

Metropolitan Life Insurance Company  
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**Mark D. Newton, FSA, MAAA**

August 18, 2019

Maryland Insurance Administration  
 200 St. Paul Place, Suite 2700, Baltimore, MD 21202

Re: LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, LTC2-PREM-MD  
 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 Maryland Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
<b>Actuarial Memorandum</b> Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• <i>Nationwide</i> experience</li> <li>• Without/with proposed rate increase of 15.00%</li> <li>• Weighted average statutory rate 4.02%</li> </ul> LLR without rate increase – 108.3% LLR with rate increase – 99.8%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• <i>Maryland</i> experience</li> <li>• Without/with proposed rate increase of 15.00%</li> <li>• Weighted average statutory rate 4.02%</li> </ul> LLR without rate increase – 109.3% LLR with rate increase – 100.7%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

<b>Review of Prior Correspondence</b>	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Policy Duration) Attachment 3 – A/E Ratios (Calendar Year) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)
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Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far 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 industry standard “If Knew” basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

COMAR 31.14.01.04A(5) states, “An insurer may not charge a renewal premium rate for a long-term care policy which exceeds by more than 15 percent any premium charged for the policy during the preceding 12 months.” The requested rate increase for this filing is 15.00%.

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 Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, the Maryland 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 a Fellow 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,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive style with a large, prominent "M" and "N".

Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP2 Series

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### Policy Forms

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

- LTC2-FAC-MD
- LTC2-VAL-MD
- LTC2-IDEAL-MD
- LTC2-PREM-MD

These forms were developed as part of a nationwide series and were issued in Maryland from March 2005 to July 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2010.

Policy forms LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, and LTC2-PREM-MD (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2005, 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 on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

Policy form LTC2-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC2-VAL, LTC2-IDEAL and LTC2-PREM provide 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

LTC2-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-FAC provides benefits for international coverage, caregiver training, and alternate services.

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LTC2-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC2-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC2-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC2-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation.

LTC2-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC2-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided.

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### LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM

For all these policies, 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 hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; 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).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Elimination Period Waiver Rider (except LTC2-PREM), Indemnity Rider (LTC2-VAL only), Calendar Day Elimination Period Rider (except LTC2-FAC and LTC2-PREM), Ten Year Premium Payment Rider, (except LTC2-FAC and LTC2-PREM), Paid-up Rider, Double Pay First Year Rider or Reduced Pay at 65 Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium.

### **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 on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

### **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 June 30, 2017.

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- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% 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 88% of Annuity 2000 Basic Table with selection consistent with experience.
- 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.

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### 8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

### 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, 2017 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, 2017 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 Maryland experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, respectively.



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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 4.02%. Incurred but not reported reserve balances as of December 31, 2017 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, 2017 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 4.02%.

### 15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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 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 were issued. The maximum valuation interest rate averages 4.02%.

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.

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**16. History of Previous Inforce Rate Increases**

<b>Round</b>	<b>Authorized %</b>	<b>Authorization Date</b>	<b>Implementation Date</b>
1	15.00%	3/5/2014	8/1/2014
2	15.00%	5/4/2016	9/1/2016
3	12.50%	11/15/2018	5/1/2019

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

**17. Requested Rate Increase**

The company is requesting an increase of 15.00% for the policy forms listed above. Corresponding rate tables reflecting the 15.00% 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 on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

**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 basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

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

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Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

- c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were 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. 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 experience 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 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 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. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase meet the requirements under rate stability regulations.

### 20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increase of 15.00% are:

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Before increase: \$2,826  
After prior authorized 12.50% increase: \$3,180  
After current requested 15.00% increase: \$3,657

**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, 2018 (based on premium-paying policies inforce count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	8%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
<b>Total</b>	<b>100%</b>

By Benefit Period

<b>Benefit Period</b>	<b>%</b>
2 Year	12%
3 Year	32%
4 Year	16%
5 Year	25%
7 Year	3%
Lifetime	11%
<b>Total</b>	<b>100%</b>

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By Inflation Type

<b>Inflation Type</b>	<b>%</b>
Compound 3%	0%
Compound 5%	48%
Simple 5%	36%
FPO	5%
None	11%
Total	100%

