00%	0.7452
	2029	15,394,666	10,757,328	69.9%	4,281	11,030,289	7,707,633	69.9%	2.0197	0.9950	0.0281	0.9800	0.972	0.961	4.00%	0.7165
	2030	14,744,159	12,178,516	82.6%	4,151	10,157,885	8,390,303	82.6%	2.0197	0.9950	0.0303	0.9800	0.970	0.958	4.00%	0.6889
	2031	14,069,742	13,681,116	97.2%	4,015	9,320,433	9,062,989	97.2%	2.0197	0.9950	0.0327	0.9800	0.967	0.954	4.00%	0.6624
	2032	13,372,804	15,244,981	114.0%	3,873	8,518,028	9,710,542	114.0%	2.0197	0.9950	0.0355	0.9800	0.965	0.950	4.00%	0.6370
	2033	12,655,351	16,840,148	133.1%	3,725	7,750,995	10,314,049	133.1%	2.0197	0.9950	0.0383	0.9800	0.962	0.946	4.00%	0.6125
	2034	11,920,902	18,431,561	154.6%	3,569	7,020,355	10,854,556	154.6%	2.0197	0.9950	0.0417	0.9800	0.958	0.942	4.00%	0.5889
	2035	11,174,325	19,983,272	178.8%	3,409	6,327,583	11,315,746	178.8%	2.0197	0.9950	0.0450	0.9800	0.955	0.937	4.00%	0.5663
	2036	10,420,584	21,458,505	205.9%	3,243	5,673,816	11,683,762	205.9%	2.0197	0.9950	0.0485	0.9800	0.951	0.933	4.00%	0.5445
	2037	9,664,763	22,814,861	236.1%	3,073	5,059,890	11,944,493	236.1%	2.0197	0.9950	0.0525	0.9800	0.948	0.927	4.00%	0.5235
	2038	8,911,729	24,006,855	269.4%	2,899	4,486,199	12,085,144	269.4%	2.0197	0.9950	0.0566	0.9800	0.943	0.922	4.00%	0.5034
	2039	8,168,400	24,996,602	306.0%	2,723	3,953,850	12,099,410	306.0%	2.0197	0.9950	0.0609	0.9800	0.939	0.917	4.00%	0.4840
	2040	7,441,735	25,761,497	346.2%	2,545	3,463,571	11,990,050	346.2%	2.0197	0.9950	0.0653	0.9800	0.935	0.911	4.00%	0.4654
	2041	6,737,519	26,276,684	390.0%	2,368	3,015,203	11,759,453	390.0%	2.0197	0.9950	0.0697	0.9800	0.930	0.905	4.00%	0.4475
	2042	6,061,236	26,525,056	437.6%	2,191	2,608,221	11,414,043	437.6%	2.0197	0.9950	0.0745	0.9800	0.926	0.900	4.00%	0.4303
	2043	5,417,452	26,500,074	489.2%	2,018	2,241,532	10,964,705	489.2%	2.0197	0.9950	0.0792	0.9800	0.921	0.894	4.00%	0.4138
	2044	4,810,108	26,212,728	545.0%	1,848	1,913,689	10,428,666	545.0%	2.0197	0.9950	0.0840	0.9800	0.916	0.888	4.00%	0.3978
	2045	4,243,326	25,678,645	605.2%	1,684	1,623,266	9,823,252	605.2%	2.0197	0.9950	0.0888	0.9800	0.911	0.882	4.00%	0.3825
	2046	3,718,903	24,918,956	670.1%	1,527	1,367,933	9,165,997	670.1%	2.0197	0.9950	0.0936	0.9800	0.906	0.876	4.00%	0.3678
	2047	3,238,310	23,964,099	740.0%	1,377	1,145,341	8,475,740	740.0%	2.0197	0.9950	0.0982	0.9800	0.902	0.871	4.00%	0.3537
	2048	2,801,371	22,837,527	815.2%	1,235	952,695	7,766,623	815.2%	2.0197	0.9950	0.1031	0.9800	0.897	0.865	4.00%	0.3401
	2049	2,408,151	21,568,375	895.6%	1,102	787,469	7,052,892	895.6%	2.0197	0.9950	0.1077	0.9800	0.892	0.860	4.00%	0.3270
	2050	2,057,380	20,196,082	981.6%	978	646,891	6,350,145	981.6%	2.0197	0.9950	0.1121	0.9800	0.888	0.854	4.00%	0.3144
	2051	1,746,841	18,746,153	1073.1%	865	528,125	5,667,549	1073.1%	2.0197	0.9950	0.1163	0.9800	0.884	0.849	4.00%	0.3023
	2052	1,474,309	17,247,646	1169.9%	760	428,586	5,013,946	1169.9%	2.0197	0.9950	0.1206	0.9800	0.879	0.844	4.00%	0.2907
	2053	1,237,004	15,731,540	1271.7%	666	345,770	4,397,316	1271.7%	2.0197	0.9950	0.1244	0.9800	0.876	0.839	4.00%	0.2795
	2054	1,032,455	14,230,901	1378.4%	581	277,494	3,824,860	1378.4%	2.0197	0.9950	0.1279	0.9800	0.872	0.835	4.00%	0.2688
	2055	857,523	12,776,102	1489.9%	504	221,613	3,301,780	1489.9%	2.0197	0.9950	0.1317	0.9800	0.868	0.831	4.00%	0.2584
	2056	709,195	11,388,920	1605.9%	437	176,231	2,830,082	1605.9%	2.0197	0.9950	0.1341	0.9800	0.866	0.827	4.00%	0.2485
	2057	584,260	10,086,458	1726.4%	377	139,601	2,410,027	1726.4%	2.0197	0.9950	0.1374	0.9800	0.863	0.824	4.00%	0.2389
	2058	479,755	8,878,949	1850.7%	324	110,222	2,039,912	1850.7%	2.0197	0.9950	0.1393	0.9800	0.861	0.821	4.00%	0.2297
	2059	392,816	7,772,521	1978.7%	278	86,777	1,717,032	1978.7%	2.0197	0.9950	0.1418	0.9800	0.858	0.819	4.00%	0.2209
	2060	320,890	6,771,660	2110.3%	238	68,162	1,438,395	2110.3%	2.0197	0.9950	0.1440	0.9800	0.856	0.817	4.00%	0.2124
	2061	261,709	5,867,984	2242.2%	203	53,452	1,198,502	2242.2%	2.0197	0.9950	0.1453	0.9800	0.855	0.816	4.00%	0.2042
	2062	213,154	5,060,440	2374.1%	174	41,861	993,813	2374.1%	2.0197	0.9950	0.1473	0.9800	0.853	0.814	4.00%	0.1964
	2063	173,410	4,343,492	2504.8%	148	32,746	820,204	2504.8%	2.0197	0.9950	0.1483	0.9800	0.852	0.814	4.00%	0.1888
	2064	140,917	3,709,934	2632.7%	125	25,587	673,621	2632.7%	2.0197	0.9950	0.1509	0.9800	0.849	0.813	4.00%	0.1816
	2065	114,485	3,155,056	2755.9%	106	19,988	550,837	2755.9%	2.0197	0.9950	0.1520	0.9800	0.848	0.812	4.00%	0.1746
	2066	92,923	2,671,949	2875.5%	90	15,599	448,550	2875.5%	2.0197	0.9950	0.1529	0.9800	0.847	0.812	4.00%	0.1679
	2067	75,246	2,254,618	2996.3%	76	12,146	363,934	2996.3%	2.0197	0.9950	0.1563	0.9800	0.844	0.810	4.00%	0.1614
	2068	60,741	1,896,041	3121.5%	64	9,428	294,282	3121.5%	2.0197	0.9950	0.1588	0.9800	0.841	0.807	4.00%	0.1552
	2069	48,835	1,588,947	3253.7%	54	7,288	237,133	3253.7%	2.0197	0.9950	0.1612	0.9800	0.839	0.804	4.00%	0.1492
	2070+	150,368	6,738,077	4481.1%	45	21,578	966,909	4481.1%	2.0197	0.9950	0.1642	0.9800	0.836	N/A	4.00%	0.1435
	Past	138,013,553	14,140,174	10.2%	65,873	170,208,952	16,222,885	9.5%								
	Future	319,129,077	680,003,721	213.1%	102,539	212,416,191	299,766,936	141.1%								
	Lifetime	457,142,630	694,143,896	151.8%	168,412	382,625,143	315,989,821	82.6%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The current requested increase of 35.83% is assumed to be implemented starting 8/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-A
Demonstration that Nationwide Lifetime Incurred Claims with Requested Increase are
Not Less than Nationwide Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

1 Accumulated value of initial earned premium	157,271,037	x	58%	=	91,217,201
2a Accumulated value of earned premium	170,208,952				
2b Accumulated value of prior premium rate schedule increases (2a-1)	12,937,915		85%	=	10,997,228
3 Present value of future projected initial earned premium	114,635,370		58%	=	66,488,515
4a Present value of future projected premium	212,416,191				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	97,780,821		85%	=	83,113,698
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**251,816,642**
6a Accumulated value of incurred claims without the inclusion of active life reserves					16,222,885
6b Present value of future projected incurred claims without the inclusion of active life reserves					299,766,936
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**315,989,821**
8 Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2010	106,387	-	0.0%	134	160,598	-	0.0%							4.00%	1.5096
	2011	400,791	-	0.0%	211	581,747	-	0.0%							4.00%	1.4515
	2012	407,546	-	0.0%	176	568,800	-	0.0%							4.00%	1.3957
	2013	399,925	-	0.0%	170	536,696	-	0.0%							4.00%	1.3420
	2014	391,023	-	0.0%	162	504,567	-	0.0%							4.00%	1.2904
	2015	379,637	4,204	1.1%	157	471,033	5,217	1.1%							4.00%	1.2407
	2016	380,586	-	0.0%	157	454,049	-	0.0%							4.00%	1.1930
	2017	378,010	37,241	9.9%	153	433,631	42,721	9.9%							4.00%	1.1471
	2018	407,010	-	0.0%	153	448,940	-	0.0%							4.00%	1.1030
	2019	447,409	1,588	0.4%	152	474,520	1,685	0.4%							4.00%	1.0606
	2020	423,849	362,411	85.5%	149	432,243	369,588	85.5%							4.00%	1.0198
Projected Future Experience	2021	431,749	54,426	12.6%	146	423,365	53,369	12.6%	1.4854	N/A	0.0176	N/A	0.982	0.997	4.00%	0.9806
	2022	423,383	64,502	15.2%	144	399,193	60,817	15.2%	1.4870	N/A	0.0173	N/A	0.983	0.980	4.00%	0.9429
	2023	414,861	77,105	18.6%	141	376,114	69,904	18.6%	1.4870	N/A	0.0168	N/A	0.983	0.980	4.00%	0.9066
	2024	406,549	92,887	22.8%	139	354,402	80,973	22.8%	1.4870	N/A	0.0169	N/A	0.983	0.980	4.00%	0.8717
	2025	398,189	112,301	28.2%	137	333,764	94,131	28.2%	1.4870	N/A	0.0175	N/A	0.983	0.979	4.00%	0.8382
	2026	389,453	135,688	34.8%	134	313,885	109,360	34.8%	1.4870	N/A	0.0184	N/A	0.982	0.978	4.00%	0.8060
	2027	380,196	163,538	43.0%	131	294,640	126,737	43.0%	1.4870	N/A	0.0198	N/A	0.980	0.976	4.00%	0.7750
	2028	370,362	196,180	53.0%	129	275,980	146,186	53.0%	1.4870	N/A	0.0209	N/A	0.979	0.974	4.00%	0.7452
	2029	359,930	233,858	65.0%	126	257,890	167,560	65.0%	1.4870	N/A	0.0233	N/A	0.977	0.972	4.00%	0.7165
	2030	348,802	276,591	79.3%	123	240,305	190,555	79.3%	1.4870	N/A	0.0244	N/A	0.976	0.969	4.00%	0.6889
	2031	336,920	324,253	96.2%	119	223,191	214,800	96.2%	1.4870	N/A	0.0269	N/A	0.973	0.966	4.00%	0.6624
	2032	324,183	376,255	116.1%	116	206,494	239,662	116.1%	1.4870	N/A	0.0298	N/A	0.970	0.962	4.00%	0.6370
	2033	310,618	432,240	139.2%	112	190,243	264,733	139.2%	1.4870	N/A	0.0320	N/A	0.968	0.958	4.00%	0.6125
	2034	296,257	491,221	165.8%	108	174,469	289,286	165.8%	1.4870	N/A	0.0356	N/A	0.964	0.954	4.00%	0.5889
	2035	281,116	551,893	196.3%	104	159,185	312,516	196.3%	1.4870	N/A	0.0382	N/A	0.962	0.949	4.00%	0.5663
	2036	265,302	612,907	231.0%	99	144,452	333,716	231.0%	1.4870	N/A	0.0428	N/A	0.957	0.944	4.00%	0.5445
	2037	248,850	672,200	270.1%	95	130,283	351,923	270.1%	1.4870	N/A	0.0467	N/A	0.953	0.938	4.00%	0.5235
	2038	231,900	727,250	313.6%	90	116,740	366,100	313.6%	1.4870	N/A	0.0511	N/A	0.949	0.932	4.00%	0.5034
	2039	214,676	776,529	361.7%	85	103,912	375,873	361.7%	1.4870	N/A	0.0562	N/A	0.944	0.926	4.00%	0.4840
	2040	197,278	817,829	414.6%	80	91,818	380,638	414.6%	1.4870	N/A	0.0609	N/A	0.939	0.919	4.00%	0.4654
	2041	179,915	848,734	471.7%	74	80,516	379,829	471.7%	1.4870	N/A	0.0670	N/A	0.933	0.912	4.00%	0.4475
	2042	162,780	867,144	532.7%	69	70,046	373,142	532.7%	1.4870	N/A	0.0722	N/A	0.928	0.905	4.00%	0.4303
	2043	146,067	871,738	596.8%	64	60,437	360,691	596.8%	1.4870	N/A	0.0782	N/A	0.922	0.897	4.00%	0.4138
	2044	130,035	863,566	664.1%	58	51,734	343,567	664.1%	1.4870	N/A	0.0845	N/A	0.915	0.890	4.00%	0.3978
	2045	114,823	843,799	734.9%	53	43,925	322,791	734.9%	1.4870	N/A	0.0910	N/A	0.909	0.883	4.00%	0.3825
	2046	100,572	814,390	809.8%	48	36,994	299,559	809.8%	1.4870	N/A	0.0970	N/A	0.903	0.876	4.00%	0.3678
	2047	87,365	776,557	888.9%	43	30,900	274,656	888.9%	1.4870	N/A	0.1027	N/A	0.897	0.869	4.00%	0.3537
	2048	75,317	732,617	972.7%	38	25,614	249,150	972.7%	1.4870	N/A	0.1111	N/A	0.889	0.862	4.00%	0.3401
	2049	64,438	684,653	1062.5%	34	21,071	223,883	1062.5%	1.4870	N/A	0.1164	N/A	0.884	0.856	4.00%	0.3270
	2050	54,718	633,787	1158.3%	30	17,205	199,278	1158.3%	1.4870	N/A	0.1213	N/A	0.879	0.849	4.00%	0.3144
	2051	46,152	581,967	1261.0%	26	13,953	175,947	1261.0%	1.4870	N/A	0.1269	N/A	0.873	0.843	4.00%	0.3023
	2052	38,663	530,413	1371.9%	22	11,240	154,193	1371.9%	1.4870	N/A	0.1334	N/A	0.867	0.838	4.00%	0.2907
	2053	32,130	478,894	1490.5%	19	8,981	133,862	1490.5%	1.4870	N/A	0.1361	N/A	0.864	0.831	4.00%	0.2795
	2054	26,517	428,444	1615.7%	17	7,127	115,154	1615.7%	1.4870	N/A	0.1420	N/A	0.858	0.825	4.00%	0.2688
	2055	21,766	380,042	1746.0%	14	5,625	98,216	1746.0%	1.4870	N/A	0.1481	N/A	0.852	0.821	4.00%	0.2584
	2056	17,752	333,789	1880.3%	12	4,411	82,945	1880.3%	1.4870	N/A	0.1498	N/A	0.850	0.816	4.00%	0.2485
	2057	14,379	289,317	2012.1%	10	3,436	69,129	2012.1%	1.4870	N/A	0.1530	N/A	0.847	0.810	4.00%	0.2389
	2058	11,594	248,024	2139.2%	9	2,664	56,983	2139.2%	1.4870	N/A	0.1541	N/A	0.846	0.806	4.00%	0.2297
	2059	9,317	210,587	2260.4%	7	2,058	46,521	2260.4%	1.4870	N/A	0.1566	N/A	0.843	0.804	4.00%	0.2209
	2060	7,453	177,279	2378.8%	6	1,583	37,656	2378.8%	1.4870	N/A	0.1554	N/A	0.845	0.800	4.00%	0.2124
	2061	5,933	148,044	2495.4%	5	1,212	30,237	2495.4%	1.4870	N/A	0.1580	N/A	0.842	0.796	4.00%	0.2042
	2062	4,707	122,891	2611.1%	4	924	24,134	2611.1%	1.4870	N/A	0.1567	N/A	0.843	0.793	4.00%	0.1964
	2063	3,734	101,477	2717.4%	4	705	19,162	2717.4%	1.4870	N/A	0.1560	N/A	0.844	0.793	4.00%	0.1888
	2064	2,969	83,907	2826.1%	3	539	15,235	2826.1%	1.4870	N/A	0.1495	N/A	0.851	0.795	4.00%	0.1816
	2065	2,370	69,811	2945.8%	3	414	12,188	2945.8%	1.4870	N/A	0.1438	N/A	0.856	0.798	4.00%	0.1746
	2066	1,909	58,909	3085.2%	2	321	9,889	3085.2%	1.4870	N/A	0.1455	N/A	0.854	0.806	4.00%	0.1679
	2067	1,551	50,445	3253.0%	2	250	8,143	3253.0%	1.4870	N/A	0.1397	N/A	0.860	0.812	4.00%	0.1614
	2068	1,273	44,150	3469.3%	2	198	6,852	3469.3%	1.4870	N/A	0.1371	N/A	0.863	0.821	4.00%	0.1552
	2069	1,058	39,573	3740.6%	1	158	5,906	3740.6%	1.4870	N/A	0.1412	N/A	0.859	0.831	4.00%	0.1492
	2070+	4,044	229,995	5687.7%	1	580	33,004	5687.7%	1.4870	N/A	0.1096	N/A	0.890	N/A	4.00%	0.1435
	Past	4,122,172	405,445	9.8%	1,774	5,066,825	419,210	8.3%								
	Future	8,001,874	19,734,597	246.6%	3,039	5,315,144	8,390,742	157.9%								
	Lifetime	12,124,046	20,140,042	166.1%	4,813	10,381,969	8,809,952	84.9%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Includes Prior Authorized Increases) and With 35.83% Future Increase
Policy Forms: LTC2007, LTC2007-ML
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2010	106,387	-	0.0%	134	160,598	-	0.0%							4.00%	1.5096
	2011	400,791	-	0.0%	211	581,747	-	0.0%							4.00%	1.4515
	2012	407,546	-	0.0%	176	568,800	-	0.0%							4.00%	1.3957
	2013	399,925	-	0.0%	170	536,696	-	0.0%							4.00%	1.3420
	2014	391,023	-	0.0%	162	504,567	-	0.0%							4.00%	1.2904
	2015	379,637	4,204	1.1%	157	471,033	5,217	1.1%							4.00%	1.2407
	2016	380,586	-	0.0%	157	454,049	-	0.0%							4.00%	1.1930
	2017	378,010	37,241	9.9%	153	433,631	42,721	9.9%							4.00%	1.1471
	2018	407,010	-	0.0%	153	448,940	-	0.0%							4.00%	1.1030
	2019	447,409	1,588	0.4%	152	474,520	1,685	0.4%							4.00%	1.0606
	2020	423,849	362,411	85.5%	149	432,243	369,588	85.5%							4.00%	1.0198
Projected Future Experience	2021	431,749	54,426	12.6%	146	423,365	53,369	12.6%	1.4854	1.0000	0.0176	1.0000	0.982	0.997	4.00%	0.9806
	2022	423,383	64,502	15.2%	144	399,193	60,817	15.2%	1.4870	1.0000	0.0173	1.0000	0.983	0.980	4.00%	0.9429
	2023	431,611	76,871	17.8%	141	391,299	69,692	17.8%	1.5517	0.9994	0.0192	0.9976	0.981	0.980	4.00%	0.9066
	2024	522,366	90,862	17.4%	137	455,364	79,207	17.4%	1.9531	0.9956	0.0317	0.9825	0.968	0.980	4.00%	0.8717
	2025	527,392	109,505	20.8%	134	442,063	91,787	20.8%	2.0197	0.9950	0.0200	0.9800	0.980	0.979	4.00%	0.8382
	2026	515,821	132,310	25.7%	131	415,735	106,637	25.7%	2.0197	0.9950	0.0184	0.9800	0.982	0.978	4.00%	0.8060
	2027	503,562	159,466	31.7%	129	390,244	123,581	31.7%	2.0197	0.9950	0.0198	0.9800	0.980	0.976	4.00%	0.7750
	2028	490,537	191,295	39.0%	126	365,529	142,545	39.0%	2.0197	0.9950	0.0209	0.9800	0.979	0.974	4.00%	0.7452
	2029	476,719	228,035	47.8%	123	341,570	163,388	47.8%	2.0197	0.9950	0.0233	0.9800	0.977	0.972	4.00%	0.7165
	2030	461,981	269,704	58.4%	120	318,278	185,810	58.4%	2.0197	0.9950	0.0244	0.9800	0.976	0.969	4.00%	0.6889
	2031	446,243	316,179	70.9%	117	295,611	209,452	70.9%	2.0197	0.9950	0.0269	0.9800	0.973	0.966	4.00%	0.6624
	2032	429,373	366,887	85.4%	113	273,496	233,695	85.4%	2.0197	0.9950	0.0298	0.9800	0.970	0.962	4.00%	0.6370
	2033	411,407	421,477	102.4%	110	251,973	258,141	102.4%	2.0197	0.9950	0.0320	0.9800	0.968	0.958	4.00%	0.6125
	2034	392,386	478,989	122.1%	106	231,081	282,082	122.1%	2.0197	0.9950	0.0356	0.9800	0.964	0.954	4.00%	0.5889
	2035	372,332	538,151	144.5%	102	210,837	304,734	144.5%	2.0197	0.9950	0.0382	0.9800	0.962	0.949	4.00%	0.5663
	2036	351,387	597,645	170.1%	98	191,324	325,407	170.1%	2.0197	0.9950	0.0428	0.9800	0.957	0.944	4.00%	0.5445
	2037	329,596	655,462	198.9%	93	172,557	343,161	198.9%	2.0197	0.9950	0.0467	0.9800	0.953	0.938	4.00%	0.5235
	2038	307,147	709,141	230.9%	88	154,619	356,985	230.9%	2.0197	0.9950	0.0511	0.9800	0.949	0.932	4.00%	0.5034
	2039	284,334	757,193	266.3%	83	137,629	366,513	266.3%	2.0197	0.9950	0.0562	0.9800	0.944	0.926	4.00%	0.4840
	2040	261,291	797,465	305.2%	78	121,611	371,160	305.2%	2.0197	0.9950	0.0609	0.9800	0.939	0.919	4.00%	0.4654
	2041	238,294	827,600	347.3%	73	106,642	370,371	347.3%	2.0197	0.9950	0.0670	0.9800	0.933	0.912	4.00%	0.4475
	2042	215,599	845,552	392.2%	68	92,775	363,851	392.2%	2.0197	0.9950	0.0722	0.9800	0.928	0.905	4.00%	0.4303
	2043	193,462	850,031	439.4%	62	80,047	351,710	439.4%	2.0197	0.9950	0.0782	0.9800	0.922	0.897	4.00%	0.4138
	2044	172,229	842,063	488.9%	57	68,521	335,013	488.9%	2.0197	0.9950	0.0845	0.9800	0.915	0.890	4.00%	0.3978
	2045	152,081	822,788	541.0%	52	58,178	314,754	541.0%	2.0197	0.9950	0.0910	0.9800	0.909	0.883	4.00%	0.3825
	2046	133,206	794,112	596.2%	47	48,997	292,100	596.2%	2.0197	0.9950	0.0970	0.9800	0.903	0.876	4.00%	0.3678
	2047	115,713	757,221	654.4%	42	40,926	267,817	654.4%	2.0197	0.9950	0.1027	0.9800	0.897	0.869	4.00%	0.3537
	2048	99,756	714,375	716.1%	37	33,925	242,946	716.1%	2.0197	0.9950	0.1111	0.9800	0.889	0.862	4.00%	0.3401
	2049	85,347	667,605	782.2%	33	27,909	218,308	782.2%	2.0197	0.9950	0.1164	0.9800	0.884	0.856	4.00%	0.3270
	2050	72,473	618,006	852.7%	29	22,787	194,316	852.7%	2.0197	0.9950	0.1213	0.9800	0.879	0.849	4.00%	0.3144
	2051	61,127	567,476	928.3%	25	18,481	171,566	928.3%	2.0197	0.9950	0.1269	0.9800	0.873	0.843	4.00%	0.3023
	2052	51,209	517,206	1010.0%	22	14,887	150,353	1010.0%	2.0197	0.9950	0.1334	0.9800	0.867	0.838	4.00%	0.2907
	2053	42,555	466,970	1097.3%	19	11,895	130,528	1097.3%	2.0197	0.9950	0.1361	0.9800	0.864	0.831	4.00%	0.2795
	2054	35,122	417,776	1189.5%	16	9,440	112,286	1189.5%	2.0197	0.9950	0.1420	0.9800	0.858	0.825	4.00%	0.2688
	2055	28,829	370,579	1285.4%	14	7,450	95,770	1285.4%	2.0197	0.9950	0.1481	0.9800	0.852	0.821	4.00%	0.2584
	2056	23,512	325,478	1384.3%	12	5,842	80,879	1384.3%	2.0197	0.9950	0.1498	0.9800	0.850	0.816	4.00%	0.2485
	2057	19,045	282,113	1481.3%	10	4,550	67,407	1481.3%	2.0197	0.9950	0.1530	0.9800	0.847	0.810	4.00%	0.2389
	2058	15,356	241,848	1574.9%	8	3,528	55,564	1574.9%	2.0197	0.9950	0.1541	0.9800	0.846	0.806	4.00%	0.2297
	2059	12,340	205,344	1664.1%	7	2,726	45,363	1664.1%	2.0197	0.9950	0.1566	0.9800	0.843	0.804	4.00%	0.2209
	2060	9,871	172,864	1751.3%	6	2,097	36,719	1751.3%	2.0197	0.9950	0.1554	0.9800	0.845	0.800	4.00%	0.2124
	2061	7,858	144,357	1837.2%	5	1,605	29,484	1837.2%	2.0197	0.9950	0.1580	0.9800	0.842	0.796	4.00%	0.2042
	2062	6,234	119,831	1922.3%	4	1,224	23,534	1922.3%	2.0197	0.9950	0.1567	0.9800	0.843	0.793	4.00%	0.1964
	2063	4,946	98,950	2000.6%	4	934	18,685	2000.6%	2.0197	0.9950	0.1560	0.9800	0.844	0.793	4.00%	0.1888
	2064	3,932	81,818	2080.6%	3	714	14,856	2080.6%	2.0197	0.9950	0.1495	0.9800	0.851	0.795	4.00%	0.1816
	2065	3,139	68,073	2168.7%	3	548	11,885	2168.7%	2.0197	0.9950	0.1438	0.9800	0.856	0.798	4.00%	0.1746
	2066	2,529	57,442	2271.4%	2	425	9,643	2271.4%	2.0197	0.9950	0.1455	0.9800	0.854	0.806	4.00%	0.1679
	2067	2,054	49,189	2394.9%	2	332	7,940	2394.9%	2.0197	0.9950	0.1397	0.9800	0.860	0.812	4.00%	0.1614
	2068	1,686	43,050	2554.1%	2	262	6,682	2554.1%	2.0197	0.9950	0.1371	0.9800	0.863	0.821	4.00%	0.1552
	2069	1,401	38,587	2753.9%	1	209	5,759	2753.9%	2.0197	0.9950	0.1412	0.9800	0.859	0.831	4.00%	0.1492
	2070+	5,356	224,268	4187.4%	1	769	32,182	4187.4%	2.0197	0.9950	0.1096	0.9800	0.890	N/A	4.00%	0.1435
	Past	4,122,172	405,445	9.8%	1,774	5,066,825	419,210	8.3%								
	Future	10,186,874	19,248,141	189.0%	2,987	6,652,002	8,186,435	123.1%								
	Lifetime	14,309,047	19,653,586	137.4%	4,761	11,718,827	8,605,645	73.4%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 35.83% is assumed to be implemented starting 8/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Exhibit II-B
Demonstration that Pennsylvania Lifetime Incurred Claims with Requested Increase are
Not Less than Pennsylvania Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