By Home Care Percentage

<b>Home Care Percentage</b>	<b>%</b>
None (FC only)	1%
50%	4%
75%	4%
100%	90%
Total	100%

By Gender

<b>Gender</b>	<b>%</b>
Female	58%
Male	42%
Total	100%

By Premium Payment Option

<b>Payment Option</b>	<b>%</b>
Double Pay	1%
Paid - Up	0%
Reduced Pay	1%
Standard	97%
Ten Year	1%
Total	100%

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**23. Number of Policyholders**

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	<b>Issued Before Rate</b>		<b>Issued On or After Rate</b>	
	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>	<b>Stability Regulation Effective Date</b>
	<b>Number of</b>	<b>2018</b>	<b>Number of</b>	<b>2018</b>
	<b>Insured</b>	<b>Annualized Premium</b>	<b>Insured</b>	<b>Annualized Premium</b>
Maryland	-	-	1,195	\$3,377,283

**24. Actuarial Certification**

I am a Fellow 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 Maryland.

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect 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 experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

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

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Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM**

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	2.1565
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	2.0732
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.9930
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.9160
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.8420
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.7708
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.7024
	2005	2,359,204	-	0.0%	4,073	3,861,054	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.6366
	2006	31,432,207	939,324	3.0%	24,490	49,453,847	1,477,885	3.0%	-	-	-	-	-	-	-	-	4.02%	1.5733
	2007	84,063,648	1,065,734	1.3%	48,807	127,150,538	1,611,976	1.3%	-	-	-	-	-	-	-	-	4.02%	1.5126
	2008	143,533,823	3,306,789	2.3%	74,322	208,712,753	4,808,407	2.3%	-	-	-	-	-	-	-	-	4.02%	1.4541
	2009	181,540,498	5,010,427	2.8%	79,892	253,777,446	7,004,130	2.8%	-	-	-	-	-	-	-	-	4.02%	1.3979
	2010	182,330,816	6,345,007	3.5%	77,056	245,032,866	8,527,003	3.5%	-	-	-	-	-	-	-	-	4.02%	1.3439
	2011	175,197,106	7,950,151	4.5%	73,652	226,347,633	10,271,276	4.5%	-	-	-	-	-	-	-	-	4.02%	1.2920
	2012	169,491,317	14,345,981	8.5%	69,694	210,514,128	17,818,209	8.5%	-	-	-	-	-	-	-	-	4.02%	1.2420
	2013	163,498,609	11,415,541	7.0%	67,889	195,223,737	13,630,602	7.0%	-	-	-	-	-	-	-	-	4.02%	1.1940
	2014	161,094,334	15,053,062	9.3%	66,808	184,919,874	17,279,381	9.3%	-	-	-	-	-	-	-	-	4.02%	1.1479
2015	168,149,560	19,955,661	11.9%	65,567	185,559,769	22,021,871	11.9%	-	-	-	-	-	-	-	-	4.02%	1.1035	
2016	162,660,239	26,045,305	16.0%	64,452	172,565,613	27,631,362	16.0%	-	-	-	-	-	-	-	-	4.02%	1.0609	
2017	166,954,928	31,108,166	18.6%	63,481	170,277,341	31,727,221	18.6%	-	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2018	160,131,493	35,018,100	21.9%	62,105	157,007,043	34,334,834	21.9%	1.3225	N/A	0.0217	N/A	0.978	0.941	-	4.02%	0.9805	