1 Accumulated value of initial earned premium	4,691,673	x	58%	=	2,721,170
2a Accumulated value of earned premium	5,066,825				
2b Accumulated value of prior premium rate schedule increases (2a-1)	375,152		85%	=	318,879
3 Present value of future projected initial earned premium	3,574,798		58%	=	2,073,383
4a Present value of future projected premium	6,652,002				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	3,077,204		85%	=	2,615,623
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**7,729,056**
6a Accumulated value of incurred claims without the inclusion of active life reserves					419,210
6b Present value of future projected incurred claims without the inclusion of active life reserves					8,186,435
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**8,605,645**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2007
Assumptions Summary

Original Pricing Assumptions

Interest Rate: 4.00%

Mortality:

90% of Annuity 2000 Basic table
With Mortality Selection Factors of:

Duration	Mortality Selection
1	33%
2	40%
3	47%
4	53%
5	60%
6	67%
7	73%
8	80%
9	87%
10	93%
11+	100%

Voluntary Lapse Rates:

Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

Morbidity:

The bases for the morbidity assumptions used in pricing are based on MetLife's internal data and experience studies. These studies analyzed incidence rates, claim continuance rates and utilization for MetLife's existing block of Long Term Care business including individually underwritten business. The results of the studies were modified to reflect specific plan feautres.

Duration	U/W Selection
1	64%
2	77%
3	100%

Incidence:

Sample Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.01%	0.35%	1.31%	0.58%
82	1.22%	0.39%	1.64%	0.61%
83	1.39%	0.48%	1.88%	0.63%
84	1.60%	0.56%	2.26%	0.77%
85	1.90%	0.67%	2.94%	1.01%

Continuance:

Continuance rates were based on MetLife's experience study.

Utilization:

Home Care	Facility Care
100%	100%

2021 Rate Action Assumptions

Maximum valuation interest rate for contract reserves, which average to 4.00%

2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement
with attained age/gender multiples of:

Males	
Attained Age	Proposed Assumption
< 65	60%
65-69	60%
70-74	70%
75-79	85%
80-84	100%
85-89	110%
90+	120%

Females	
Attained Age	Proposed Assumption
< 65	55%
65-69	55%
70-74	65%
75-79	80%
80-84	95%
85-89	95%
90+	110%

Duration	Lapse Rate
1	4.1%
2	3.7%
3	3.3%
4	2.9%
5	2.6%
6	2.3%
7	2.0%
8	1.8%
9	1.5%
10	1.4%
11	1.2%
12	1.1%
13	1.0%
14	0.9%
15	0.9%
16	0.9%
17+	0.9%

Current IB block experience with morbidity U/W Selection Factors of:

Duration	U/W Selection
1	64%
2	77%
3	100%
4+	100%

Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

Attained	Male		Female	
Age	Facility Care	Home Care	Facility Care	Home Care
81	1.23%	1.19%	1.59%	1.20%
82	1.48%	1.38%	1.92%	1.40%
83	1.78%	1.60%	2.28%	1.62%
84	2.10%	1.84%	2.69%	1.85%
85	2.47%	2.09%	3.13%	2.09%

Change
Incidence curves were reshaped to better reflect the emerged experience over the years.

In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to recovery curves.

Home Care	Facility Care
61%	79%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Actual / Projected Experience			Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2020		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	1998	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	1999	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2000	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2001	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2002	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2003	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2004	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2005	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2006	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2007	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2008	0	0	N/A	0	0	N/A	N/A	N/A	N/A	N/A
	2009	904,206	0	0.0%	904,206	84,812	9.4%	0.00	0.0%	9.4%	0.00
	2010	6,471,612	470,655	7.3%	5,149,728	553,435	10.7%	0.68	6.3%	10.5%	0.60
	2011	12,943,235	186,602	1.4%	10,840,014	1,434,470	13.2%	0.11	3.3%	12.2%	0.27
	2012	12,767,967	34,159	0.3%	12,279,297	2,185,990	17.8%	0.02	2.2%	14.5%	0.15
	2013	12,624,976	889,975	7.0%	11,794,142	2,694,720	22.8%	0.31	3.4%	16.8%	0.20
	2014	12,338,858	785,822	6.4%	11,336,621	3,079,760	27.2%	0.23	4.0%	18.9%	0.21
	2015	12,036,540	699,276	5.8%	10,873,944	3,470,045	31.9%	0.18	4.3%	20.9%	0.21
	2016	11,864,837	1,853,954	15.6%	10,404,792	3,834,088	36.8%	0.42	5.8%	22.9%	0.25
	2017	11,930,460	2,309,548	19.4%	9,922,374	4,269,180	43.0%	0.45	7.3%	25.0%	0.29
	2018	13,771,864	1,526,059	11.1%	9,412,574	4,769,770	50.7%	0.22	7.7%	27.2%	0.28
	2019	15,262,325	2,027,061	13.3%	8,869,404	5,161,251	58.2%	0.23	8.3%	29.5%	0.28
	2020	15,096,673	3,357,064	22.2%	8,300,544	5,487,833	66.1%	0.34	9.5%	31.7%	0.30
Projected Experience	2021	14,937,201	3,422,837	22.9%	7,722,960	5,730,428	74.2%	0.31	10.6%	33.9%	0.31
	2022	14,554,662	3,987,697	27.4%	7,151,780	5,978,016	83.6%	0.33	11.8%	36.1%	0.33
	2023	14,172,470	4,647,835	32.8%	6,592,090	6,221,873	94.4%	0.35	13.0%	38.3%	0.34
	2024	13,789,741	5,414,569	39.3%	6,047,388	6,375,924	105.4%	0.37	14.4%	40.5%	0.36
	2025	13,395,173	6,297,535	47.0%	5,524,778	6,482,168	117.3%	0.40	16.0%	42.6%	0.38
	2026	12,981,310	7,302,059	56.3%	5,026,429	6,515,425	129.6%	0.43	17.7%	44.7%	0.40
	2027	12,548,008	8,428,126	67.2%	4,552,411	6,512,907	143.1%	0.47	19.6%	46.6%	0.42
	2028	12,095,313	9,673,713	80.0%	4,104,540	6,444,461	157.0%	0.51	21.7%	48.5%	0.45
	2029	11,623,192	11,032,025	94.9%	3,685,642	6,332,252	171.8%	0.55	23.9%	50.3%	0.48
	2030	11,132,050	12,489,505	112.2%	3,298,232	6,183,598	187.5%	0.60	26.3%	52.0%	0.51
	2031	10,622,856	14,030,475	132.1%	2,941,263	5,981,303	203.4%	0.65	28.9%	53.6%	0.54
	2032	10,096,658	15,634,274	154.8%	2,613,122	5,743,208	219.8%	0.70	31.7%	55.1%	0.58
	2033	9,554,971	17,270,176	180.7%	2,314,200	5,420,973	234.2%	0.77	34.6%	56.4%	0.61
	2034	9,000,451	18,902,227	210.0%	2,044,836	5,137,889	251.3%	0.84	37.7%	57.6%	0.65
	2035	8,436,774	20,493,562	242.9%	1,803,733	4,880,927	270.6%	0.90	40.8%	58.8%	0.69
	2036	7,867,689	22,006,466	279.7%	1,588,352	4,596,910	289.4%	0.97	44.1%	59.8%	0.74
	2037	7,297,033	23,397,458	320.6%	1,396,675	4,291,867	307.3%	1.04	47.4%	60.8%	0.78
	2038	6,728,482	24,619,890	365.9%	1,227,875	3,925,381	319.7%	1.14	50.8%	61.6%	0.82
	2039	6,167,258	25,634,911	415.7%	1,080,686	3,646,088	337.4%	1.23	54.1%	62.3%	0.87
	2040	5,618,616	26,419,338	470.2%	952,470	3,423,393	359.4%	1.31	57.5%	63.0%	0.91
	2041	5,086,922	26,947,682	529.7%	840,286	3,195,302	380.3%	1.39	60.7%	63.6%	0.95
	2042	4,576,319	27,202,396	594.4%	742,302	2,962,073	399.0%	1.49	63.9%	64.2%	1.00
	2043	4,090,253	27,176,776	664.4%	657,478	2,694,366	409.8%	1.62	67.0%	64.7%	1.04
	2044	3,631,700	26,882,092	740.2%	584,357	2,485,334	425.3%	1.74	69.9%	65.1%	1.07
	2045	3,203,772	26,334,371	822.0%	520,899	2,338,503	448.9%	1.83	72.7%	65.5%	1.11
	2046	2,807,825	25,555,283	910.1%	465,518	2,198,777	472.3%	1.93	75.2%	65.8%	1.14
	2047	2,444,970	24,576,043	1005.2%	417,276	2,060,132	493.7%	2.04	77.6%	66.2%	1.17
	2048	2,115,075	23,420,702	1107.3%	375,338	1,922,404	512.2%	2.16	79.8%	66.4%	1.20
	2049	1,818,188	22,119,141	1216.5%	338,780	1,834,569	541.5%	2.25	81.8%	66.7%	1.23
	2050	1,553,351	20,711,806	1333.4%	306,592	1,764,003	575.4%	2.32	83.6%	67.0%	1.25
	2051	1,318,890	19,224,852	1457.7%	277,835	1,708,510	614.9%	2.37	85.2%	67.2%	1.27
	2052	1,113,125	17,688,080	1589.0%	251,966	1,669,463	662.6%	2.40	86.7%	67.4%	1.29
	2053	933,956	16,133,258	1727.4%	228,533	1,636,470	716.1%	2.41	87.9%	67.6%	1.30
	2054	779,518	14,594,299	1872.2%	207,230	1,598,113	771.2%	2.43	89.0%	67.8%	1.31
	2055	647,442	13,102,350	2023.7%	187,825	1,548,666	824.5%	2.45	90.0%	68.0%	1.32
	2056	535,453	11,679,746	2181.3%	170,018	1,494,974	879.3%	2.48	90.8%	68.2%	1.33
	2057	441,125	10,344,025	2344.9%	153,610	1,449,441	943.6%	2.49	91.5%	68.4%	1.34
	2058	362,222	9,105,681	2513.8%	138,461	1,409,235	1017.8%	2.47	92.1%	68.5%	1.34
	2059	296,582	7,970,999	2687.6%	124,468	1,386,502	1113.9%	2.41	92.6%	68.7%	1.35
	2060	242,277	6,944,580	2866.4%	111,523	1,349,977	1210.5%	2.37	93.0%	68.8%	1.35
	2061	197,594	6,017,828	3045.6%	99,480	1,318,519	1325.4%	2.30	93.4%	68.9%	1.35
	2062	160,934	5,189,663	3224.7%	88,287	1,288,576	1459.5%	2.21	93.6%	69.0%	1.36
	2063	130,927	4,454,407	3402.2%	77,863	1,254,139	1610.7%	2.11	93.9%	69.2%	1.36
	2064	106,394	3,804,670	3576.0%	68,186	1,199,095	1758.6%	2.03	94.1%	69.3%	1.36
	2065	86,438	3,235,623	3743.3%	59,283	1,121,703	1892.1%	1.98	94.2%	69.4%	1.36
	2066	70,158	2,740,180	3905.7%	51,179	1,039,246	2030.6%	1.92	94.4%	69.4%	1.36
	2067	56,812	2,312,192	4069.9%	43,844	953,061	2173.7%	1.87	94.5%	69.5%	1.36
	2068	45,861	1,944,458	4239.9%	37,208	868,496	2334.2%	1.82	94.6%	69.6%	1.36
	2069	36,871	1,629,522	4419.5%	31,234	789,614	2528.1%	1.75	94.6%	69.6%	1.36
	2070	113,530	6,910,139	6086.6%	25,898	694,868	2683.1%	2.27	94.9%	69.7%	1.36

Past	138,013,553	14,140,174	10.2%	110,087,638	37,025,354	33.6%	0.30	9.5%	31.7%	0.30
Future	251,624,390	697,057,521	277.0%	79,352,216	159,059,121	200.4%	1.38	180.2%	158.8%	1.13
Lifetime	389,637,943	711,197,695	182.5%	189,439,854	196,084,475	103.5%	1.76	94.9%	70.0%	1.36

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2020 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	6,965,827	0	0.0%	6,965,827	653,376	9.4%	0.00
2	13,340,563	644,746	4.8%	13,340,563	1,720,671	12.9%	0.37
3	12,789,052	435,869	3.4%	12,658,135	2,487,662	19.7%	0.17
4	12,577,017	197,693	1.6%	12,122,564	3,043,808	25.1%	0.06
5	12,314,885	752,752	6.1%	11,591,569	3,371,980	29.1%	0.21
6	13,535,411	1,005,699	7.4%	11,058,896	3,849,659	34.8%	0.21
7	13,348,932	1,258,654	9.4%	10,526,443	4,168,127	39.6%	0.24
8	13,244,749	2,094,168	15.8%	9,989,488	4,602,270	46.1%	0.34
9	13,340,174	2,322,019	17.4%	9,427,231	5,229,810	55.5%	0.31
10	13,430,799	2,762,648	20.6%	8,834,475	5,538,741	62.7%	0.33
11	13,704,935	2,854,925	20.8%	8,219,892	5,922,544	72.1%	0.29
12	14,365,845	3,221,802	22.4%	7,603,309	6,086,137	80.0%	0.28
13	14,559,798	3,988,761	27.4%	7,002,933	6,323,448	90.3%	0.30
14	14,177,615	4,650,554	32.8%	6,420,090	6,599,370	102.8%	0.32
15	13,795,463	5,420,377	39.3%	5,855,362	6,669,926	113.9%	0.34
16	13,401,317	6,307,432	47.1%	5,320,524	6,794,422	127.7%	0.37
17	12,987,996	7,315,366	56.3%	4,814,447	6,744,551	140.1%	0.40
18	12,555,036	8,446,057	67.3%	4,336,174	6,744,397	155.5%	0.43
19	12,102,501	9,698,615	80.1%	3,887,733	6,616,155	170.2%	0.47
20	11,630,755	11,066,256	95.1%	3,470,820	6,463,042	186.2%	0.51
21	11,139,935	12,535,868	112.5%	3,089,278	6,300,916	204.0%	0.55
22	10,630,693	14,091,820	132.6%	2,740,038	6,022,702	219.8%	0.60
23	10,104,222	15,710,648	155.5%	2,420,469	5,816,326	240.3%	0.65
24	9,562,280	17,364,061	181.6%	2,131,370	5,381,634	252.5%	0.72
25	9,007,443	19,014,175	211.1%	1,872,826	5,099,024	272.3%	0.78
26	8,443,187	20,621,921	244.2%	1,643,145	4,841,222	294.6%	0.83
27	7,873,063	22,146,558	281.3%	1,439,083	4,500,394	312.7%	0.90
28	7,301,050	23,545,247	322.5%	1,258,165	4,243,145	337.2%	0.96
29	6,731,444	24,771,043	368.0%	1,099,878	3,768,425	342.6%	1.07
30	6,169,073	25,787,839	418.0%	962,941	3,520,637	365.6%	1.14
31	5,619,268	26,569,944	472.8%	844,398	3,301,866	391.0%	1.21
32	5,086,131	27,092,168	532.7%	740,945	3,046,031	411.1%	1.30
33	4,574,323	27,337,980	597.6%	650,879	2,845,763	437.2%	1.37
34	4,086,829	27,300,969	668.0%	573,409	2,525,031	440.4%	1.52
35	3,627,513	26,992,853	744.1%	507,141	2,325,714	458.6%	1.62
36	3,198,946	26,431,382	826.3%	449,765	2,196,085	488.3%	1.69
37	2,802,274	25,634,717	914.8%	399,789	2,041,713	510.7%	1.79
38	2,438,643	24,629,200	1010.0%	356,470	1,920,511	538.8%	1.87
39	2,108,228	23,441,633	1111.9%	318,994	1,748,179	548.0%	2.03
40	1,811,048	22,113,648	1221.0%	286,474	1,687,610	589.1%	2.07
41	1,546,205	20,679,037	1337.4%	258,014	1,602,542	621.1%	2.15
42	1,311,709	19,162,432	1460.9%	232,565	1,547,351	665.3%	2.20
43	1,106,003	17,596,968	1591.0%	209,846	1,504,761	717.1%	2.22
44	927,436	16,019,223	1727.3%	189,321	1,470,583	776.8%	2.22
45	773,584	14,462,960	1869.6%	170,753	1,428,799	836.8%	2.23
46	642,161	12,960,983	2018.3%	153,981	1,378,104	895.0%	2.26
47	530,717	11,531,262	2172.8%	138,637	1,314,738	948.3%	2.29
48	436,924	10,196,174	2333.6%	124,593	1,278,569	1026.2%	2.27
49	358,575	8,960,860	2499.0%	111,706	1,219,257	1091.5%	2.29
50	293,426	7,836,131	2670.6%	99,868	1,217,296	1218.9%	2.19
51	239,631	6,818,749	2845.5%	89,032	1,159,896	1302.8%	2.18
52	195,338	5,904,742	3022.8%	78,963	1,136,896	1439.8%	2.10
53	159,014	5,090,307	3201.2%	69,721	1,100,714	1578.8%	2.03
54	129,224	4,367,406	3379.7%	61,141	1,072,314	1753.8%	1.93
55	104,884	3,728,991	3555.4%	53,237	1,020,342	1916.6%	1.86
56	85,092	3,171,576	3727.2%	46,015	943,446	2050.3%	1.82
57	68,946	2,686,699	3896.8%	39,497	870,974	2205.2%	1.77
58	55,700	2,267,682	4071.2%	33,657	795,476	2363.5%	1.72
59	44,818	1,905,557	4251.8%	28,393	712,675	2510.0%	1.69
60	35,901	1,596,558	4447.1%	23,698	661,948	2793.3%	1.59
Lifetime	389,529,552	704,522,364	180.9%	189,444,570	196,199,710	103.6%	1.75
Lifetime*	217,368,907	205,695,124	94.6%	127,818,168	90,501,556	71.0%	1.33

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4%.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1-10	60,752	49,456	122.84%
11	1,464	1,427	102.56%
12	1,159	1,117	103.79%
13	875	846	103.48%
14	659	649	101.57%
15	504	499	101.04%
16	317	319	99.47%
17+	372	380	98.00%

Mortality						
	Female			Male		
Attained Age	Actual	Expected *	A/E%	Actual	Expected *	A/E%
< 65	607	565	107.51%	539	559	96.47%
65-69	841	895	93.96%	861	860	100.16%
70-74	1,405	1,423	98.76%	1,496	1,476	101.36%
75-79	1,821	1,854	98.23%	2,081	2,065	100.79%
80-84	2,300	2,357	97.56%	2,477	2,469	100.31%
85-89	2,240	2,193	102.14%	2,187	2,170	100.80%
90+	1,592	1,567	101.60%	1,305	1,292	100.99%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
under 50	2	10	20%	5	12	41%	6	6	99%	6	8	71%
50 to 54	4	18	22%	15	24	64%	2	10	21%	13	15	86%
55 to 59	20	48	42%	52	68	76%	12	25	48%	42	43	97%
60 to 64	65	102	64%	130	159	82%	32	55	59%	100	106	94%
65 to 69	163	165	99%	282	250	113%	109	94	116%	200	182	110%
70 to 74	384	356	108%	369	343	108%	234	213	110%	325	300	109%
75 to 79	605	591	102%	456	480	95%	356	345	103%	344	381	90%
80 to 84	723	703	103%	446	476	94%	336	351	96%	285	309	92%
85 to 89	556	549	101%	300	311	96%	183	209	88%	146	154	95%
over 89	211	215	98%	107	106	101%	76	60	126%	36	42	87%
Total	**2,733**	**2,758**	**99%**	**2,162**	**2,228**	**97%**	**1,346**	**1,366**	**99%**	**1,497**	**1,541**	**97%**

[1] Based on actual experience from last 10 years through 12/31/2019

[2] The expected claims are based on current best estimate assumptions with adjustments for incurred but not reported claims.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination

Claim Duration (Months)	Actual Deaths	Expected Deaths[1]	Actual Recoveries	Expected Recoveries[1]	Deaths A/E%	Recoveries A/E%	Total A/E%
1	1,133	791	85	128	143%	66%	132%
2	987	1,563	196	313	63%	63%	63%
3	1,059	1,433	286	305	74%	94%	77%
4	1,213	1,652	397	352	73%	113%	80%
5	1,220	1,422	352	292	86%	121%	92%
6	1,056	1,207	265	238	88%	111%	91%
7	966	1,025	230	197	94%	117%	98%
8	859	896	168	163	96%	103%	97%
9	834	797	149	136	105%	110%	105%
10	746	725	135	115	103%	117%	105%
11	695	672	121	99	103%	122%	106%
12	662	632	100	87	105%	115%	106%
13	612	603	104	77	102%	135%	105%
14+	19,456	17,280	1,517	1,578	113%	96%	111%
Total	**31,498**	**30,698**	**4,105**	**4,080**	**103%**	**101%**	**102%**

[1] The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
Historical	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	904,206	-	0.0%	1,613	1,419,551	-	0.0%							4.00%	1.5699
	2010	6,471,612	470,655	7.3%	5,645	9,769,279	710,481	7.3%							4.00%	1.5096
	2011	12,943,235	186,602	1.4%	6,857	18,787,092	270,852	1.4%							4.00%	1.4515
	2012	12,767,967	34,159	0.3%	6,327	17,819,895	47,675	0.3%							4.00%	1.3957
	2013	12,624,976	858,363	6.8%	6,070	16,942,621	1,151,917	6.8%							4.00%	1.3420
	2014	12,338,858	742,173	6.0%	5,926	15,921,782	957,684	6.0%							4.00%	1.2904
	2015	12,036,540	699,276	5.8%	5,813	14,934,306	867,625	5.8%							4.00%	1.2407
	2016	11,864,837	1,312,767	11.1%	5,701	14,155,062	1,566,165	11.1%							4.00%	1.1930
	2017	11,930,460	1,220,169	10.2%	5,592	13,685,916	1,399,705	10.2%							4.00%	1.1471
	2018	13,771,864	731,369	5.3%	5,529	15,190,640	806,715	5.3%							4.00%	1.1030
	2019	15,262,325	551,957	3.6%	5,447	16,187,162	585,404	3.6%							4.00%	1.0606
	2020	15,096,673	148,690	1.0%	5,353	15,395,646	151,635	1.0%							4.00%	1.0198
Projected	2021	14,937,201	301,697	2.0%	5,248	14,647,131	295,838	2.0%	1.4854	N/A	0.0196	N/A	0.980	0.969	4.00%	0.9806
Future	2022	14,554,662	1,173,993	8.1%	5,146	13,723,097	1,106,918	8.1%	1.4870	N/A	0.0194	N/A	0.981	0.973	4.00%	0.9429
Experience	2023	14,172,470	2,055,016	14.5%	5,046	12,848,789	1,863,081	14.5%	1.4870	N/A	0.0195	N/A	0.980	0.974	4.00%	0.9066
	2024	13,789,741	2,948,970	21.4%	4,944	12,020,967	2,570,713	21.4%	1.4870	N/A	0.0201	N/A	0.980	0.973	4.00%	0.8717
	2025	13,395,173	3,831,940	28.6%	4,839	11,227,894	3,211,949	28.6%	1.4870	N/A	0.0212	N/A	0.979	0.971	4.00%	0.8382
	2026	12,981,310	4,712,230	36.3%	4,730	10,462,492	3,797,896	36.3%	1.4870	N/A	0.0227	N/A	0.977	0.969	4.00%	0.8060
	2027	12,548,008	5,643,627	45.0%	4,615	9,724,294	4,373,625	45.0%	1.4870	N/A	0.0243	N/A	0.976	0.967	4.00%	0.7750
	2028	12,095,313	6,643,745	54.9%	4,495	9,012,952	4,950,658	54.9%	1.4870	N/A	0.0261	N/A	0.974	0.964	4.00%	0.7452
	2029	11,623,192	7,730,848	66.5%	4,368	8,328,025	5,539,158	66.5%	1.4870	N/A	0.0281	N/A	0.972	0.961	4.00%	0.7165
	2030	11,132,050	8,918,278	80.1%	4,236	7,669,348	6,144,185	80.1%	1.4870	N/A	0.0303	N/A	0.970	0.958	4.00%	0.6889
	2031	10,622,856	10,196,662	96.0%	4,097	7,037,059	6,754,729	96.0%	1.4870	N/A	0.0327	N/A	0.967	0.954	4.00%	0.6624
	2032	10,096,658	11,561,131	114.5%	3,952	6,431,233	7,364,053	114.5%	1.4870	N/A	0.0355	N/A	0.965	0.950	4.00%	0.6370
	2033	9,554,971	13,009,761	136.2%	3,801	5,852,112	7,968,060	136.2%	1.4870	N/A	0.0383	N/A	0.962	0.946	4.00%	0.6125
	2034	9,000,451	14,525,665	161.4%	3,642	5,300,468	8,554,329	161.4%	1.4870	N/A	0.0417	N/A	0.958	0.942	4.00%	0.5889
	2035	8,436,774	16,085,523	190.7%	3,478	4,777,415	9,108,603	190.7%	1.4870	N/A	0.0450	N/A	0.955	0.937	4.00%	0.5663
	2036	7,867,689	17,661,318	224.5%	3,309	4,283,812	9,616,263	224.5%	1.4870	N/A	0.0485	N/A	0.951	0.933	4.00%	0.5445
	2037	7,297,033	19,221,641	263.4%	3,136	3,820,289	10,063,299	263.4%	1.4870	N/A	0.0525	N/A	0.948	0.927	4.00%	0.5235
	2038	6,728,482	20,730,517	308.1%	2,958	3,387,144	10,435,823	308.1%	1.4870	N/A	0.0566	N/A	0.943	0.922	4.00%	0.5034
	2039	6,167,258	22,149,439	359.1%	2,778	2,985,213	10,721,263	359.1%	1.4870	N/A	0.0609	N/A	0.939	0.917	4.00%	0.4840
	2040	5,618,616	23,439,644	417.2%	2,597	2,615,045	10,909,401	417.2%	1.4870	N/A	0.0653	N/A	0.935	0.911	4.00%	0.4654
	2041	5,086,922	24,567,630	483.0%	2,416	2,276,521	10,994,610	483.0%	1.4870	N/A	0.0697	N/A	0.930	0.905	4.00%	0.4475
	2042	4,576,319	25,502,233	557.3%	2,236	1,969,244	10,973,910	557.3%	1.4870	N/A	0.0745	N/A	0.926	0.900	4.00%	0.4303
	2043	4,090,253	26,215,709	640.9%	2,059	1,692,388	10,847,046	640.9%	1.4870	N/A	0.0792	N/A	0.921	0.894	4.00%	0.4138
	2044	3,631,700	26,686,476	734.8%	1,886	1,444,862	10,617,145	734.8%	1.4870	N/A	0.0840	N/A	0.916	0.888	4.00%	0.3978
	2045	3,203,772	26,906,238	839.8%	1,719	1,225,589	10,292,862	839.8%	1.4870	N/A	0.0888	N/A	0.911	0.882	4.00%	0.3825
	2046	2,807,825	26,871,680	957.0%	1,558	1,032,809	9,884,271	957.0%	1.4870	N/A	0.0936	N/A	0.906	0.876	4.00%	0.3678
	2047	2,444,970	26,589,379	1087.5%	1,405	864,749	9,404,262	1087.5%	1.4870	N/A	0.0982	N/A	0.902	0.871	4.00%	0.3537
	2048	2,115,075	26,074,594	1232.8%	1,260	719,298	8,867,490	1232.8%	1.4870	N/A	0.1031	N/A	0.897	0.865	4.00%	0.3401
	2049	1,818,188	25,344,442	1393.9%	1,124	594,550	8,287,672	1393.9%	1.4870	N/A	0.1077	N/A	0.892	0.860	4.00%	0.3270
	2050	1,553,351	24,422,252	1572.2%	998	488,412	7,678,957	1572.2%	1.4870	N/A	0.1121	N/A	0.888	0.854	4.00%	0.3144
	2051	1,318,890	23,333,296	1769.2%	882	398,742	7,054,386	1769.2%	1.4870	N/A	0.1163	N/A	0.884	0.849	4.00%	0.3023
	2052	1,113,125	22,104,407	1985.8%	776	323,589	6,425,822	1985.8%	1.4870	N/A	0.1206	N/A	0.879	0.844	4.00%	0.2907
	2053	933,956	20,765,506	2223.4%	679	261,061	5,804,422	2223.4%	1.4870	N/A	0.1244	N/A	0.876	0.839	4.00%	0.2795
	2054	779,518	19,346,382	2481.8%	592	209,512	5,199,755	2481.8%	1.4870	N/A	0.1279	N/A	0.872	0.835	4.00%	0.2688
	2055	647,442	17,877,675	2761.3%	514	167,321	4,620,201	2761.3%	1.4870	N/A	0.1317	N/A	0.868	0.831	4.00%	0.2584
	2056	535,453	16,388,065	3060.6%	445	133,057	4,072,341	3060.6%	1.4870	N/A	0.1341	N/A	0.866	0.827	4.00%	0.2485
	2057	441,125	14,901,966	3378.2%	384	105,401	3,560,629	3378.2%	1.4870	N/A	0.1374	N/A	0.863	0.824	4.00%	0.2389
	2058	362,222	13,447,999	3712.6%	331	83,219	3,089,637	3712.6%	1.4870	N/A	0.1393	N/A	0.861	0.821	4.00%	0.2297
	2059	296,582	12,052,156	4063.7%	284	65,518	2,662,448	4063.7%	1.4870	N/A	0.1418	N/A	0.858	0.819	4.00%	0.2209
	2060	242,277	10,725,603	4427.0%	243	51,463	2,278,268	4427.0%	1.4870	N/A	0.1440	N/A	0.856	0.817	4.00%	0.2124
	2061	197,594	9,482,203	4798.8%	208	40,357	1,936,685	4798.8%	1.4870	N/A	0.1453	N/A	0.855	0.816	4.00%	0.2042
	2062	160,934	8,329,569	5175.8%	177	31,606	1,635,833	5175.8%	1.4870	N/A	0.1473	N/A	0.853	0.814	4.00%	0.1964
	2063	130,927	7,276,688	5557.8%	151	24,724	1,374,095	5557.8%	1.4870	N/A	0.1483	N/A	0.852	0.814	4.00%	0.1888
	2064	106,394	6,322,103	5942.2%	128	19,318	1,147,919	5942.2%	1.4870	N/A	0.1509	N/A	0.849	0.813	4.00%	0.1816
	2065	86,438	5,461,692	6318.6%	109	15,091	953,550	6318.6%	1.4870	N/A	0.1520	N/A	0.848	0.812	4.00%	0.1746
	2066	70,158	4,695,946	6693.4%	92	11,778	788,327	6693.4%	1.4870	N/A	0.1529	N/A	0.847	0.812	4.00%	0.1679
	2067	56,812	4,013,571	7064.7%	78	9,170	647,859	7064.7%	1.4870	N/A	0.1563	N/A	0.844	0.810	4.00%	0.1614
	2068	45,861	3,416,115	7448.9%	65	7,118	530,211	7448.9%	1.4870	N/A	0.1588	N/A	0.841	0.807	4.00%	0.1552
	2069	36,871	2,898,369	7860.8%	55	5,503	432,550	7860.8%	1.4870	N/A	0.1612	N/A	0.839	0.804	4.00%	0.1492
	2070+	113,530	12,398,506	10920.9%	46	16,291	1,779,177	10920.9%	1.4870	N/A	0.1642	N/A	0.836	N/A	4.00%	0.1435
	Past	138,013,553	6,956,181	5.0%	65,873	170,208,952	8,515,858	5.0%								
	Future	251,624,390	706,960,095	281.0%	104,316	170,443,043	279,192,187	163.8%								
	Lifetime	389,637,943	713,916,276	183.2%	170,189	340,651,995	287,708,045	84.5%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 35.83% Future Increase
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
Historical	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	904,206	-	0.0%	1,613	1,419,551	-	0.0%							4.00%	1.5699
	2010	6,471,612	470,655	7.3%	5,645	9,769,279	710,481	7.3%							4.00%	1.5096
	2011	12,943,235	186,602	1.4%	6,857	18,787,092	270,852	1.4%							4.00%	1.4515
	2012	12,767,967	34,159	0.3%	6,327	17,819,895	47,675	0.3%							4.00%	1.3957
	2013	12,624,976	858,363	6.8%	6,070	16,942,621	1,151,917	6.8%							4.00%	1.3420
	2014	12,338,858	742,173	6.0%	5,926	15,921,782	957,684	6.0%							4.00%	1.2904
	2015	12,036,540	699,276	5.8%	5,813	14,934,306	867,625	5.8%							4.00%	1.2407
	2016	11,864,837	1,312,767	11.1%	5,701	14,155,062	1,566,165	11.1%							4.00%	1.1930
	2017	11,930,460	1,220,169	10.2%	5,592	13,685,916	1,399,705	10.2%							4.00%	1.1471
	2018	13,771,864	731,369	5.3%	5,529	15,190,640	806,715	5.3%							4.00%	1.1030
	2019	15,262,325	551,957	3.6%	5,447	16,187,162	585,404	3.6%							4.00%	1.0606
	2020	15,096,673	148,690	1.0%	5,353	15,395,646	151,635	1.0%							4.00%	1.0198
Projected	2021	14,937,201	301,697	2.0%	5,248	14,647,131	295,838	2.0%	1.4854	1.0000	0.0196	1.0000	0.980	0.969	4.00%	0.9806
Future	2022	14,554,662	1,173,993	8.1%	5,146	13,723,097	1,106,918	8.1%	1.4870	1.0000	0.0194	1.0000	0.981	0.973	4.00%	0.9429
Experience	2023	14,744,676	2,048,775	13.9%	5,033	13,367,552	1,857,424	13.9%	1.5517	0.9994	0.0219	0.9976	0.978	0.974	4.00%	0.9066
	2024	17,718,162	2,884,687	16.3%	4,858	15,445,500	2,514,676	16.3%	1.9531	0.9956	0.0349	0.9825	0.965	0.973	4.00%	0.8717
	2025	17,741,616	3,736,524	21.1%	4,743	14,871,102	3,131,971	21.1%	2.0197	0.9950	0.0237	0.9800	0.976	0.971	4.00%	0.8382
	2026	17,193,464	4,594,895	26.7%	4,635	13,857,344	3,703,329	26.7%	2.0197	0.9950	0.0227	0.9800	0.977	0.969	4.00%	0.8060
	2027	16,619,564	5,503,100	33.1%	4,523	12,879,616	4,264,722	33.1%	2.0197	0.9950	0.0243	0.9800	0.976	0.967	4.00%	0.7750
	2028	16,019,980	6,478,315	40.4%	4,405	11,937,460	4,827,386	40.4%	2.0197	0.9950	0.0261	0.9800	0.974	0.964	4.00%	0.7452
	2029	15,394,666	7,538,350	49.0%	4,281	11,030,289	5,401,233	49.0%	2.0197	0.9950	0.0281	0.9800	0.972	0.961	4.00%	0.7165
	2030	14,744,159	8,696,213	59.0%	4,151	10,157,885	5,991,195	59.0%	2.0197	0.9950	0.0303	0.9800	0.970	0.958	4.00%	0.6889
	2031	14,069,742	9,942,765	70.7%	4,015	9,320,433	6,586,537	70.7%	2.0197	0.9950	0.0327	0.9800	0.967	0.954	4.00%	0.6624
	2032	13,372,804	11,273,259	84.3%	3,873	8,518,028	7,180,688	84.3%	2.0197	0.9950	0.0355	0.9800	0.965	0.950	4.00%	0.6370
	2033	12,655,351	12,685,818	100.2%	3,725	7,750,995	7,769,655	100.2%	2.0197	0.9950	0.0383	0.9800	0.962	0.946	4.00%	0.6125
	2034	11,920,902	14,163,976	118.8%	3,569	7,020,355	8,341,326	118.8%	2.0197	0.9950	0.0417	0.9800	0.958	0.942	4.00%	0.5889
	2035	11,174,325	15,684,994	140.4%	3,409	6,327,583	8,881,799	140.4%	2.0197	0.9950	0.0450	0.9800	0.955	0.937	4.00%	0.5663
	2036	10,420,584	17,221,551	165.3%	3,243	5,673,816	9,376,819	165.3%	2.0197	0.9950	0.0485	0.9800	0.951	0.933	4.00%	0.5445
	2037	9,664,763	18,743,022	193.9%	3,073	5,059,890	9,812,723	193.9%	2.0197	0.9950	0.0525	0.9800	0.948	0.927	4.00%	0.5235
	2038	8,911,729	20,214,327	226.8%	2,899	4,486,199	10,175,971	226.8%	2.0197	0.9950	0.0566	0.9800	0.943	0.922	4.00%	0.5034
	2039	8,168,400	21,597,918	264.4%	2,723	3,953,850	10,454,304	264.4%	2.0197	0.9950	0.0609	0.9800	0.939	0.917	4.00%	0.4840
	2040	7,441,735	22,855,997	307.1%	2,545	3,463,571	10,637,757	307.1%	2.0197	0.9950	0.0653	0.9800	0.935	0.911	4.00%	0.4654
	2041	6,737,519	23,955,896	355.6%	2,368	3,015,203	10,720,844	355.6%	2.0197	0.9950	0.0697	0.9800	0.930	0.905	4.00%	0.4475
	2042	6,061,236	24,867,227	410.3%	2,191	2,608,221	10,700,660	410.3%	2.0197	0.9950	0.0745	0.9800	0.926	0.900	4.00%	0.4303
	2043	5,417,452	25,562,938	471.9%	2,018	2,241,532	10,576,954	471.9%	2.0197	0.9950	0.0792	0.9800	0.921	0.894	4.00%	0.4138
	2044	4,810,108	26,021,982	541.0%	1,848	1,913,689	10,352,778	541.0%	2.0197	0.9950	0.0840	0.9800	0.916	0.888	4.00%	0.3978
	2045	4,243,326	26,236,273	618.3%	1,684	1,623,266	10,036,570	618.3%	2.0197	0.9950	0.0888	0.9800	0.911	0.882	4.00%	0.3825
	2046	3,718,903	26,202,575	704.6%	1,527	1,367,933	9,638,153	704.6%	2.0197	0.9950	0.0936	0.9800	0.906	0.876	4.00%	0.3678
	2047	3,238,310	25,927,304	800.6%	1,377	1,145,341	9,170,096	800.6%	2.0197	0.9950	0.0982	0.9800	0.902	0.871	4.00%	0.3537
	2048	2,801,371	25,425,337	907.6%	1,235	952,695	8,646,690	907.6%	2.0197	0.9950	0.1031	0.9800	0.897	0.865	4.00%	0.3401
	2049	2,408,151	24,713,365	1026.2%	1,102	787,469	8,081,309	1026.2%	2.0197	0.9950	0.1077	0.9800	0.892	0.860	4.00%	0.3270
	2050	2,057,380	23,814,138	1157.5%	978	646,891	7,487,750	1157.5%	2.0197	0.9950	0.1121	0.9800	0.888	0.854	4.00%	0.3144
	2051	1,746,841	22,752,297	1302.5%	865	528,125	6,878,732	1302.5%	2.0197	0.9950	0.1163	0.9800	0.884	0.849	4.00%	0.3023
	2052	1,474,309	21,554,007	1462.0%	760	428,586	6,265,819	1462.0%	2.0197	0.9950	0.1206	0.9800	0.879	0.844	4.00%	0.2907
	2053	1,237,004	20,248,445	1636.9%	666	345,770	5,659,892	1636.9%	2.0197	0.9950	0.1244	0.9800	0.876	0.839	4.00%	0.2795
	2054	1,032,455	18,864,657	1827.2%	581	277,494	5,070,281	1827.2%	2.0197	0.9950	0.1279	0.9800	0.872	0.835	4.00%	0.2688
	2055	857,523	17,432,521	2032.9%	504	221,613	4,505,158	2032.9%	2.0197	0.9950	0.1317	0.9800	0.868	0.831	4.00%	0.2584
	2056	709,195	15,980,003	2253.3%	437	176,231	3,970,940	2253.3%	2.0197	0.9950	0.1341	0.9800	0.866	0.827	4.00%	0.2485
	2057	584,260	14,530,907	2487.1%	377	139,601	3,471,969	2487.1%	2.0197	0.9950	0.1374	0.9800	0.863	0.824	4.00%	0.2389
	2058	479,755	13,113,144	2733.3%	324	110,222	3,012,705	2733.3%	2.0197	0.9950	0.1393	0.9800	0.861	0.821	4.00%	0.2297
	2059	392,816	11,752,058	2991.7%	278	86,777	2,596,153	2991.7%	2.0197	0.9950	0.1418	0.9800	0.858	0.819	4.00%	0.2209
	2060	320,890	10,458,536	3259.2%	238	68,162	2,221,539	3259.2%	2.0197	0.9950	0.1440	0.9800	0.856	0.817	4.00%	0.2124
	2061	261,709	9,246,096	3533.0%	203	53,452	1,888,462	3533.0%	2.0197	0.9950	0.1453	0.9800	0.855	0.816	4.00%	0.2042
	2062	213,154	8,122,163	3810.5%	174	41,861	1,595,101	3810.5%	2.0197	0.9950	0.1473	0.9800	0.853	0.814	4.00%	0.1964
	2063	173,410	7,095,498	4091.7%	148	32,746	1,339,880	4091.7%	2.0197	0.9950	0.1483	0.9800	0.852	0.814	4.00%	0.1888
	2064	140,917	6,164,682	4374.7%	125	25,587	1,119,336	4374.7%	2.0197	0.9950	0.1509	0.9800	0.849	0.813	4.00%	0.1816
	2065	114,485	5,325,695	4651.9%	106	19,988	929,807	4651.9%	2.0197	0.9950	0.1520	0.9800	0.848	0.812	4.00%	0.1746
	2066	92,923	4,579,017	4927.8%	90	15,599	768,697	4927.8%	2.0197	0.9950	0.1529	0.9800	0.847	0.812	4.00%	0.1679
	2067	75,246	3,913,633	5201.1%	76	12,146	631,728	5201.1%	2.0197	0.9950	0.1563	0.9800	0.844	0.810	4.00%	0.1614
	2068	60,741	3,331,054	5484.0%	64	9,428	517,009	5484.0%	2.0197	0.9950	0.1588	0.9800	0.841	0.807	4.00%	0.1552
	2069	48,835	2,826,200	5787.3%	54	7,288	421,780	5787.3%	2.0197	0.9950	0.1612	0.9800	0.839	0.804	4.00%	0.1492
	2070+	150,368	12,089,783	8040.2%	45	21,578	1,734,875	8040.2%	2.0197	0.9950	0.1642	0.9800	0.836	N/A	4.00%	0.1435
	Past	138,013,553	6,956,181	5.0%	65,873	170,208,952	8,515,858	5.0%								
	Future	319,129,077	689,447,609	216.0%	102,539	212,416,191	272,323,936	128.2%								
	Lifetime	457,142,630	696,403,790	152.3%	168,412	382,625,143	280,839,795	73.4%								

Note:
- The premiums shown in this exhibit are normalized to reflect prior rate increases authorized by Pennsylvania rather than that authorized by other states.
- The current requested increase of 35.83% is assumed to be implemented starting 8/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases)
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
Historical	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2010	106,387	-	0.0%	134	160,598	-	0.0%							4.00%	1.5096
	2011	400,791	-	0.0%	211	581,747	-	0.0%							4.00%	1.4515
	2012	407,546	-	0.0%	176	568,800	-	0.0%							4.00%	1.3957
	2013	399,925	-	0.0%	170	536,696	-	0.0%							4.00%	1.3420
	2014	391,023	-	0.0%	162	504,567	-	0.0%							4.00%	1.2904
	2015	379,637	4,204	1.1%	157	471,033	5,217	1.1%							4.00%	1.2407
	2016	380,586	-	0.0%	157	454,049	-	0.0%							4.00%	1.1930
	2017	378,010	37,241	9.9%	153	433,631	42,721	9.9%							4.00%	1.1471
	2018	407,010	-	0.0%	153	448,940	-	0.0%							4.00%	1.1030
	2019	447,409	-	0.0%	152	474,520	-	0.0%							4.00%	1.0606
	2020	423,849	-	0.0%	149	432,243	-	0.0%							4.00%	1.0198
Projected	2021	431,749	4,481	1.0%	146	423,365	4,394	1.0%	1.4854	N/A	0.0176	N/A	0.982	0.997	4.00%	0.9806
Future	2022	423,383	17,193	4.1%	144	399,193	16,211	4.1%	1.4870	N/A	0.0173	N/A	0.983	0.980	4.00%	0.9429
Experience	2023	414,861	30,375	7.3%	141	376,114	27,538	7.3%	1.4870	N/A	0.0168	N/A	0.983	0.980	4.00%	0.9066
	2024	406,549	44,550	11.0%	139	354,402	38,836	11.0%	1.4870	N/A	0.0169	N/A	0.983	0.980	4.00%	0.8717
	2025	398,189	60,072	15.1%	137	333,764	50,352	15.1%	1.4870	N/A	0.0175	N/A	0.983	0.979	4.00%	0.8382
	2026	389,453	77,300	19.8%	134	313,885	62,301	19.8%	1.4870	N/A	0.0184	N/A	0.982	0.978	4.00%	0.8060
	2027	380,196	97,039	25.5%	131	294,640	75,202	25.5%	1.4870	N/A	0.0198	N/A	0.980	0.976	4.00%	0.7750
	2028	370,362	119,758	32.3%	129	275,980	89,239	32.3%	1.4870	N/A	0.0209	N/A	0.979	0.974	4.00%	0.7452
	2029	359,930	146,083	40.6%	126	257,890	104,668	40.6%	1.4870	N/A	0.0233	N/A	0.977	0.972	4.00%	0.7165
	2030	348,802	176,635	50.6%	123	240,305	121,692	50.6%	1.4870	N/A	0.0244	N/A	0.976	0.969	4.00%	0.6889
	2031	336,920	211,530	62.8%	119	223,191	140,127	62.8%	1.4870	N/A	0.0269	N/A	0.973	0.966	4.00%	0.6624
	2032	324,183	250,905	77.4%	116	206,494	159,818	77.4%	1.4870	N/A	0.0298	N/A	0.970	0.962	4.00%	0.6370
	2033	310,618	294,980	95.0%	112	190,243	180,666	95.0%	1.4870	N/A	0.0320	N/A	0.968	0.958	4.00%	0.6125
	2034	296,257	343,580	116.0%	108	174,469	202,338	116.0%	1.4870	N/A	0.0356	N/A	0.964	0.954	4.00%	0.5889
	2035	281,116	396,220	140.9%	104	159,185	224,364	140.9%	1.4870	N/A	0.0382	N/A	0.962	0.949	4.00%	0.5663
	2036	265,302	452,189	170.4%	99	144,452	246,209	170.4%	1.4870	N/A	0.0428	N/A	0.957	0.944	4.00%	0.5445
	2037	248,850	510,466	205.1%	95	130,283	267,249	205.1%	1.4870	N/A	0.0467	N/A	0.953	0.938	4.00%	0.5235
	2038	231,900	569,626	245.6%	90	116,740	286,752	245.6%	1.4870	N/A	0.0511	N/A	0.949	0.932	4.00%	0.5034
	2039	214,676	627,969	292.5%	85	103,912	303,964	292.5%	1.4870	N/A	0.0562	N/A	0.944	0.926	4.00%	0.4840
	2040	197,278	683,820	346.6%	80	91,818	318,267	346.6%	1.4870	N/A	0.0609	N/A	0.939	0.919	4.00%	0.4654
	2041	179,915	735,267	408.7%	74	80,516	329,050	408.7%	1.4870	N/A	0.0670	N/A	0.933	0.912	4.00%	0.4475
	2042	162,780	780,249	479.3%	69	70,046	335,750	479.3%	1.4870	N/A	0.0722	N/A	0.928	0.905	4.00%	0.4303
	2043	146,067	816,575	559.0%	64	60,437	337,867	559.0%	1.4870	N/A	0.0782	N/A	0.922	0.897	4.00%	0.4138
	2044	130,035	842,478	647.9%	58	51,734	335,178	647.9%	1.4870	N/A	0.0845	N/A	0.915	0.890	4.00%	0.3978
	2045	114,823	856,859	746.2%	53	43,925	327,788	746.2%	1.4870	N/A	0.0910	N/A	0.909	0.883	4.00%	0.3825
	2046	100,572	859,433	854.5%	48	36,994	316,127	854.5%	1.4870	N/A	0.0970	N/A	0.903	0.876	4.00%	0.3678
	2047	87,365	850,655	973.7%	43	30,900	300,864	973.7%	1.4870	N/A	0.1027	N/A	0.897	0.869	4.00%	0.3537
	2048	75,317	831,435	1103.9%	38	25,614	282,756	1103.9%	1.4870	N/A	0.1111	N/A	0.889	0.862	4.00%	0.3401
	2049	64,438	803,284	1246.6%	34	21,071	262,675	1246.6%	1.4870	N/A	0.1164	N/A	0.884	0.856	4.00%	0.3270
	2050	54,718	767,802	1403.2%	30	17,205	241,416	1403.2%	1.4870	N/A	0.1213	N/A	0.879	0.849	4.00%	0.3144
	2051	46,152	726,562	1574.3%	26	13,953	219,662	1574.3%	1.4870	N/A	0.1269	N/A	0.873	0.843	4.00%	0.3023
	2052	38,663	681,497	1762.6%	22	11,240	198,113	1762.6%	1.4870	N/A	0.1334	N/A	0.867	0.838	4.00%	0.2907
	2053	32,130	633,829	1972.7%	19	8,981	177,169	1972.7%	1.4870	N/A	0.1361	N/A	0.864	0.831	4.00%	0.2795
	2054	26,517	584,777	2205.3%	17	7,127	157,171	2205.3%	1.4870	N/A	0.1420	N/A	0.858	0.825	4.00%	0.2688
	2055	21,766	535,344	2459.5%	14	5,625	138,351	2459.5%	1.4870	N/A	0.1481	N/A	0.852	0.821	4.00%	0.2584
	2056	17,752	486,101	2738.4%	12	4,411	120,793	2738.4%	1.4870	N/A	0.1498	N/A	0.850	0.816	4.00%	0.2485
	2057	14,379	437,431	3042.2%	10	3,436	104,518	3042.2%	1.4870	N/A	0.1530	N/A	0.847	0.810	4.00%	0.2389
	2058	11,594	390,503	3368.1%	9	2,664	89,717	3368.1%	1.4870	N/A	0.1541	N/A	0.846	0.806	4.00%	0.2297
	2059	9,317	345,419	3707.6%	7	2,058	76,307	3707.6%	1.4870	N/A	0.1566	N/A	0.843	0.804	4.00%	0.2209
	2060	7,453	302,135	4054.1%	6	1,583	64,178	4054.1%	1.4870	N/A	0.1554	N/A	0.845	0.800	4.00%	0.2124
	2061	5,933	261,530	4408.4%	5	1,212	53,416	4408.4%	1.4870	N/A	0.1580	N/A	0.842	0.796	4.00%	0.2042
	2062	4,707	224,045	4760.3%	4	924	44,000	4760.3%	1.4870	N/A	0.1567	N/A	0.843	0.793	4.00%	0.1964
	2063	3,734	190,595	5103.8%	4	705	35,991	5103.8%	1.4870	N/A	0.1560	N/A	0.844	0.793	4.00%	0.1888
	2064	2,969	161,024	5423.5%	3	539	29,237	5423.5%	1.4870	N/A	0.1495	N/A	0.851	0.795	4.00%	0.1816
	2065	2,370	135,049	5698.6%	3	414	23,578	5698.6%	1.4870	N/A	0.1438	N/A	0.856	0.798	4.00%	0.1746
	2066	1,909	112,288	5880.9%	2	321	18,850	5880.9%	1.4870	N/A	0.1455	N/A	0.854	0.806	4.00%	0.1679
	2067	1,551	93,229	6011.8%	2	250	15,049	6011.8%	1.4870	N/A	0.1397	N/A	0.860	0.812	4.00%	0.1614
	2068	1,273	77,659	6102.4%	2	198	12,053	6102.4%	1.4870	N/A	0.1371	N/A	0.863	0.821	4.00%	0.1552
	2069	1,058	64,884	6133.2%	1	158	9,683	6133.2%	1.4870	N/A	0.1412	N/A	0.859	0.831	4.00%	0.1492
	2070+	4,044	348,812	8626.0%	1	580	50,054	8626.0%	1.4870	N/A	0.1096	N/A	0.890	N/A	4.00%	0.1435
	Past	4,122,172	41,446	1.0%	1,774	5,066,825	47,938	0.9%								
	Future	8,001,874	20,051,520	250.6%	3,039	5,315,144	7,627,550	143.5%								
	Lifetime	12,124,046	20,092,966	165.7%	4,813	10,381,969	7,675,488	73.9%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvannia Earned Premium and Paid Claims Experience Projections (Premium Includes Prior Authorized Increases) and With 35.83% Future Increase
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2010	106,387	-	0.0%	134	160,598	-	0.0%							4.00%	1.5096
	2011	400,791	-	0.0%	211	581,747	-	0.0%							4.00%	1.4515
	2012	407,546	-	0.0%	176	568,800	-	0.0%							4.00%	1.3957
	2013	399,925	-	0.0%	170	536,696	-	0.0%							4.00%	1.3420
	2014	391,023	-	0.0%	162	504,567	-	0.0%							4.00%	1.2904
	2015	379,637	4,204	1.1%	157	471,033	5,217	1.1%							4.00%	1.2407
	2016	380,586	-	0.0%	157	454,049	-	0.0%							4.00%	1.1930
	2017	378,010	37,241	9.9%	153	433,631	42,721	9.9%							4.00%	1.1471
	2018	407,010	-	0.0%	153	448,940	-	0.0%							4.00%	1.1030
	2019	447,409	-	0.0%	152	474,520	-	0.0%							4.00%	1.0606
	2020	423,849	-	0.0%	149	432,243	-	0.0%							4.00%	1.0198
Projected Future Experience	2021	431,749	4,481	1.0%	146	423,365	4,394	1.0%	1.4854	1.0000	0.0176	1.0000	0.982	0.997	4.00%	0.9806
	2022	423,383	17,193	4.1%	144	399,193	16,211	4.1%	1.4870	1.0000	0.0173	1.0000	0.983	0.980	4.00%	0.9429
	2023	431,611	30,283	7.0%	141	391,299	27,455	7.0%	1.5517	0.9994	0.0192	0.9976	0.981	0.980	4.00%	0.9066
	2024	522,366	43,579	8.3%	137	455,364	37,989	8.3%	1.9531	0.9956	0.0317	0.9825	0.968	0.980	4.00%	0.8717
	2025	527,392	58,576	11.1%	134	442,063	49,099	11.1%	2.0197	0.9950	0.0200	0.9800	0.980	0.979	4.00%	0.8382
	2026	515,821	75,376	14.6%	131	415,735	60,750	14.6%	2.0197	0.9950	0.0184	0.9800	0.982	0.978	4.00%	0.8060
	2027	503,562	94,623	18.8%	129	390,244	73,330	18.8%	2.0197	0.9950	0.0198	0.9800	0.980	0.976	4.00%	0.7750
	2028	490,537	116,776	23.8%	126	365,529	87,017	23.8%	2.0197	0.9950	0.0209	0.9800	0.979	0.974	4.00%	0.7452
	2029	476,719	142,445	29.9%	123	341,570	102,062	29.9%	2.0197	0.9950	0.0233	0.9800	0.977	0.972	4.00%	0.7165
	2030	461,981	172,237	37.3%	120	318,278	118,661	37.3%	2.0197	0.9950	0.0244	0.9800	0.976	0.969	4.00%	0.6889
	2031	446,243	206,263	46.2%	117	295,611	136,638	46.2%	2.0197	0.9950	0.0269	0.9800	0.973	0.966	4.00%	0.6624
	2032	429,373	244,658	57.0%	113	273,496	155,839	57.0%	2.0197	0.9950	0.0298	0.9800	0.970	0.962	4.00%	0.6370
	2033	411,407	287,635	69.9%	110	251,973	176,167	69.9%	2.0197	0.9950	0.0320	0.9800	0.968	0.958	4.00%	0.6125
	2034	392,386	335,025	85.4%	106	231,081	197,300	85.4%	2.0197	0.9950	0.0356	0.9800	0.964	0.954	4.00%	0.5889
	2035	372,332	386,354	103.8%	102	210,837	218,777	103.8%	2.0197	0.9950	0.0382	0.9800	0.962	0.949	4.00%	0.5663
	2036	351,387	440,930	125.5%	98	191,324	240,078	125.5%	2.0197	0.9950	0.0428	0.9800	0.957	0.944	4.00%	0.5445
	2037	329,596	497,755	151.0%	93	172,557	260,595	151.0%	2.0197	0.9950	0.0467	0.9800	0.953	0.938	4.00%	0.5235
	2038	307,147	555,442	180.8%	88	154,619	279,612	180.8%	2.0197	0.9950	0.0511	0.9800	0.949	0.932	4.00%	0.5034
	2039	284,334	612,333	215.4%	83	137,629	296,395	215.4%	2.0197	0.9950	0.0562	0.9800	0.944	0.926	4.00%	0.4840
	2040	261,291	666,793	255.2%	78	121,611	310,342	255.2%	2.0197	0.9950	0.0609	0.9800	0.939	0.919	4.00%	0.4654
	2041	238,294	716,958	300.9%	73	106,642	320,856	300.9%	2.0197	0.9950	0.0670	0.9800	0.933	0.912	4.00%	0.4475
	2042	215,599	760,821	352.9%	68	92,775	327,390	352.9%	2.0197	0.9950	0.0722	0.9800	0.928	0.905	4.00%	0.4303
	2043	193,462	796,242	411.6%	62	80,047	329,454	411.6%	2.0197	0.9950	0.0782	0.9800	0.922	0.897	4.00%	0.4138
	2044	172,229	821,500	477.0%	57	68,521	326,832	477.0%	2.0197	0.9950	0.0845	0.9800	0.915	0.890	4.00%	0.3978
	2045	152,081	835,523	549.4%	52	58,178	319,626	549.4%	2.0197	0.9950	0.0910	0.9800	0.909	0.883	4.00%	0.3825
	2046	133,206	838,033	629.1%	47	48,997	308,256	629.1%	2.0197	0.9950	0.0970	0.9800	0.903	0.876	4.00%	0.3678
	2047	115,713	829,474	716.8%	42	40,926	293,372	716.8%	2.0197	0.9950	0.1027	0.9800	0.897	0.869	4.00%	0.3537
	2048	99,756	810,732	812.7%	37	33,925	275,715	812.7%	2.0197	0.9950	0.1111	0.9800	0.889	0.862	4.00%	0.3401
	2049	85,347	783,282	917.8%	33	27,909	256,134	917.8%	2.0197	0.9950	0.1164	0.9800	0.884	0.856	4.00%	0.3270
	2050	72,473	748,683	1033.1%	29	22,787	235,404	1033.1%	2.0197	0.9950	0.1213	0.9800	0.879	0.849	4.00%	0.3144
	2051	61,127	708,470	1159.0%	25	18,481	214,193	1159.0%	2.0197	0.9950	0.1269	0.9800	0.873	0.843	4.00%	0.3023
	2052	51,209	664,527	1297.7%	22	14,887	193,180	1297.7%	2.0197	0.9950	0.1334	0.9800	0.867	0.838	4.00%	0.2907
	2053	42,555	618,047	1452.3%	19	11,895	172,758	1452.3%	2.0197	0.9950	0.1361	0.9800	0.864	0.831	4.00%	0.2795
	2054	35,122	570,216	1623.5%	16	9,440	153,258	1623.5%	2.0197	0.9950	0.1420	0.9800	0.858	0.825	4.00%	0.2688
	2055	28,829	522,014	1810.7%	14	7,450	134,906	1810.7%	2.0197	0.9950	0.1481	0.9800	0.852	0.821	4.00%	0.2584
	2056	23,512	473,997	2016.0%	12	5,842	117,786	2016.0%	2.0197	0.9950	0.1498	0.9800	0.850	0.816	4.00%	0.2485
	2057	19,045	426,539	2239.7%	10	4,550	101,916	2239.7%	2.0197	0.9950	0.1530	0.9800	0.847	0.810	4.00%	0.2389
	2058	15,356	380,779	2479.6%	8	3,528	87,483	2479.6%	2.0197	0.9950	0.1541	0.9800	0.846	0.806	4.00%	0.2297
	2059	12,340	336,818	2729.6%	7	2,726	74,407	2729.6%	2.0197	0.9950	0.1566	0.9800	0.843	0.804	4.00%	0.2209
	2060	9,871	294,612	2984.7%	6	2,097	62,580	2984.7%	2.0197	0.9950	0.1554	0.9800	0.845	0.800	4.00%	0.2124
	2061	7,858	255,018	3245.5%	5	1,605	52,086	3245.5%	2.0197	0.9950	0.1580	0.9800	0.842	0.796	4.00%	0.2042
	2062	6,234	218,466	3504.6%	4	1,224	42,904	3504.6%	2.0197	0.9950	0.1567	0.9800	0.843	0.793	4.00%	0.1964
	2063	4,946	185,850	3757.5%	4	934	35,095	3757.5%	2.0197	0.9950	0.1560	0.9800	0.844	0.793	4.00%	0.1888
	2064	3,932	157,014	3992.9%	3	714	28,509	3992.9%	2.0197	0.9950	0.1495	0.9800	0.851	0.795	4.00%	0.1816
	2065	3,139	131,686	4195.4%	3	548	22,991	4195.4%	2.0197	0.9950	0.1438	0.9800	0.856	0.798	4.00%	0.1746
	2066	2,529	109,492	4329.6%	2	425	18,381	4329.6%	2.0197	0.9950	0.1455	0.9800	0.854	0.806	4.00%	0.1679
	2067	2,054	90,908	4426.0%	2	332	14,674	4426.0%	2.0197	0.9950	0.1397	0.9800	0.860	0.812	4.00%	0.1614
	2068	1,686	75,725	4492.7%	2	262	11,753	4492.7%	2.0197	0.9950	0.1371	0.9800	0.863	0.821	4.00%	0.1552
	2069	1,401	63,268	4515.3%	1	209	9,442	4515.3%	2.0197	0.9950	0.1412	0.9800	0.859	0.831	4.00%	0.1492
	2070+	5,356	340,127	6350.6%	1	769	48,808	6350.6%	2.0197	0.9950	0.1096	0.9800	0.890	N/A	4.00%	0.1435
	Past	4,122,172	41,446	1.0%	1,774	5,066,825	47,938	0.9%								
	Future	10,186,874	19,553,579	191.9%	2,987	6,652,002	7,438,860	111.8%								
	Lifetime	14,309,047	19,595,025	136.9%	4,761	11,718,827	7,486,797	63.9%								

Note:
- The premiums shown in this exhibit reflect prior rate increases authorized by Pennsylvania.
- The current requested increase of 35.83% is assumed to be implemented starting 8/1/2023.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.00%	2.4169
	1999	-	-	N/A	-	-	-	N/A							4.00%	2.3239
	2000	-	-	N/A	-	-	-	N/A							4.00%	2.2345
	2001	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	2002	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2007	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2008	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2009	904,206	-	0.0%	1,613	1,419,551	-	0.0%							4.00%	1.5699
	2010	6,471,612	470,655	7.3%	5,645	9,769,279	710,481	7.3%							4.00%	1.5096
	2011	12,943,235	186,602	1.4%	6,857	18,787,092	270,852	1.4%							4.00%	1.4515
	2012	12,767,967	34,159	0.3%	6,327	17,819,895	47,675	0.3%							4.00%	1.3957
	2013	12,624,976	889,975	7.0%	6,070	16,942,621	1,194,340	7.0%							4.00%	1.3420
	2014	12,338,858	785,822	6.4%	5,926	15,921,782	1,014,007	6.4%							4.00%	1.2904
	2015	12,036,540	699,276	5.8%	5,813	14,934,306	867,625	5.8%							4.00%	1.2407
	2016	11,864,837	1,853,954	15.6%	5,701	14,155,062	2,211,816	15.6%							4.00%	1.1930
	2017	11,506,422	2,309,548	20.1%	5,592	13,199,485	2,649,376	20.1%							4.00%	1.1471
	2018	11,174,210	1,526,059	13.7%	5,529	12,325,376	1,683,273	13.7%							4.00%	1.1030
	2019	10,756,081	2,027,061	18.8%	5,447	11,407,857	2,149,893	18.8%							4.00%	1.0606
	2020	10,383,105	3,357,064	32.3%	5,353	10,588,731	3,423,547	32.3%							4.00%	1.0198
Projected Future Experience	2021	10,056,124	3,422,837	34.0%	5,248	9,860,841	3,356,368	34.0%	1.0000	N/A	0.0196	N/A	0.980	0.969	4.00%	0.9806
	2022	9,788,177	3,987,697	40.7%	5,146	9,228,939	3,759,864	40.7%	1.0000	N/A	0.0194	N/A	0.981	0.973	4.00%	0.9429
	2023	9,531,148	4,647,835	48.8%	5,046	8,640,957	4,213,736	48.8%	1.0000	N/A	0.0195	N/A	0.980	0.974	4.00%	0.9066
	2024	9,273,758	5,414,569	58.4%	4,944	8,084,238	4,720,057	58.4%	1.0000	N/A	0.0201	N/A	0.980	0.973	4.00%	0.8717
	2025	9,008,407	6,297,535	69.9%	4,839	7,550,887	5,278,622	69.9%	1.0000	N/A	0.0212	N/A	0.979	0.971	4.00%	0.8382
	2026	8,730,079	7,302,059	83.6%	4,730	7,036,146	5,885,210	83.6%	1.0000	N/A	0.0227	N/A	0.977	0.969	4.00%	0.8060
	2027	8,438,678	8,428,126	99.9%	4,615	6,539,699	6,531,521	99.9%	1.0000	N/A	0.0243	N/A	0.976	0.967	4.00%	0.7750
	2028	8,134,236	9,673,713	118.9%	4,495	6,061,313	7,208,471	118.9%	1.0000	N/A	0.0261	N/A	0.974	0.964	4.00%	0.7452
	2029	7,816,729	11,032,025	141.1%	4,368	5,600,692	7,904,454	141.1%	1.0000	N/A	0.0281	N/A	0.972	0.961	4.00%	0.7165
	2030	7,486,431	12,489,505	166.8%	4,236	5,157,724	8,604,557	166.8%	1.0000	N/A	0.0303	N/A	0.970	0.958	4.00%	0.6889
	2031	7,143,992	14,030,475	196.4%	4,097	4,732,503	9,294,420	196.4%	1.0000	N/A	0.0327	N/A	0.967	0.954	4.00%	0.6624
	2032	6,790,118	15,634,274	230.3%	3,952	4,325,077	9,958,509	230.3%	1.0000	N/A	0.0355	N/A	0.965	0.950	4.00%	0.6370
	2033	6,425,827	17,270,176	268.8%	3,801	3,935,612	10,577,426	268.8%	1.0000	N/A	0.0383	N/A	0.962	0.946	4.00%	0.6125
	2034	6,052,906	18,902,227	312.3%	3,642	3,564,625	11,131,736	312.3%	1.0000	N/A	0.0417	N/A	0.958	0.942	4.00%	0.5889
	2035	5,673,827	20,493,562	361.2%	3,478	3,212,866	11,604,703	361.2%	1.0000	N/A	0.0450	N/A	0.955	0.937	4.00%	0.5663
	2036	5,291,111	22,006,466	415.9%	3,309	2,880,913	11,982,116	415.9%	1.0000	N/A	0.0485	N/A	0.951	0.933	4.00%	0.5445
	2037	4,907,338	23,397,458	476.8%	3,136	2,569,188	12,249,506	476.8%	1.0000	N/A	0.0525	N/A	0.948	0.927	4.00%	0.5235
	2038	4,524,981	24,619,890	544.1%	2,958	2,277,893	12,393,748	544.1%	1.0000	N/A	0.0566	N/A	0.943	0.922	4.00%	0.5034
	2039	4,147,551	25,634,911	618.1%	2,778	2,007,590	12,408,379	618.1%	1.0000	N/A	0.0609	N/A	0.939	0.917	4.00%	0.4840
	2040	3,778,583	26,419,338	699.2%	2,597	1,758,648	12,296,226	699.2%	1.0000	N/A	0.0653	N/A	0.935	0.911	4.00%	0.4654
	2041	3,421,013	26,947,682	787.7%	2,416	1,530,986	12,059,740	787.7%	1.0000	N/A	0.0697	N/A	0.930	0.905	4.00%	0.4475
	2042	3,077,627	27,202,396	883.9%	2,236	1,324,339	11,705,511	883.9%	1.0000	N/A	0.0745	N/A	0.926	0.900	4.00%	0.4303
	2043	2,750,742	27,176,776	988.0%	2,059	1,138,151	11,244,698	988.0%	1.0000	N/A	0.0792	N/A	0.921	0.894	4.00%	0.4138
	2044	2,442,360	26,882,092	1100.7%	1,886	971,686	10,694,970	1100.7%	1.0000	N/A	0.0840	N/A	0.916	0.888	4.00%	0.3978
	2045	2,154,573	26,334,371	1222.3%	1,719	824,222	10,074,097	1222.3%	1.0000	N/A	0.0888	N/A	0.911	0.882	4.00%	0.3825
	2046	1,888,294	25,555,283	1353.4%	1,558	694,576	9,400,058	1353.4%	1.0000	N/A	0.0936	N/A	0.906	0.876	4.00%	0.3678
	2047	1,644,271	24,576,043	1494.6%	1,405	581,554	8,692,175	1494.6%	1.0000	N/A	0.0982	N/A	0.902	0.871	4.00%	0.3537
	2048	1,422,412	23,420,702	1646.5%	1,260	483,736	7,964,950	1646.5%	1.0000	N/A	0.1031	N/A	0.897	0.865	4.00%	0.3401
	2049	1,222,753	22,119,141	1809.0%	1,124	399,842	7,232,994	1809.0%	1.0000	N/A	0.1077	N/A	0.892	0.860	4.00%	0.3270
	2050	1,044,646	20,711,806	1982.7%	998	328,463	6,512,301	1982.7%	1.0000	N/A	0.1121	N/A	0.888	0.854	4.00%	0.3144
	2051	886,968	19,224,852	2167.5%	882	268,158	5,812,275	2167.5%	1.0000	N/A	0.1163	N/A	0.884	0.849	4.00%	0.3023
	2052	748,589	17,688,080	2362.9%	776	217,617	5,141,981	2362.9%	1.0000	N/A	0.1206	N/A	0.879	0.844	4.00%	0.2907
	2053	628,096	16,133,258	2568.6%	679	175,567	4,509,606	2568.6%	1.0000	N/A	0.1244	N/A	0.876	0.839	4.00%	0.2795
	2054	524,235	14,594,299	2783.9%	592	140,899	3,922,531	2783.9%	1.0000	N/A	0.1279	N/A	0.872	0.835	4.00%	0.2688
	2055	435,412	13,102,350	3009.2%	514	112,525	3,386,094	3009.2%	1.0000	N/A	0.1317	N/A	0.868	0.831	4.00%	0.2584
	2056	360,098	11,679,746	3243.5%	445	89,482	2,902,351	3243.5%	1.0000	N/A	0.1341	N/A	0.866	0.827	4.00%	0.2485
	2057	296,661	10,344,025	3486.8%	384	70,883	2,471,569	3486.8%	1.0000	N/A	0.1374	N/A	0.863	0.824	4.00%	0.2389
	2058	243,598	9,105,681	3738.0%	331	55,966	2,092,003	3738.0%	1.0000	N/A	0.1393	N/A	0.861	0.821	4.00%	0.2297
	2059	199,455	7,970,999	3996.4%	284	44,062	1,760,878	3996.4%	1.0000	N/A	0.1418	N/A	0.858	0.819	4.00%	0.2209
	2060	162,934	6,944,580	4262.2%	243	34,609	1,475,126	4262.2%	1.0000	N/A	0.1440	N/A	0.856	0.817	4.00%	0.2124
	2061	132,884	6,017,828	4528.6%	208	27,141	1,229,107	4528.6%	1.0000	N/A	0.1453	N/A	0.855	0.816	4.00%	0.2042
	2062	108,230	5,189,663	4795.0%	177	21,255	1,019,191	4795.0%	1.0000	N/A	0.1473	N/A	0.853	0.814	4.00%	0.1964
	2063	88,050	4,454,407	5059.0%	151	16,627	841,149	5059.0%	1.0000	N/A	0.1483	N/A	0.852	0.814	4.00%	0.1888
	2064	71,551	3,804,670	5317.4%	128	12,992	690,823	5317.4%	1.0000	N/A	0.1509	N/A	0.849	0.813	4.00%	0.1816
	2065	58,131	3,235,623	5566.1%	109	10,149	564,904	5566.1%	1.0000	N/A	0.1520	N/A	0.848	0.812	4.00%	0.1746
	2066	47,182	2,740,180	5807.7%	92	7,921	460,005	5807.7%	1.0000	N/A	0.1529	N/A	0.847	0.812	4.00%	0.1679
	2067	38,207	2,312,192	6051.8%	78	6,167	373,227	6051.8%	1.0000	N/A	0.1563	N/A	0.844	0.810	4.00%	0.1614
	2068	30,842	1,944,458	6304.6%	65	4,787	301,797	6304.6%	1.0000	N/A	0.1588	N/A	0.841	0.807	4.00%	0.1552
	2069	24,796	1,629,522	6571.7%	55	3,701	243,189	6571.7%	1.0000	N/A	0.1612	N/A	0.839	0.804	4.00%	0.1492
	2070+	76,350	6,910,139	9050.6%	46	10,956	991,600	9050.6%	1.0000	N/A	0.1642	N/A	0.836	N/A	4.00%	0.1435
	Past	125,772,048	14,140,174	11.2%	65,873	157,271,037	16,222,885	10.3%								
	Future	169,230,960	697,057,521	411.9%	104,316	114,635,370	307,130,526	267.9%								
	Lifetime	295,003,009	711,197,695	241.1%	170,189	271,906,407	323,353,411	118.9%								

Note:
- The premiums shown in this exhibit reflect initial premiums with no increases.
- The projections are based on the assumptions derived using experience data through 6/30/2020.

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-	-	-	
1999	-	-	-	-	
2000	-	-	-	-	
2001	-	-	-	-	
2002	-	-	-	-	
2003	-	-	-	-	
2004	-	-	-	-	
2005	-	-	-	-	
2006	-	-	-	-	
2007	-	-	-	-	
2008	-	-	-	-	
2009	-	-	-	-	
2010	470,655	-	-	470,655	
2011	186,602	-	-	186,602	
2012	34,159	-	-	34,159	
2013	858,363	31,612	-	889,975	
2014	742,173	43,649	-	785,822	
2015	699,276	-	-	699,276	
2016	1,312,767	541,187	-	1,853,954	
2017	1,220,169	1,089,379	-	2,309,548	
2018	731,369	794,689	-	1,526,059	
2019	551,957	1,381,798	93,305	2,027,061	
2020	148,690	1,202,441	2,005,933	3,357,064	152,233,390

Pennsylvania Only

Calendar Year	A Paid Claims	B Claim Reserves	C IBNR	D = A + B + C Incurred Claims	E Active Life Reserves[1]
1998	-	-	-	-	
1999	-	-	-	-	
2000	-	-	-	-	
2001	-	-	-	-	
2002	-	-	-	-	
2003	-	-	-	-	
2004	-	-	-	-	
2005	-	-	-	-	
2006	-	-	-	-	
2007	-	-	-	-	
2008	-	-	-	-	
2009	-	-	-	-	
2010	-	-	-	-	
2011	-	-	-	-	
2012	-	-	-	-	
2013	-	-	-	-	
2014	-	-	-	-	
2015	4,204	-	-	4,204	
2016	-	-	-	-	
2017	37,241	-	-	37,241	
2018	-	-	-	-	
2019	-	-	1,588	1,588	
2020	-	328,262	34,149	362,411	3,785,850

[1] Figure as of 12/31/2020
Statutory active life reserves includes additional reserves based on Asset Adequacy Testing.

Metropolitan Life Insurance Company
Long-Term Care
[[P.O. Box 14634, Lexington, KY 40512-4634]

MetLife
Navigating life together
Metropolitan Life Insurance Company

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if foreign address]

Policy #: [##########]

Notice of Premium Increase on Your Long-Term Care Insurance Policy

Dear [First Name],

We understand the importance of considering your long-term care insurance in planning for your future, and remain committed to our insureds and their long-term care needs. Recent analysis of our long-term care business has determined that a premium increase is necessary to maintain your current level of coverage and benefits.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

What are the details of the premium increase?

Current Premium Amount:	**[Old Amount]/[Frequency]**
Increased Premium Amount:	**[New Amount]/[Frequency]**
Effective Date:	**[Effective Date]**

This information is as of [Apply File Date] and may not reflect recent changes.

[Can I reduce or eliminate this premium increase?

We understand your need to balance affordability of premiums with your current coverage needs. That's why we're offering you several options to adjust your coverage to help you reduce or eliminate the premium increase. For example, you may be able to:

1. Reduce your future Annual Inflation Rate
2. Eliminate your Automatic Inflation Protection
3. Reduce your Daily Benefit or Total Lifetime Benefit]

For details about your options, you can refer to your personalized Coverage Change Request Form included with this letter. **If you decide to change your coverage, we ask that you submit your completed Form by [DATE].**

If you decide you'd rather keep your current level of coverage and accept the premium increase, you don't need to respond.

This premium increase has been authorized by the [State Dept. of Insurance]. We [requested a[n] [x]% premium increase on your policy and] received authority from [x state] to implement the [x]% increase.

Please be aware that this premium increase could have implications to your billing and payments:

- Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. All available options may not be of equal value.
- Depending on the date your coverage is currently paid through, you may receive an interim bill that reflects the difference between the increased premium amount owed and the amount paid prior to this announcement. The interim bill may be applicable to all bill modes and frequencies.
- If you are set up for automatic deductions from your bank account, any new applicable premium will be deducted on the next scheduled electronic funds transfer date after [EFFECTIVE DATE OF INCREASE]. However, if you have automatic bill pay with your bank, or if you pay your premium through an annuity, you will need to update the payment amount prior to [EFFECTIVE DATE OF INCREASE].
- If you're on a waiver of premium at the time the increase becomes effective, your coverage and premium amounts will not change unless and until your premium payments resume.

Please be aware that, as explained in the Guaranteed Renewability statement in your policy and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Please note, based on current actuarial analysis, MetLife believes an additional increase is necessary. As such, MetLife intends to request additional increases, and if authorized, would be implemented no sooner than one year from the date indicated above. MetLife also reserves the right to adjust future premium increase requests based on updated actuarial analysis.] [However, MetLife will not implement another premium rate increase for a period of [X years] from the effective date of this increase.]

What do I need to do?

1. **Gather information to help you make an informed decision.**

   To help you decide whether to accept the increase or choose a lower-cost option, we've enclosed the following resource with this letter:

   - Frequently Asked Questions (FAQs): If you have a question about the rate increase or your options, there's a good chance we've already answered it in our FAQs.

   You may also want to research actual costs at facilities near you. Call local long-term care providers and compare their costs — and the rate at which they increase — with your current coverage. State and local government websites can also be valuable sources of information.

   Talk it over with people you trust. We recommend that you discuss your decision with the medical professionals who know your health history, and with family members who may be affected by your long-term care coverage choices.

2. **Submit your Coverage Change Request Form if you're changing your coverage.**

   If you select an option to reduce (or cancel) your coverage, please complete the enclosed Coverage Change Request Form and return it to MetLife by [DATE]. If you decide to accept the premium increase, you don't need to submit anything.

What happens if I decide to cancel my policy?

If you decide to cancel your Long-Term Care insurance policy, a limited long-term care benefit may still be available to you. As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the effective date of the increased premium, [your benefit amount is [XX].] [you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [the Monthly] Benefit Amount in effect immediately prior to your date of lapse. For additional information on this benefit, please see the enclosed *Frequently Asked Questions*.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. [Your current benefit amount is [XX].] Please refer to your policy for additional information.]

We're here to help

As always, we're ready to help you navigate changes to your long-term care coverage.
If you have any additional questions, please call your agent or our Customer Service team at [888-285-8140][800-308-0179], Monday through Friday. Our customer service representatives will be pleased to answer any questions or help you explore additional options, if available, to offset the amount of your premium increase.

Sincerely,

MetLife Long-Term Care

Encl: Personalized Coverage Change Form; Business Reply Envelope;
Frequently Asked Questions

Objection 1(a)
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Illustrated As Original Premium Level Without Rate Increase)
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Earned Premium		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	4.00%	2.4169
	1999	-	-	4.00%	2.3239
	2000	-	-	4.00%	2.2345
	2001	-	-	4.00%	2.1486
	2002	-	-	4.00%	2.0659
	2003	-	-	4.00%	1.9865
	2004	-	-	4.00%	1.9101
	2005	-	-	4.00%	1.8366
	2006	-	-	4.00%	1.7660
	2007	-	-	4.00%	1.6980
	2008	-	-	4.00%	1.6327
	2009	904,206	1,419,551	4.00%	1.5699
	2010	6,471,612	9,769,279	4.00%	1.5096
	2011	12,943,235	18,787,092	4.00%	1.4515
	2012	12,767,967	17,819,895	4.00%	1.3957
	2013	12,624,976	16,942,621	4.00%	1.3420
	2014	12,338,858	15,921,782	4.00%	1.2904
	2015	12,036,540	14,934,306	4.00%	1.2407
	2016	11,864,837	14,155,062	4.00%	1.1930
	2017	11,506,422	13,199,485	4.00%	1.1471
	2018	11,174,210	12,325,376	4.00%	1.1030
	2019	10,756,081	11,407,857	4.00%	1.0606
	2020	10,383,105	10,588,731	4.00%	1.0198
Projected Future Experience	2021	10,056,124	9,860,841	4.00%	0.9806
	2022	9,788,177	9,228,939	4.00%	0.9429
	2023	9,531,148	8,640,957	4.00%	0.9066
	2024	9,273,758	8,084,238	4.00%	0.8717
	2025	9,008,407	7,550,887	4.00%	0.8382
	2026	8,730,079	7,036,146	4.00%	0.8060
	2027	8,438,678	6,539,699	4.00%	0.7750
	2028	8,134,236	6,061,313	4.00%	0.7452
	2029	7,816,729	5,600,692	4.00%	0.7165
	2030	7,486,431	5,157,724	4.00%	0.6889
	2031	7,143,992	4,732,503	4.00%	0.6624
	2032	6,790,118	4,325,077	4.00%	0.6370
	2033	6,425,827	3,935,612	4.00%	0.6125
	2034	6,052,906	3,564,625	4.00%	0.5889
	2035	5,673,827	3,212,866	4.00%	0.5663
	2036	5,291,111	2,880,913	4.00%	0.5445
	2037	4,907,338	2,569,188	4.00%	0.5235
	2038	4,524,981	2,277,893	4.00%	0.5034
	2039	4,147,551	2,007,590	4.00%	0.4840
	2040	3,778,583	1,758,648	4.00%	0.4654
	2041	3,421,013	1,530,986	4.00%	0.4475
	2042	3,077,627	1,324,339	4.00%	0.4303
	2043	2,750,742	1,138,151	4.00%	0.4138
	2044	2,442,360	971,686	4.00%	0.3978
	2045	2,154,573	824,222	4.00%	0.3825
	2046	1,888,294	694,576	4.00%	0.3678
	2047	1,644,271	581,554	4.00%	0.3537
	2048	1,422,412	483,736	4.00%	0.3401
	2049	1,222,753	399,842	4.00%	0.3270
	2050	1,044,646	328,463	4.00%	0.3144
	2051	886,968	268,158	4.00%	0.3023
	2052	748,589	217,617	4.00%	0.2907
	2053	628,096	175,567	4.00%	0.2795
	2054	524,235	140,899	4.00%	0.2688
	2055	435,412	112,525	4.00%	0.2584
	2056	360,098	89,482	4.00%	0.2485
	2057	296,661	70,883	4.00%	0.2389
	2058	243,598	55,966	4.00%	0.2297
	2059	199,455	44,062	4.00%	0.2209
	2060	162,934	34,609	4.00%	0.2124
	2061	132,884	27,141	4.00%	0.2042
	2062	108,230	21,255	4.00%	0.1964
	2063	88,050	16,627	4.00%	0.1888
	2064	71,551	12,992	4.00%	0.1816
	2065	58,131	10,149	4.00%	0.1746
	2066	47,182	7,921	4.00%	0.1679
	2067	38,207	6,167	4.00%	0.1614
	2068	30,842	4,787	4.00%	0.1552
	2069	24,796	3,701	4.00%	0.1492
	2070+	76,350	10,956	4.00%	0.1435
	Past	125,772,048	157,271,037		
	Future	169,230,960	114,635,370		
	Lifetime	295,003,009	271,906,407		

Objection 1(b)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Date of First Premium Increase
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Earned Premium		Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	4.00%	2.4169
	1999	-	-	4.00%	2.3239
	2000	-	-	4.00%	2.2345
	2001	-	-	4.00%	2.1486
	2002	-	-	4.00%	2.0659
	2003	-	-	4.00%	1.9865
	2004	-	-	4.00%	1.9101
	2005	-	-	4.00%	1.8366
	2006	-	-	4.00%	1.7660
	2007	-	-	4.00%	1.6980
	2008	-	-	4.00%	1.6327
	2009	-	-	4.00%	1.5699
	2010	-	-	4.00%	1.5096
	2011	-	-	4.00%	1.4515
	2012	-	-	4.00%	1.3957
	2013	-	-	4.00%	1.3420
	2014	-	-	4.00%	1.2904
	2015	-	-	4.00%	1.2407
	2016	-	-	4.00%	1.1930
	2017	424,038	486,431	4.00%	1.1471
	2018	2,597,654	2,865,264	4.00%	1.1030
	2019	4,506,244	4,779,305	4.00%	1.0606
	2020	4,713,568	4,806,915	4.00%	1.0198
Projected Future Experience	2021	4,881,077	4,786,290	4.00%	0.9806
	2022	4,766,486	4,494,158	4.00%	0.9429
	2023	4,641,322	4,207,832	4.00%	0.9066
	2024	4,515,983	3,936,730	4.00%	0.8717
	2025	4,386,766	3,677,007	4.00%	0.8382
	2026	4,251,231	3,426,347	4.00%	0.8060
	2027	4,109,329	3,184,595	4.00%	0.7750
	2028	3,961,077	2,951,639	4.00%	0.7452
	2029	3,806,463	2,727,333	4.00%	0.7165
	2030	3,645,619	2,511,624	4.00%	0.6889
	2031	3,478,864	2,304,557	4.00%	0.6624
	2032	3,306,540	2,106,155	4.00%	0.6370
	2033	3,129,144	1,916,500	4.00%	0.6125
	2034	2,947,545	1,735,843	4.00%	0.5889
	2035	2,762,947	1,564,549	4.00%	0.5663
	2036	2,576,578	1,402,900	4.00%	0.5445
	2037	2,389,695	1,251,101	4.00%	0.5235
	2038	2,203,501	1,109,251	4.00%	0.5034
	2039	2,019,707	977,623	4.00%	0.4840
	2040	1,840,033	856,398	4.00%	0.4654
	2041	1,665,909	745,535	4.00%	0.4475
	2042	1,498,692	644,905	4.00%	0.4303
	2043	1,339,511	554,238	4.00%	0.4138
	2044	1,189,340	473,176	4.00%	0.3978
	2045	1,049,199	401,366	4.00%	0.3825
	2046	919,531	338,233	4.00%	0.3678
	2047	800,700	283,195	4.00%	0.3537
	2048	692,663	235,562	4.00%	0.3401
	2049	595,436	194,708	4.00%	0.3270
	2050	508,705	159,949	4.00%	0.3144
	2051	431,921	130,583	4.00%	0.3023
	2052	364,536	105,972	4.00%	0.2907
	2053	305,860	85,495	4.00%	0.2795
	2054	255,283	68,613	4.00%	0.2688
	2055	212,030	54,796	4.00%	0.2584
	2056	175,355	43,575	4.00%	0.2485
	2057	144,463	34,518	4.00%	0.2389
	2058	118,624	27,253	4.00%	0.2297
	2059	97,127	21,456	4.00%	0.2209
	2060	79,343	16,854	4.00%	0.2124
	2061	64,710	13,217	4.00%	0.2042
	2062	52,704	10,350	4.00%	0.1964
	2063	42,877	8,097	4.00%	0.1888
	2064	34,843	6,327	4.00%	0.1816
	2065	28,307	4,942	4.00%	0.1746
	2066	22,976	3,857	4.00%	0.1679
	2067	18,605	3,003	4.00%	0.1614
	2068	15,019	2,331	4.00%	0.1552
	2069	12,075	1,802	4.00%	0.1492
	2070+	37,180	5,335	4.00%	0.1435
	Past	12,241,504	12,937,915		
	Future	82,393,430	55,807,673		
	Lifetime	94,634,934	68,745,588		

Objection 1(c)
Metropolitan Life Insurance Company
Nationwide Experience Projections - Premium Higher Than Original from Effective Date of Current Increase Due to Current Requested Increase
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Eaarnd Premium		Interest Rate Factors	
		Without Interest	With Interest	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Earned Premium	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	4.00%	2.4169
	1999	-	-	4.00%	2.3239
	2000	-	-	4.00%	2.2345
	2001	-	-	4.00%	2.1486
	2002	-	-	4.00%	2.0659
	2003	-	-	4.00%	1.9865
	2004	-	-	4.00%	1.9101
	2005	-	-	4.00%	1.8366
	2006	-	-	4.00%	1.7660
	2007	-	-	4.00%	1.6980
	2008	-	-	4.00%	1.6327
	2009	-	-	4.00%	1.5699
	2010	-	-	4.00%	1.5096
	2011	-	-	4.00%	1.4515
	2012	-	-	4.00%	1.3957
	2013	-	-	4.00%	1.3420
	2014	-	-	4.00%	1.2904
	2015	-	-	4.00%	1.2407
	2016	-	-	4.00%	1.1930
	2017	-	-	4.00%	1.1471
	2018	-	-	4.00%	1.1030
	2019	-	-	4.00%	1.0606
	2020	-	-	4.00%	1.0198
Projected Future Experience	2021	-	-	4.00%	0.9806
	2022	-	-	4.00%	0.9429
	2023	617,118	559,480	4.00%	0.9066
	2024	4,323,256	3,768,724	4.00%	0.8717
	2025	4,799,490	4,022,954	4.00%	0.8382
	2026	4,651,203	3,748,711	4.00%	0.8060
	2027	4,495,951	3,484,214	4.00%	0.7750
	2028	4,333,751	3,229,341	4.00%	0.7452
	2029	4,164,590	2,983,931	4.00%	0.7165
	2030	3,988,614	2,747,927	4.00%	0.6889
	2031	3,806,169	2,521,378	4.00%	0.6624
	2032	3,617,632	2,304,311	4.00%	0.6370
	2033	3,423,546	2,096,812	4.00%	0.6125
	2034	3,224,862	1,899,158	4.00%	0.5889
	2035	3,022,896	1,711,748	4.00%	0.5663
	2036	2,818,993	1,534,890	4.00%	0.5445
	2037	2,614,527	1,368,810	4.00%	0.5235
	2038	2,410,815	1,213,614	4.00%	0.5034
	2039	2,209,729	1,069,602	4.00%	0.4840
	2040	2,013,150	936,971	4.00%	0.4654
	2041	1,822,644	815,677	4.00%	0.4475
	2042	1,639,695	705,580	4.00%	0.4303
	2043	1,465,538	606,383	4.00%	0.4138
	2044	1,301,238	517,694	4.00%	0.3978
	2045	1,147,911	439,128	4.00%	0.3825
	2046	1,006,044	370,055	4.00%	0.3678
	2047	876,033	309,840	4.00%	0.3537
	2048	757,831	257,724	4.00%	0.3401
	2049	651,457	213,027	4.00%	0.3270
	2050	556,566	174,998	4.00%	0.3144
	2051	472,558	142,869	4.00%	0.3023
	2052	398,833	115,942	4.00%	0.2907
	2053	334,636	93,538	4.00%	0.2795
	2054	279,301	75,068	4.00%	0.2688
	2055	231,978	59,951	4.00%	0.2584
	2056	191,853	47,674	4.00%	0.2485
	2057	158,055	37,765	4.00%	0.2389
	2058	129,784	29,818	4.00%	0.2297
	2059	106,265	23,475	4.00%	0.2209
	2060	86,808	18,439	4.00%	0.2124
	2061	70,798	14,460	4.00%	0.2042
	2062	57,663	11,324	4.00%	0.1964
	2063	46,911	8,858	4.00%	0.1888
	2064	38,121	6,922	4.00%	0.1816
	2065	30,971	5,407	4.00%	0.1746
	2066	25,138	4,220	4.00%	0.1679
	2067	20,356	3,286	4.00%	0.1614
	2068	16,432	2,550	4.00%	0.1552
	2069	13,211	1,972	4.00%	0.1492
	2070+	40,678	5,837	4.00%	0.1435
	Past	-	-		
	Future	74,511,598	46,322,059		
	Lifetime	74,511,598	46,322,059		

Objection 1(d)
Metropolitan Life Insurance Company
Incurred Claims on a Nationwide Basis
Policy Forms: LTC2007
Policy Application Dates After December 13, 2009

		Incurred Claims		Interest Rate Factors	
		Without Interest	**With Interest**	Calendar Year	Mid-Year
	Calendar Year	Incurred Claims	Incurred Claims	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	4.00%	2.4169
	1999	-	-	4.00%	2.3239
	2000	-	-	4.00%	2.2345
	2001	-	-	4.00%	2.1486
	2002	-	-	4.00%	2.0659
	2003	-	-	4.00%	1.9865
	2004	-	-	4.00%	1.9101
	2005	-	-	4.00%	1.8366
	2006	-	-	4.00%	1.7660
	2007	-	-	4.00%	1.6980
	2008	-	-	4.00%	1.6327
	2009	-	-	4.00%	1.5699
	2010	470,655	710,481	4.00%	1.5096
	2011	186,602	270,852	4.00%	1.4515
	2012	34,159	47,675	4.00%	1.3957
	2013	889,975	1,194,340	4.00%	1.3420
	2014	785,822	1,014,007	4.00%	1.2904
	2015	699,276	867,625	4.00%	1.2407
	2016	1,853,954	2,211,816	4.00%	1.1930
	2017	2,309,548	2,649,376	4.00%	1.1471
	2018	1,526,059	1,683,273	4.00%	1.1030
	2019	2,027,061	2,149,893	4.00%	1.0606
	2020	3,357,064	3,423,547	4.00%	1.0198
Projected Future Experience	2021	3,422,837	3,356,368	4.00%	0.9806
	2022	3,987,697	3,759,864	4.00%	0.9429
	2023	4,647,835	4,213,736	4.00%	0.9066
	2024	5,414,569	4,720,057	4.00%	0.8717
	2025	6,297,535	5,278,622	4.00%	0.8382
	2026	7,302,059	5,885,210	4.00%	0.8060
	2027	8,428,126	6,531,521	4.00%	0.7750
	2028	9,673,713	7,208,471	4.00%	0.7452
	2029	11,032,025	7,904,454	4.00%	0.7165
	2030	12,489,505	8,604,557	4.00%	0.6889
	2031	14,030,475	9,294,420	4.00%	0.6624
	2032	15,634,274	9,958,509	4.00%	0.6370
	2033	17,270,176	10,577,426	4.00%	0.6125
	2034	18,902,227	11,131,736	4.00%	0.5889
	2035	20,493,562	11,604,703	4.00%	0.5663
	2036	22,006,466	11,982,116	4.00%	0.5445
	2037	23,397,458	12,249,506	4.00%	0.5235
	2038	24,619,890	12,393,748	4.00%	0.5034
	2039	25,634,911	12,408,379	4.00%	0.4840
	2040	26,419,338	12,296,226	4.00%	0.4654
	2041	26,947,682	12,059,740	4.00%	0.4475
	2042	27,202,396	11,705,511	4.00%	0.4303
	2043	27,176,776	11,244,698	4.00%	0.4138
	2044	26,882,092	10,694,970	4.00%	0.3978
	2045	26,334,371	10,074,097	4.00%	0.3825
	2046	25,555,283	9,400,058	4.00%	0.3678
	2047	24,576,043	8,692,175	4.00%	0.3537
	2048	23,420,702	7,964,950	4.00%	0.3401
	2049	22,119,141	7,232,994	4.00%	0.3270
	2050	20,711,806	6,512,301	4.00%	0.3144
	2051	19,224,852	5,812,275	4.00%	0.3023
	2052	17,688,080	5,141,981	4.00%	0.2907
	2053	16,133,258	4,509,606	4.00%	0.2795
	2054	14,594,299	3,922,531	4.00%	0.2688
	2055	13,102,350	3,386,094	4.00%	0.2584
	2056	11,679,746	2,902,351	4.00%	0.2485
	2057	10,344,025	2,471,569	4.00%	0.2389
	2058	9,105,681	2,092,003	4.00%	0.2297
	2059	7,970,999	1,760,878	4.00%	0.2209
	2060	6,944,580	1,475,126	4.00%	0.2124
	2061	6,017,828	1,229,107	4.00%	0.2042
	2062	5,189,663	1,019,191	4.00%	0.1964
	2063	4,454,407	841,149	4.00%	0.1888
	2064	3,804,670	690,823	4.00%	0.1816
	2065	3,235,623	564,904	4.00%	0.1746
	2066	2,740,180	460,005	4.00%	0.1679
	2067	2,312,192	373,227	4.00%	0.1614
	2068	1,944,458	301,797	4.00%	0.1552
	2069	1,629,522	243,189	4.00%	0.1492
	2070+	6,910,139	991,600	4.00%	0.1435
	Past	14,140,174	16,222,885		
	Future	697,057,521	307,130,526		
	Lifetime	711,197,695	323,353,411		

Date	Issue State	Product	Policy Number	Form	Issue Age	Issue Date	Inflation Type	Benefit Period (days)	Annual Premium	Requested Rate Increase (35.83% in 2 phases of 30% and 4.48%)	Annual Premium after Phase 1 of 30%	Annual Premium after Phase 2 of 4.48%
9/30/2021	PA	LSAnew	14586-1007	LTC2007	63	11/2/2010	Optional	2000	$2,577.12	35.83%	$ 3,350.26	$ 3,500.35
9/30/2021	PA	LSAnew	14586-1008	LTC2007	62	11/2/2010	Optional	2000	$2,411.52	35.83%	$ 3,134.98	$ 3,275.43
9/30/2021	PA	LSAnew	22859-3085	LTC2007	46	2/18/2010	Auto 3% Compound	1500	$3,653.88	35.83%	$ 4,750.04	$ 4,962.84
9/30/2021	PA	LSAnew	22859-3182	LTC2007	61	4/1/2010	None	1500	$2,181.00	35.83%	$ 2,835.30	$ 2,962.32
9/30/2021	PA	LSAnew	22859-3291	LTC2007	43	3/10/2010	Auto 3% Compound	1500	$3,142.44	35.83%	$ 4,085.17	$ 4,268.19
9/30/2021	PA	LSAnew	22859-3445	LTC2007	51	4/15/2010	Optional	1667	$1,838.52	35.83%	$ 2,390.08	$ 2,497.16
9/30/2021	PA	LSAnew	22859-3449	LTC2007	50	4/15/2010	Optional	1667	$1,833.84	35.83%	$ 2,383.99	$ 2,490.79
9/30/2021	PA	LSAnew	22859-3524	LTC2007	56	5/10/2010	Optional	1001	$2,232.72	35.83%	$ 2,902.54	$ 3,032.57
9/30/2021	PA	LSAnew	22859-3525	LTC2007	56	5/10/2010	Optional	1001	$2,001.00	35.83%	$ 2,601.30	$ 2,717.84
9/30/2021	PA	LSAnew	22859-3596	LTC2007	57	3/30/2010	Auto 3% Compound	1000	$3,879.60	35.83%	$ 5,043.48	$ 5,269.43
9/30/2021	PA	LSAnew	22859-3597	LTC2007	52	3/30/2010	Auto 3% Compound	1000	$3,277.20	35.83%	$ 4,260.36	$ 4,451.22
9/30/2021	PA	LSAnew	22859-3620	LTC2007	59	4/6/2010	None	1333	$2,639.88	35.83%	$ 3,431.84	$ 3,585.59
9/30/2021	PA	LSAnew	22859-3621	LTC2007	59	4/6/2010	None	1333	$2,639.88	35.83%	$ 3,431.84	$ 3,585.59
9/30/2021	PA	LSAnew	22859-3803	LTC2007	54	4/15/2010	GPO	1000	$1,288.80	35.83%	$ 1,675.44	$ 1,750.50
9/30/2021	PA	LSAnew	22859-3873	LTC2007	53	5/3/2010	Optional	1000	$ 729.24	35.83%	$ 948.01	$ 990.48
9/30/2021	PA	LSAnew	22859-3993	LTC2007	46	6/1/2010	Optional	2500	$1,751.04	35.83%	$ 2,276.35	$ 2,378.33
9/30/2021	PA	LSAnew	22859-3994	LTC2007	51	6/1/2010	Optional	2500	$2,222.40	35.83%	$ 2,889.12	$ 3,018.55
9/30/2021	PA	LSAnew	22859-3997	LTC2007	54	5/10/2010	None	2498	$4,350.60	35.83%	$ 5,655.78	$ 5,909.16
9/30/2021	PA	LSAnew	22859-4035	LTC2007	48	7/14/2010	None	1500	$3,339.60	35.83%	$ 4,341.48	$ 4,535.98
9/30/2021	PA	LSAnew	22859-4090	LTC2007	55	7/29/2010	Optional	2999	$2,340.24	35.83%	$ 3,042.31	$ 3,178.61
9/30/2021	PA	LSAnew	22859-4218	LTC2007	59	8/23/2010	Auto 5% Compound	1000	$5,149.08	35.83%	$ 6,693.80	$ 6,993.68
9/30/2021	PA	LSAnew	22859-4281	LTC2007	59	6/29/2010	None	1000	$2,544.48	35.83%	$ 3,307.82	$ 3,456.01
9/30/2021	PA	LSAnew	22859-4318	LTC2007	67	7/27/2010	Auto 5% Compound	3000	$5,072.64	35.83%	$ 6,594.43	$ 6,889.86
9/30/2021	PA	LSAnew	22859-4545	LTC2007	59	7/20/2010	None	2500	$2,469.48	35.83%	$ 3,210.32	$ 3,354.14
9/30/2021	PA	LSAnew	22859-4547	LTC2007	54	7/20/2010	None	2500	$3,812.52	35.83%	$ 4,956.28	$ 5,178.32
9/30/2021	PA	LSAnew	22859-4551	LTC2007	56	7/16/2010	Auto 3% Compound	1500	$4,178.16	35.83%	$ 5,431.61	$ 5,674.95
9/30/2021	PA	LSAnew	22859-4552	LTC2007	54	7/16/2010	Auto 3% Compound	1500	$3,342.48	35.83%	$ 4,345.22	$ 4,539.89
9/30/2021	PA	LSAnew	22859-4569	LTC2007	48	8/23/2010	Auto 5% Compound	1000	$4,994.04	35.83%	$ 6,492.25	$ 6,783.10
9/30/2021	PA	LSAnew	22859-4671	LTC2007	52	7/29/2010	None	2000	$ 746.64	35.83%	$ 970.63	$ 1,014.11
9/30/2021	PA	LSAnew	22859-4675	LTC2007	54	7/29/2010	GPO	2000	$1,245.60	35.83%	$ 1,619.28	$ 1,691.82
9/30/2021	PA	LSAnew	22859-4766	LTC2007	40	9/1/2010	None	1500	$ 951.84	35.83%	$ 1,237.39	$ 1,292.83
9/30/2021	PA	LSAnew	22859-4768	LTC2007	53	9/1/2010	None	1500	$1,621.68	35.83%	$ 2,108.18	$ 2,202.63
9/30/2021	PA	LSAnew	22859-5079	LTC2007	57	9/14/2010	Auto 3% Compound	2000	$2,026.68	35.83%	$ 2,634.68	$ 2,752.71
9/30/2021	PA	LSAnew	22859-5080	LTC2007	59	9/14/2010	Auto 3% Compound	2000	$2,448.36	35.83%	$ 3,182.87	$ 3,325.46
9/30/2021	PA	LSAnew	22859-5158	LTC2007	56	9/3/2010	None	2000	$1,169.88	35.83%	$ 1,520.84	$ 1,588.97
9/30/2021	PA	LSAnew	22859-5159	LTC2007	55	9/3/2010	None	2000	$1,103.04	35.83%	$ 1,433.95	$ 1,498.19
9/30/2021	PA	LSAnew	22859-5231	LTC2007	61	10/1/2010	Optional	1500	$5,237.16	35.83%	$ 6,808.31	$ 7,113.32
9/30/2021	PA	LSAnew	22859-5232	LTC2007	55	9/15/2010	Optional	2000	$3,974.28	35.83%	$ 5,166.56	$ 5,398.02
9/30/2021	PA	LSAnew	22859-5283	LTC2007	54	9/21/2010	None	2000	$1,133.64	35.83%	$ 1,473.73	$ 1,539.75
9/30/2021	PA	LSAnew	22859-5292	LTC2007	51	9/21/2010	None	1000	$ 845.88	35.83%	$ 1,099.64	$ 1,148.90
9/30/2021	PA	LSAnew	22859-5431	LTC2007	56	12/17/2010	Optional	1500	$3,412.20	35.83%	$ 4,435.86	$ 4,634.59
9/30/2021	PA	LSAnew	22859-5436	LTC2007	65	12/17/2010	Optional	1500	$5,705.28	35.83%	$ 7,416.86	$ 7,749.14
9/30/2021	PA	LSAnew	22859-5484	LTC2007	52	11/8/2010	None	2002	$1,056.12	35.83%	$ 1,372.96	$ 1,434.47
9/30/2021	PA	LSAnew	22859-5486	LTC2007	52	11/8/2010	None	2002	$1,056.12	35.83%	$ 1,372.96	$ 1,434.47
9/30/2021	PA	LSAnew	22859-5556	LTC2007	58	11/18/2010	Auto 3% Compound	1500	$4,880.52	35.83%	$ 6,344.68	$ 6,628.92
9/30/2021	PA	LSAnew	22859-5712	LTC2007	61	11/24/2010	Auto 3% Compound	3000	$4,307.16	35.83%	$ 5,599.31	$ 5,850.16
9/30/2021	PA	LSAnew	22859-5855	LTC2007	56	1/12/2011	Auto 3% Compound	4000	$2,462.04	35.83%	$ 3,200.65	$ 3,344.04
9/30/2021	PA	LSAnew	22859-5856	LTC2007	53	1/12/2011	Auto 3% Compound	4000	$2,209.44	35.83%	$ 2,872.27	$ 3,000.95
9/30/2021	PA	LSAnew	22859-5884	LTC2007	64	12/24/2010	None	1500	$4,132.08	35.83%	$ 5,371.70	$ 5,612.35
9/30/2021	PA	LSAnew	22859-5948	LTC2007	66	1/17/2011	None	1000	$2,448.36	35.83%	$ 3,182.87	$ 3,325.46
9/30/2021	PA	LSAnew	22859-5949	LTC2007	65	1/17/2011	None	1000	$2,856.48	35.83%	$ 3,713.42	$ 3,879.78
9/30/2021	PA	LSAnew	22859-6008	LTC2007	64	2/1/2011	Auto 3% Compound	2000	$5,224.08	35.83%	$ 6,791.30	$ 7,095.55
9/30/2021	PA	LSAnew	22859-6014	LTC2007	70	2/1/2011	Auto 3% Compound	3000	$4,490.16	35.83%	$ 5,837.21	$ 6,098.72
9/30/2021	PA	LSAnew	22859-6018	LTC2007	64	2/1/2011	Auto 3% Compound	2000	$5,224.08	35.83%	$ 6,791.30	$ 7,095.55
9/30/2021	PA	LSAnew	22859-6086	LTC2007	52	12/28/2010	None	3000	$ 992.16	35.83%	$ 1,289.81	$ 1,347.59
9/30/2021	PA	LSAnew	22859-6087	LTC2007	61	12/28/2010	None	3000	$1,488.72	35.83%	$ 1,935.34	$ 2,022.04
9/30/2021	PA	LSAnew	22859-6196	LTC2007	40	12/28/2010	Auto 5% Compound	1500	$6,177.00	35.83%	$ 8,030.10	$ 8,389.85
9/30/2021	PA	LSAnew	22859-6436	LTC2007	63	1/31/2011	Auto 3% Compound	2000	$3,985.68	35.83%	$ 5,181.38	$ 5,413.51
9/30/2021	PA	LSAnew	22859-6438	LTC2007	64	1/31/2011	Auto 3% Compound	1333	$3,448.44	35.83%	$ 4,482.97	$ 4,683.81
9/30/2021	PA	LSAnew	22859-6537	LTC2007	60	1/17/2011	Auto 3% Compound	1000	$3,417.24	35.83%	$ 4,442.41	$ 4,641.43
9/30/2021	PA	LSAnew	22859-6539	LTC2007	55	1/17/2011	Auto 3% Compound	1000	$2,878.32	35.83%	$ 3,741.82	$ 3,909.45
9/30/2021	PA	LSAnew	22859-6592	LTC2007	49	2/2/2011	Optional	3333	$3,413.28	35.83%	$ 4,437.26	$ 4,636.05
9/30/2021	PA	LSAnew	22859-6601	LTC2007	59	12/30/2010	Auto 3% Compound	1500	$4,635.36	35.83%	$ 6,025.97	$ 6,295.93
9/30/2021	PA	LSAnew	22859-6604	LTC2007	58	12/30/2010	Auto 3% Compound	1500	$3,836.16	35.83%	$ 4,987.01	$ 5,210.43
9/30/2021	PA	LSAnew	22859-6625	LTC2007	59	2/23/2011	None	1000	$2,862.36	35.83%	$ 3,721.07	$ 3,887.77
9/30/2021	PA	LSAnew	22859-6634	LTC2007	59	2/23/2011	None	1000	$3,339.48	35.83%	$ 4,341.32	$ 4,535.81
9/30/2021	PA	LSAnew	22859-6692	LTC2007	62	2/18/2011	Optional	1001	$4,661.64	35.83%	$ 6,060.13	$ 6,331.62
9/30/2021	PA	LSAnew	22859-6820	LTC2007	46	2/11/2011	GPO	1500	$2,366.76	35.83%	$ 3,076.79	$ 3,214.63
9/30/2021	PA	LSAnew	22859-6830	LTC2007	60	2/2/2011	Optional	1500	$2,648.28	35.83%	$ 3,442.76	$ 3,597.00
9/30/2021	PA	LSAnew	22859-6857	LTC2007	45	1/12/2011	Auto 5% Compound	1500	$4,937.88	35.83%	$ 6,419.24	$ 6,706.82
9/30/2021	PA	LSAnew	22859-6860	LTC2007	59	2/1/2011	Auto 3% Compound	1000	$3,563.16	35.83%	$ 4,632.11	$ 4,839.63
9/30/2021	PA	LSAnew	22859-7064	LTC2007	57	1/31/2011	Optional	2000	$2,116.92	35.83%	$ 2,752.00	$ 2,875.29
9/30/2021	PA	LSAnew	22859-7103	LTC2007	55	1/31/2011	Optional	2000	$1,889.88	35.83%	$ 2,456.84	$ 2,566.91
9/30/2021	PA	LSAnew	22859-7127	LTC2007	64	2/17/2011	None	1000	$3,291.48	35.83%	$ 4,278.92	$ 4,470.62
9/30/2021	PA	LSAnew	22859-7179	LTC2007	52	3/1/2011	Auto 5% Compound	1000	$2,490.48	35.83%	$ 3,237.62	$ 3,382.67
9/30/2021	PA	LSAnew	22859-7180	LTC2007	49	3/1/2011	Auto 5% Compound	2000	$4,000.08	35.83%	$ 5,200.10	$ 5,433.06
9/30/2021	PA	LSAnew	22859-7181	LTC2007	25	3/1/2011	Auto 3% Compound	750	$ 701.76	35.83%	$ 912.29	$ 953.16
9/30/2021	PA	LSAnew	22859-7182	LTC2007	50	3/1/2011	Auto 5% Compound	2000	$4,078.92	35.83%	$ 5,302.60	$ 5,540.16
9/30/2021	PA	LSAnew	22860-4871	LTC2007	60	9/1/2010	Auto 3% Compound	1667	$6,476.88	35.83%	$ 8,419.94	$ 8,797.15
9/30/2021	PA	LSAnew	22860-4874	LTC2007	58	9/1/2010	Auto 3% Compound	1667	$6,033.36	35.83%	$ 7,843.37	$ 8,194.75

9/30/2021	PA	LSAnew	22860-5198	LTC2007	64	12/3/2010	Auto 3% Compound	1000	$5,071.56	35.83%	$	6,593.03	$	6,888.40
9/30/2021	PA	LSAnew	22860-5860	LTC2007	60	1/26/2011	Auto 3% Compound	1000	$3,690.60	35.83%	$	4,797.78	$	5,012.72
9/30/2021	PA	LSAnew	22860-6327	LTC2007	53	2/10/2011	Optional	1000	$2,656.32	35.83%	$	3,453.22	$	3,607.92
9/30/2021	PA	LSAnew	22860-6427	LTC2007	52	3/1/2011	Auto 3% Compound	4000	$1,935.36	35.83%	$	2,515.97	$	2,628.69
9/30/2021	PA	LSAnew	22860-6428	LTC2007	53	3/1/2011	Auto 3% Compound	4000	$1,935.36	35.83%	$	2,515.97	$	2,628.69
9/30/2021	PA	LSAnew	22860-6429	LTC2007	61	3/1/2011	Auto 3% Compound	4000	$2,677.44	35.83%	$	3,480.67	$	3,636.60
9/30/2021	PA	LSAnew	22860-6430	LTC2007	62	3/1/2011	Auto 3% Compound	4000	$2,780.28	35.83%	$	3,614.36	$	3,776.28
9/30/2021	PA	LSAnew	22860-6431	LTC2007	62	3/1/2011	Auto 3% Compound	4000	$3,407.28	35.83%	$	4,429.46	$	4,627.90
9/30/2021	PA	LSAnew	22860-6432	LTC2007	45	3/1/2011	Auto 3% Compound	4000	$1,536.60	35.83%	$	1,997.58	$	2,087.07
9/30/2021	PA	LSAnew	22860-6433	LTC2007	51	3/1/2011	Auto 3% Compound	4000	$1,901.52	35.83%	$	2,471.98	$	2,582.72
9/30/2021	PA	LSAnew	22860-6434	LTC2007	62	3/1/2011	Auto 3% Compound	2000	$4,850.40	35.83%	$	6,305.52	$	6,588.01
9/30/2021	PA	LSAnew	22860-6435	LTC2007	61	3/1/2011	Auto 3% Compound	2000	$4,674.60	35.83%	$	6,076.98	$	6,349.23
9/30/2021	PA	LSAnew	22860-6506	LTC2007	58	5/1/2011	Auto 3% Compound	1500	$3,253.68	35.83%	$	4,229.78	$	4,419.27
9/30/2021	PA	LSAnew	22860-6507	LTC2007	57	5/1/2011	Auto 3% Compound	1500	$3,991.80	35.83%	$	5,189.34	$	5,421.82
9/30/2021	PA	LSAnew	22860-6508	LTC2007	57	5/1/2011	Auto 3% Compound	1500	$3,144.48	35.83%	$	4,087.82	$	4,270.95
9/30/2021	PA	LSAnew	22860-6510	LTC2007	56	5/1/2011	Auto 3% Compound	1500	$3,040.44	35.83%	$	3,952.57	$	4,129.65
9/30/2021	PA	LSAnew	22860-6513	LTC2007	57	5/1/2011	Auto 3% Compound	1500	$3,867.72	35.83%	$	5,028.04	$	5,253.30
9/30/2021	PA	LSAnew	22860-6514	LTC2007	48	5/1/2011	Auto 3% Compound	1500	$2,832.84	35.83%	$	3,682.69	$	3,847.67
9/30/2021	PA	LSAnew	22860-6515	LTC2007	54	5/1/2011	Auto 3% Compound	1500	$3,609.84	35.83%	$	4,692.79	$	4,903.03
9/30/2021	PA	LSAnew	22860-6516	LTC2007	57	4/1/2011	Auto 3% Compound	1500	$3,705.60	35.83%	$	4,817.28	$	5,033.09
9/30/2021	PA	LSAnew	22860-6517	LTC2007	54	5/1/2011	Auto 3% Compound	1500	$3,609.84	35.83%	$	4,692.79	$	4,903.03
9/30/2021	PA	LSAnew	22860-6518	LTC2007	52	4/1/2011	Auto 3% Compound	1500	$3,009.48	35.83%	$	3,912.32	$	4,087.59
9/30/2021	PA	LSAnew	22860-6521	LTC2007	67	5/1/2011	Auto 3% Compound	1500	$4,686.24	35.83%	$	6,092.11	$	6,365.04
9/30/2021	PA	LSAnew	22860-6523	LTC2007	44	4/1/2011	None	750	$ 422.88	35.83%	$	549.74	$	574.37
9/30/2021	PA	LSAnew	22860-6524	LTC2007	29	5/1/2011	Auto 3% Compound	2000	$ 941.52	35.83%	$	1,223.98	$	1,278.81
9/30/2021	PA	LSAnew	22860-6525	LTC2007	30	5/1/2011	Auto 3% Compound	2000	$ 941.52	35.83%	$	1,223.98	$	1,278.81
9/30/2021	PA	LSAnew	22860-6527	LTC2007	60	5/1/2011	Auto 3% Compound	1500	$4,290.96	35.83%	$	5,578.25	$	5,828.16
9/30/2021	PA	LSAnew	22860-6528	LTC2007	61	5/1/2011	Auto 3% Compound	1500	$4,446.60	35.83%	$	5,780.58	$	6,039.55
9/30/2021	PA	LSAnew	22860-6575	LTC2007	48	4/1/2011	Auto 3% Compound	4000	$1,707.60	35.83%	$	2,219.88	$	2,319.33
9/30/2021	PA	LSAnew	22860-6576	LTC2007	45	4/1/2011	Auto 3% Compound	4000	$1,536.60	35.83%	$	1,997.58	$	2,087.07
9/30/2021	PA	LSAnew	22860-6632	LTC2007	39	3/1/2011	Optional	750	$ 643.08	35.83%	$	836.00	$	873.45
9/30/2021	PA	LSAnew	22860-6633	LTC2007	50	3/1/2011	None	1000	$ 653.04	35.83%	$	848.95	$	886.98
9/30/2021	PA	LSAnew	22861-1811	LTC2007	46	3/15/2010	Optional	3334	$2,204.04	35.83%	$	2,865.25	$	2,993.61
9/30/2021	PA	LSAnew	22861-1820	LTC2007	45	3/15/2010	Optional	3334	$2,014.44	35.83%	$	2,618.77	$	2,736.09
9/30/2021	PA	LSAnew	22861-1825	LTC2007	52	3/19/2010	GPO	2000	$2,247.36	35.83%	$	2,921.57	$	3,052.46
9/30/2021	PA	LSAnew	22861-1856	LTC2007	58	4/20/2010	None	1000	$2,427.00	35.83%	$	3,155.10	$	3,296.45
9/30/2021	PA	LSAnew	22861-1886	LTC2007	45	6/3/2010	GPO	4000	$1,360.08	35.83%	$	1,768.10	$	1,847.31
9/30/2021	PA	LSAnew	22861-2008	LTC2007	59	6/25/2010	Auto 3% Compound	1500	$3,553.32	35.83%	$	4,619.32	$	4,826.27
9/30/2021	PA	LSAnew	22861-2011	LTC2007	54	6/25/2010	Auto 3% Compound	1500	$2,886.00	35.83%	$	3,751.80	$	3,919.88
9/30/2021	PA	LSAnew	22861-2080	LTC2007	64	8/12/2010	None	1000	$2,611.32	35.83%	$	3,394.72	$	3,546.80
9/30/2021	PA	LSAnew	22861-2081	LTC2007	54	8/12/2010	None	1000	$1,325.88	35.83%	$	1,723.64	$	1,800.86
9/30/2021	PA	LSAnew	22861-2355	LTC2007	55	10/22/2010	Optional	1000	$1,728.48	35.83%	$	2,247.02	$	2,347.69
9/30/2021	PA	LSAnew	22861-2356	LTC2007	55	10/22/2010	Optional	1000	$1,728.48	35.83%	$	2,247.02	$	2,347.69
9/30/2021	PA	LSAnew	22861-2405	LTC2007	52	10/18/2010	Auto 3% Compound	1500	$3,581.40	35.83%	$	4,655.82	$	4,864.40
9/30/2021	PA	LSAnew	22861-2406	LTC2007	55	10/18/2010	Auto 3% Compound	1500	$3,531.96	35.83%	$	4,591.55	$	4,797.25
9/30/2021	PA	LSAnew	22861-2408	LTC2007	56	10/27/2010	None	3334	$1,825.56	35.83%	$	2,373.23	$	2,479.55
9/30/2021	PA	LSAnew	22861-2410	LTC2007	56	10/27/2010	None	3334	$1,476.48	35.83%	$	1,919.42	$	2,005.41
9/30/2021	PA	LSAnew	22861-2544	LTC2007	62	11/30/2010	None	2000	$2,852.88	35.83%	$	3,708.74	$	3,874.89
9/30/2021	PA	LSAnew	22861-2563	LTC2007	59	1/1/2011	Auto 3% Compound	2500	$5,007.48	35.83%	$	6,509.72	$	6,801.36
9/30/2021	PA	LSAnew	22861-2566	LTC2007	56	1/1/2011	None	750	$ 622.08	35.83%	$	808.70	$	844.93
9/30/2021	PA	LSAnew	22861-2587	LTC2007	50	1/14/2011	Optional	2500	$2,823.00	35.83%	$	3,669.90	$	3,834.31
9/30/2021	PA	LSAnew	22861-2588	LTC2007	48	11/8/2010	Optional	2500	$2,189.88	35.83%	$	2,846.84	$	2,974.38
9/30/2021	PA	LSAnew	22861-2607	LTC2007	51	10/27/2010	Auto 3% Compound	1500	$4,404.24	35.83%	$	5,725.51	$	5,982.01
9/30/2021	PA	LSAnew	22861-2619	LTC2007	56	11/1/2010	Auto 3% Compound	1500	$3,867.72	35.83%	$	5,028.04	$	5,253.30
9/30/2021	PA	LSAnew	22861-2629	LTC2007	59	11/1/2010	Auto 3% Compound	1500	$4,143.12	35.83%	$	5,386.06	$	5,627.36
9/30/2021	PA	LSAnew	22861-2631	LTC2007	51	10/25/2010	Auto 3% Compound	3000	$2,781.48	35.83%	$	3,615.92	$	3,777.91
9/30/2021	PA	LSAnew	22861-2720	LTC2007	60	11/10/2010	Auto 3% Compound	1000	$1,993.44	35.83%	$	2,591.47	$	2,707.57
9/30/2021	PA	LSAnew	22861-2721	LTC2007	60	11/10/2010	Auto 3% Compound	1000	$1,993.44	35.83%	$	2,591.47	$	2,707.57
9/30/2021	PA	LSAnew	22861-2780	LTC2007	59	1/6/2011	Auto 3% Compound	1000	$2,639.28	35.83%	$	3,431.06	$	3,584.77
9/30/2021	PA	LSAnew	22861-2781	LTC2007	58	1/6/2011	Auto 3% Compound	1000	$2,549.28	35.83%	$	3,314.06	$	3,462.53
9/30/2021	PA	LSAnew	22861-2801	LTC2007	45	12/22/2010	Auto 3% Compound	2000	$1,872.96	35.83%	$	2,434.85	$	2,543.93
9/30/2021	PA	LSAnew	22861-2841	LTC2007	58	1/5/2011	None	2500	$2,968.92	35.83%	$	3,859.60	$	4,032.51
9/30/2021	PA	LSAnew	22861-2973	LTC2007	58	12/20/2010	Auto 3% Compound	1500	$5,422.92	35.83%	$	7,049.80	$	7,365.63
9/30/2021	PA	LSAnew	22861-3050	LTC2007	65	12/23/2010	None	2000	$2,570.16	35.83%	$	3,341.21	$	3,490.90
9/30/2021	PA	LSAnew	22861-3079	LTC2007	57	1/28/2011	Optional	2500	$3,483.36	35.83%	$	4,528.37	$	4,731.24
9/30/2021	PA	LSAnew	22861-3080	LTC2007	58	1/28/2011	Optional	2500	$3,825.48	35.83%	$	4,973.12	$	5,195.92
9/30/2021	PA	LSAnew	22861-3307	LTC2007	57	4/1/2011	Optional	1000	$1,650.36	35.83%	$	2,145.47	$	2,241.59
9/30/2021	PA	LSAnew	22861-3308	LTC2007	59	4/1/2011	Optional	1000	$1,838.40	35.83%	$	2,389.92	$	2,496.99

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC2007

State	Pre/Post Rate Stability	Prior Authorized Increase Cumulative	Annualized Premium	Policy Count	Current Increase Request	Status	Date of Disposition	Authorized Increase	Cumulative Total Authorized to Date	Comments
Alabama	Both	57.55%	$309,079	146	15.00%	Approved	7/25/2022	15.00%	81.18%	15% cap
Alabama	Both	57.55%	$309,079	146	15.76%	Approved	5/14/2021	15.00%	81.18%	
Alabama	Both	57.55%	$309,079	146	42.00%	Approved	12/9/2016	37.00%	81.18%	
Arizona	Both	0.00%	$332,847	155	58.60%	Approved	8/27/2021	58.60%	58.60%	
Arizona	Both	0.00%	$364,474		43.33%	Denied	4/4/2017		58.60%	2yr phase - 19.72% x2
Arkansas	Both	0.00%	$42,420		75.65%	Denied	9/29/2022	0.00%	15.00%	
Arkansas	Both	0.00%	$42,420	25	58.60%	Approved	11/16/2020	15.00%	15.00%	
California	Both	0.00%	$839,339	423	47.00%	Approved	12/31/2020	12.84%	12.84%	
Colorado	Both	0.00%	$1,717,334		91.80%	Submitted - Pending MetLife			0.00%	
Colorado	Both	0.00%	$1,817,765		42.00%	Denied	8/12/2016		0.00%	
Connecticut	Both	33.32%	$438,381		29.43%	Submitted - Pending MetLife			65.12%	
Connecticut	Both	33.32%	$458,829		21.62%	Denied	11/17/2021	0.00%	65.12%	
Connecticut	Both	33.32%	$438,381	122	23.85%	Approved	4/28/2020	23.85%	65.12%	
Connecticut	Both	33.32%	$438,381	122	42.00%	Approved	4/25/2016	33.32%	65.12%	3yr phase-10.06 (x3)
Delaware	Both	19.84%	$36,206	14	32.34%	Approved	5/10/2021	32.34%	58.60%	1st of 3 phases
Delaware	Both	19.84%	$36,206	14	43.62%	Approved	1/9/2018	19.84%	58.60%	Orig req 43.62%-2yr phase-19.84% x2
District of Columbia	Both	10.00%	$27,351	8	10.00%	Approved	9/20/2022	10.00%	21.00%	
District of Columbia	Both	10.00%	$27,351	8	58.59%	Approved	12/14/2020	10.00%	21.00%	11/23/20: Keith is Filing Analyst while Cory is on maternity leave
Georgia	Both	48.67%	$324,084	168	12.00%	Approved	6/27/2022	12.00%	66.51%	
Georgia	Both	48.67%	$324,084	168	9.90%	Approved	5/3/2021	9.90%	66.51%	04/27/2021 - changed requested rate from 41.78% to 9.9% for an expedited review
Georgia	Both	48.67%	$324,084	168	31.31%	Approved	6/22/2020	12.00%	66.51%	
Georgia	Both	48.67%	$324,084	168	9.90%	Approved	8/13/2018	9.90%	66.51%	
Georgia	Both	48.67%	$324,084	168	9.90%	Approved	1/19/2017	9.90%	66.51%	
Hawaii	Both	0.00%	$28,768		102.00%	Submitted - Pending MetLife			0.00%	
Idaho	Both	0.00%	$11,350	5	91.80%	Approved	2/24/2022	33.10%	33.10%	
Idaho	Both	0.00%	$8,945		43.62%	Denied	11/9/2017		33.10%	2yr phase - 19.84% x2
Illinois	Both	43.77%	$909,070	310	10.31%	Approved	10/29/2020	10.31%	58.59%	3 year rate guarantee
Illinois	Both	43.77%	$909,070	310	43.77%	Approved	6/14/2017	43.77%	58.59%	2yr phase - 19.90% x2
Indiana	Both	0.00%	$59,869		92.38%	Submitted - Pending DOI			5.00%	
Indiana	Both	0.00%	$56,462		51.05%	Denied	7/16/2020	0.00%	5.00%	
Indiana	Both	0.00%	$59,869	36	47.00%	Approved	6/18/2019	5.00%	5.00%	
Indiana	Both	0.00%	$55,049		43.31%	Denied	8/15/2017		5.00%	2yr phase - 19.71 x2
Iowa	Both	17.90%	$94,697	62	71.33%	Approved	8/18/2022	17.90%	39.00%	
Iowa	Both	17.90%	$94,697	62	58.60%	Approved	4/6/2021	17.90%	39.00%	
Kansas	Both	23.00%	$132,725	69	64.22%	Approved	10/14/2022	26.40%	55.47%	State Requirements for Approval: No future rate filings for three years minimum; No future rate filings unless experience deteriorates at least 10% of tracking experience from prior filing; No approved rate may exceed the premium for new business charged
Kansas	Both	23.00%	$132,725	69	23.00%	Approved	3/23/2017	23.00%	55.47%	
Kentucky	Both	0.00%	$31,907	16	91.80%	Approved	7/22/2021	40.00%	40.00%	
Louisiana	Both	15.00%	$216,989		52.74%	Submitted - Pending DOI			32.25%	
Louisiana	Both	15.00%	$216,989	107	37.91%	Approved	3/31/2021	15.00%	32.25%	
Louisiana	Both	15.00%	$216,989	107	43.79%	Approved	8/16/2018	15.00%	32.25%	orig req 43.79%-2yr phase-19.91% x2
Maine	Both	0.00%	$60,497	25	47.00%	Approved	8/28/2019	47.00%	47.00%	
Maryland	Both	20.75%	$228,247	76	15.00%	Approved	2/18/2020	21.00%	46.11%	
Maryland	Both	20.75%	$228,247	76	15.00%	Approved	11/14/2018	5.00%	46.11%	Orig Req 15%
Maryland	Both	20.75%	$228,247	76	15.00%	Approved	10/10/2017	15.00%	46.11%	
Massachusetts	Both	0.00%	$721,708	301	47.00%	Approved	1/22/2021	25.00%	25.00%	11/23/20: Keith is Filing Analyst while Cory is on maternity leave
Massachusetts	Both	0.00%	$753,740		47.00%	Denied	6/17/2019		25.00%	
Michigan	Both	0.00%	$151,018	78	91.80%	Approved	5/20/2021	91.80%	91.80%	
Michigan	Both	0.00%	$170,042		43.62%	Denied	7/24/2017		91.80%	2yr phase - 19.84% x2
Minnesota	Both	42.60%	$184,211	67	41.65%	Approved	10/28/2022	32.25%	88.59%	
Minnesota	Both	42.60%	$184,211	67	27.90%	Approved	5/12/2020	15.00%	88.59%	
Minnesota	Both	42.60%	$184,211	67	43.65%	Approved	11/7/2017	24.00%	88.59%	orig req 43.65%-2yr phase-19.85% x2
Mississippi	Both	19.84%	$129,027	85	32.34%	Approved	2/22/2022	15.00%	37.82%	This rate increase applies only to insureds with Automatic Inflation. No increase for policies without inflation.
Mississippi	Both	19.84%	$129,027	85	43.62%	Approved	1/9/2018	19.84%	37.82%	orig req 43.62%-2yr phase-19.84%x2
Missouri	Both	42.00%	$211,446	80	11.69%	Approved	11/3/2020	11.69%	58.60%	
Missouri	Both	42.00%	$211,446	80	42.00%	Approved	5/23/2016	42.00%	58.60%	2 yr phase 19.16% x2
Montana	Both	0.00%	$15,653	7	102.00%	Approved	9/22/2022	70.63%	70.63%	Decision made to not file. No prior filing done; minimal insured count
Nebraska	Both	43.65%	$146,272		21.14%	Submitted - Pending MetLife			66.75%	
Nebraska	Both	43.65%	$146,272	66	10.40%	Approved	3/23/2021	16.08%	66.75%	
Nebraska	Both	43.65%	$146,272	66	43.65%	Approved	6/7/2017	43.65%	66.75%	2yr phase - 19.85% x2
Nevada	Both	0.00%			10.43%	Denied	2/8/2021		43.62%	Notes from State: Please continue to file yearly experience updates, including all exhibits provided within this filing. Next year, please state the effect COVID-19 had on assumptions and reserves.
Nevada	Both	0.00%	$24,170	9	43.62%	Approved	9/1/2017	43.62%	43.62%	2yr phase - 19.84% x2
New Hampshire	Both	0.00%	$145,739		42.25%	Submitted - Pending DOI			42.00%	
New Hampshire	Both	0.00%	$145,739	51	43.74%	Approved	11/1/2017	42.00%	42.00%	orig req 43.74% 2yr phase 19.89% x2
New Jersey	Both	22.50%	$630,856	231	56.57%	Approved	11/2/2022	12.36%	37.64%	
New Jersey	Both	22.50%	$630,856	231	42.00%	Approved	5/20/2016	22.50%	37.64%	3yr rtg - no file b4 6-01-2019
New Mexico	Both	14.48%	$40,233	18	76.45%	Approved	11/7/2022	50.12%	71.86%	
New Mexico	Both	14.48%	$40,233	18	49.62%	Approved	10/7/2020	8.00%	71.86%	
New Mexico	Both	14.48%	$40,233	18	42.00%	Approved	4/23/2018	6.00%	71.86%	
New York	Both	15.76%	$1,268,718		66.18%	Submitted - Pending DOI			21.55%	
New York	Both	15.76%	$1,268,718	477	65.68%	Approved	9/3/2021	5.00%	21.55%	
New York	Both	15.76%	$1,268,718	477	33.33%	Approved	1/13/2020	5.00%	21.55%	
New York	Both	15.76%	$1,257,297		33.33%	Denied	5/16/2019		21.55%	
New York	Both	15.76%	$1,268,718	477	35.23%	Approved	1/24/2019	5.00%	21.55%	
New York	Both	15.76%	$1,268,718	477	42.00%	Approved	11/7/2017	5.00%	21.55%	orig req 42%
North Carolina	Both	0.00%	$172,569	94	58.60%	Approved	2/7/2022	25.00%	25.00%	

North Dakota	Both	0.00%	$4,483		102.00%	Denied	8/26/2022		0.00%	11/23/20: Keith is Filing Analyst while Cory is on maternity leave
Ohio	Both	15.00%	$239,353	103	37.91%	Approved	8/24/2022	15.00%	32.25%	
Ohio	Both	15.00%	$239,353	103	43.62%	Approved	4/25/2017	15.00%	32.25%	orig req.-43.62%2yr phase @19.84% x2
Oklahoma	Both	45.48%	$154,027	84	38.85%	Approved	10/12/2022	15.00%	67.30%	
Oklahoma	Both	45.48%	$154,027	84	44.18%	Approved	8/19/2020	32.25%	67.30%	
Oklahoma	Both	45.48%	$154,027	84	43.62%	Approved	6/23/2017	10.00%	67.30%	orig req 43.62% 2yr phase - 19.84% x2
Oregon	Both	0.00%	$63,822		110.61%	Submitted - Pending DOI			0.00%	
Pennsylvania	Both	43.65%	$431,049		35.83%	Submitted - Pending MetLife			48.71%	
Pennsylvania	Both	43.65%	$431,049	148	3.52%	Approved	10/30/2019	3.52%	48.71%	
Pennsylvania	Both	43.65%	$431,049	148	43.65%	Approved	3/22/2017	43.65%	48.71%	2yr phase - 19.85 x2
Rhode Island	Both	0.00%	$90,002	44	47.00%	Approved	8/31/2021	47.00%	47.00%	
South Carolina	Both	31.83%	$206,034	90	45.49%	Approved	10/21/2021	10.00%	45.01%	
South Carolina	Both	31.83%	$206,034	90	32.34%	Approved	11/12/2020	10.00%	45.01%	
South Carolina	Both	31.83%	$206,034	90	43.62%	Approved	6/29/2017	19.84%	45.01%	orig req 43.62%-2yr phase - 19.84% x2
South Dakota	Both	43.77%	$47,924	22	10.31%	Approved	2/9/2021	10.31%	58.59%	
South Dakota	Both	43.77%	$47,924	22	43.77%	Approved	1/18/2017	43.77%	58.59%	2yr phase - 19.90% x2
Tennessee	Both	0.00%	$134,662		37.60%	Submitted - Pending DOI		0.00%	46.80%	
Tennessee	Both	0.00%	$134,662	72	58.60%	Approved	11/6/2020	46.80%	46.80%	
Texas	Both	0.00%	$356,313		40.58%	Submitted - Pending DOI			43.69%	
Texas	Both	0.00%	$340,281		11.69%	Denied	9/5/2020	0.00%	43.69%	
Texas	Both	0.00%	$356,313	149	43.69%	Approved	11/14/2017	43.69%	43.69%	2 yr phase - 19.87% x2
Utah	Both	0.00%	$37,195	13	58.60%	Approved	11/25/2020	58.60%	58.60%	
Utah	Both	0.00%	$31,573		58.60%	Denied	8/21/2020	0.00%	58.60%	
Virginia	Both	0.00%	$119,098		40.93%	Submitted - Pending MetLife			43.33%	
Virginia	Both	0.00%	$119,098	45	42.00%	Approved	12/6/2019	43.33%	43.33%	orig. req 42%
Washington	Both	0.00%	$130,812	75	91.80%	Approved	5/4/2022	30.00%	30.00%	
Washington	Both	0.00%	$136,293		43.65%	Denied	1/10/2019		30.00%	orig req 43.65% 2yr phase-19.85% x2
West Virginia	Both	0.00%	$47,985	23	58.60%	Approved	5/11/2021	58.60%	58.60%	3 yr rate guarantee
Wisconsin	Both	0.00%	$197,694	71	58.60%	Approved	8/5/2020	58.60%	58.60%	
Wyoming	Both	0.00%	$9,598	5	58.60%	Approved	2/10/2021	58.59%	58.59%	

February 15, 2023

James Laverty, FSA, MAAA
Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Objection Letter Dated September 13, 2022
SERFF Tracking #: META-133381886
Company Tracking #: CT22-245 LSA-NEW (RATE) KB

Dear Mr. Laverty:

Thank you for your objection dated September 13, 2022. Here are the responses to your objections:

1. Please provide an Excel spreadsheet that incorporates the three calendar-year column vectors of earned premium requested below:

(a) Provide the historical (from inception) and projected nationwide earned premium that will be collected at the original rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .58 factor. Please provide this – and all other data in this question - as a non-interest rate discounted column vector.

[MetLife Response] Please see the file named "PA LSANew 9-13-2022 Objection Exhibits_Final" provided with this response.

(b) Provide the historical (from the date of the first premium increase) and projected nationwide earned premium that will be collected at a "higher than original" rate level. In terms of the 58%/85% Method, this would be the premium column vector that would be subject to a .85 factor. This vector should not include premium generated from the current requested increase.

[MetLife Response] Please see the file named "PA LSANew 9-13-2022 Objection Exhibits_Final" provided with this response.

(c) Provide the projected nationwide calendar-year earned premium (from the effective date of the current proposed increase) that will be collected at a "higher than original" rate level due to the current proposed rate increase. Again, in terms of the 58%/85% Method, this would be subject to a .85 factor. Please ensure that the projected premium provided in this vector is not also included in the vector requested in Item (b) above.

[MetLife Response] Please see the file named "PA LSANew 9-13-2022 Objection Exhibits_Final" provided with this response.

(d) Provide a column vector of the historical (from inception) and projected nationwide incurred claims on a calendar year basis.

[MetLife Response] Please see the file named "PA LSANew 9-13-2022 Objection Exhibits_Final" provided with this response.

(e) Please ensure that the data provided is consistent with the post-rate stability loss ratio demonstrations in the actuarial memo (in this case Exhibit II-A).

[MetLife Response] Confirmed.

(f) Please provide the interest rate (or calendar-year interest rate vector) used to determine the accumulated and present values found in the post-rate stability loss ratio demonstrations in the actuarial memo.
[MetLife Response] We have included this vector in all vectors provided for the above requests.

2. Please provide the cumulative weighted average increase granted on policies in force on this block. If the answer is 48.7%, then merely confirm this fact.
[MetLife Response] Confirmed. The cumulative weighted average increase granted on policies in force for this block is 48.7%.

3. The cover letter mentions that options to downgrade coverage will be available. In particular, will an insured be able to: reduce their daily benefit, lengthen their elimination period, and shorten their benefit period to lessen the effect of the increase?
[MetLife Response] The insureds will be presented a personalized coverage change form. Depending on the terms of their personal coverage, they may be able to reduce their annual inflation rate, reduce their daily benefit, or reduce their total lifetime benefit.

4. The actuarial memo states the following: " Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly beyond the expected loss ratio using the original pricing assumptions."

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.
[MetLife Response] The basis of the experience study is the most recent 10 year of data. The 10 year data period represented the best balance between sufficiency of data and recency of data. Data from the earliest years of long term care may be less relevant in developing projections of future rates.

Since the last filing incidence, claim termination, lapse, and mortality assumptions have been revised to better reflect the company's experience in the Individual LTC business.

The following summarizes the changes made to the assumptions since the last approved filing:

Incidence Rates assumptions:
Curves are fitted to experience for each block/gender/care path. We have made minor adjustments to the coefficients of the curves.

Claim Termination Rates assumptions:
Minor adjustments to the coefficients of the curve for Male Facility Care/Home Care.

Lapse Rates assumptions:
Ultimate lapse rates have not changed.

Mortality assumptions:
Changed from 88% Annuity 2000 Basic table in the 2020 approved filing to 2012 Individual Annuity Morality (IAM) table with G2 Morality Improvement. Mortality Selection Factors were also updated.

See Attachment 1, for more detail on current assumptions.

5. Has Covid 19 been factored into your projections?
[MetLife Response] MetLife continues to monitor the effects of COVID-19 on the LTC business.

MetLife voluntarily postponed any lapse processing for a period in 2020, but since that time lapse processing has

shown virtually no difference from the ordinary rate of lapses before COVID began. We do not anticipate any lasting COVID impact on future lapse experience for this block of business.

Mortality was slightly higher from April, 2020 through December, 2020 but has returned towards normal, anticipated levels. Note that MetLife uses a long time period (10 years or more) of its mortality experience to assess and project mortality rates in order to maximize credibility. Based on the very limited number of COVID-related deaths, we do not currently anticipate any material impact on mortality in the future.

Morbidity was lower from April, 2020 through December, 2020 but is also now back within normal levels. We expect no difference in the pace at which people age and gradually decline in health. It is possible that the type and site of care may shift in the future but, since we have no credible lasting information about any shift, we are unable to reflect such speculation in our projections. Note that MetLife uses a ten year history of its morbidity experience to assess and project incidence rates in order to maximize credibility. Based on the very limited time period and number of COVID claims, we currently do not anticipate any material impact on morbidity in the future.

6. Please provide a seriatim listing of the affected policies in this block in Excel. Each record within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and requested premium increase in each year of the proposed implementation period.

   The Department would prefer to limit annual increases to 30% per year. Proposed rate increases should be staged over multiple years to accommodate the 30% annual limit.

[MetLife Response] Please see the file named "PA_PolicyHolders_by_Form_2021_09_30_EMAIL_LSAnew" provided with this response.

7. Please provide a table showing the rate increase history by state on these forms. Please include an additional column showing the cumulative total increase on these forms by state.

[MetLife Response] Please see the file named "Attachment 7 LSA-NEW_Complete-Rate-History" provided with this response.

8. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?

[MetLife Response] 7,612 Issued
5,248 Inforce
68.9% remain inforce on a nationwide basis

Thank you for your timely response and consideration.

Sincerely,

Steve Hess

Steve Hess
Senior Actuarial Consultant, Metropolitan Life Insurance Company

May 4, 2023

Sean Carmody
Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Objection Letter Dated March 6, 2023
SERFF Tracking #: META-133381886
Company Tracking #: CT22-245 LSA-NEW (RATE) KB

Dear Sean Carmody:

Thank you for your objection dated March 6, 2023. Here is the response to your objection:

I was reviewing your requested increase with my supervisor last week. As we were reviewing the material, we became concerned that the past loss ratio was extremely low in relation to the future loss ratio. Could you provide some added perspective as to why the two loss ratio figures differ so greatly?

[MetLife Response] Premiums collected in the early durations of a long-term care policy, where claim benefits low, are used to fund reserves for the tail risk of increasing claim benefits in the later durations of the policy. The future experience, i.e., tail risk of future benefits, is based on assumptions from MetLife's annual Experience Study analysis, which is reviewed internally and audited by our external auditors. The Study looks at the entire set of LTC experience and aggregates it at levels that provide for credible results.

Thank you for your timely response and consideration.

Sincerely,

Keith Bal
Product Consultant II