	2019	156,798,048	41,251,801	26.3%	60,718	147,797,742	38,883,921	26.3%	1.3684	N/A	0.0223	N/A	0.978	0.946	-	4.02%	0.9426	
	2020	164,045,105	48,535,816	29.6%	59,290	148,653,517	43,981,926	29.6%	1.4826	N/A	0.0235	N/A	0.976	0.966	-	4.02%	0.9062	
	2021	159,356,955	57,084,220	35.8%	57,815	138,825,005	49,729,346	35.8%	1.4878	N/A	0.0249	N/A	0.975	0.968	-	4.02%	0.8712	
	2022	153,967,651	67,112,266	43.6%	56,289	128,946,906	56,206,086	43.6%	1.4878	N/A	0.0264	N/A	0.974	0.966	-	4.02%	0.8375	
	2023	148,429,802	78,791,366	53.1%	54,712	119,505,341	63,437,321	53.1%	1.4878	N/A	0.0280	N/A	0.972	0.964	-	4.02%	0.8051	
	2024	142,735,484	92,206,915	64.6%	53,082	110,479,811	71,369,798	64.6%	1.4878	N/A	0.0298	N/A	0.970	0.962	-	4.02%	0.7740	
	2025	136,910,520	107,440,420	78.5%	51,400	101,876,158	79,947,232	78.5%	1.4878	N/A	0.0317	N/A	0.968	0.959	-	4.02%	0.7441	
	2026	131,003,613	124,531,693	95.1%	49,665	93,713,849	89,084,140	95.1%	1.4878	N/A	0.0338	N/A	0.966	0.957	-	4.02%	0.7154	
	2027	124,975,425	143,435,581	114.8%	47,878	85,946,835	98,642,066	114.8%	1.4878	N/A	0.0360	N/A	0.964	0.954	-	4.02%	0.6877	
	2028	118,811,931	164,053,075	138.1%	46,042	78,550,705	108,461,200	138.1%	1.4878	N/A	0.0383	N/A	0.962	0.951	-	4.02%	0.6611	
	2029	112,551,861	186,218,028	165.5%	44,160	71,536,465	118,357,700	165.5%	1.4878	N/A	0.0409	N/A	0.959	0.947	-	4.02%	0.6356	
	2030	106,238,580	209,672,833	197.4%	42,235	64,914,515	128,115,514	197.4%	1.4878	N/A	0.0436	N/A	0.956	0.944	-	4.02%	0.6110	
	2031	99,871,471	234,065,752	234.4%	40,274	58,665,905	137,493,510	234.4%	1.4878	N/A	0.0465	N/A	0.954	0.940	-	4.02%	0.5874	
	2032	93,473,270	259,017,370	277.1%	38,280	52,785,729	146,270,915	277.1%	1.4878	N/A	0.0495	N/A	0.951	0.936	-	4.02%	0.5647	
	2033	87,110,795	284,044,577	326.1%	36,263	47,291,799	154,205,675	326.1%	1.4878	N/A	0.0527	N/A	0.947	0.932	-	4.02%	0.5429	
	2034	80,806,572	308,354,647	381.6%	34,231	42,174,050	160,934,486	381.6%	1.4878	N/A	0.0561	N/A	0.944	0.928	-	4.02%	0.5219	
	2035	74,569,833	331,153,212	444.1%	32,191	37,415,069	166,154,595	444.1%	1.4878	N/A	0.0596	N/A	0.940	0.923	-	4.02%	0.5017	
	2036	68,472,307	351,944,958	514.0%	30,156	33,028,064	169,762,944	514.0%	1.4878	N/A	0.0632	N/A	0.937	0.918	-	4.02%	0.4824	
	2037	62,560,671	370,562,230	592.3%	28,134	29,010,440	171,835,965	592.3%	1.4878	N/A	0.0670	N/A	0.933	0.914	-	4.02%	0.4637	
	2038	56,856,260	385,986,942	678.9%	26,139	25,346,381	172,072,034	678.9%	1.4878	N/A	0.0709	N/A	0.929	0.909	-	4.02%	0.4458	
	2039	51,383,622	397,487,723	773.6%	24,181	22,021,513	170,351,578	773.6%	1.4878	N/A	0.0749	N/A	0.925	0.904	-	4.02%	0.4286	
	2040	46,179,954	404,889,048	876.8%	22,271	19,026,579	166,818,126	876.8%	1.4878	N/A	0.0790	N/A	0.921	0.899	-	4.02%	0.4120	
	2041	41,276,504	408,195,862	988.9%	20,420	16,349,139	161,681,590	988.9%	1.4878	N/A	0.0831	N/A	0.917	0.894	-	4.02%	0.3961	
	2042	36,687,887	407,534,875	1110.8%	18,638	13,970,098	155,182,062	1110.8%	1.4878	N/A	0.0872	N/A	0.913	0.889	-	4.02%	0.3808	
	2043	32,429,359	403,019,499	1242.8%	16,935	11,871,343	147,532,452	1242.8%	1.4878	N/A	0.0914	N/A	0.909	0.884	-	4.02%	0.3661	
	2044	28,501,091	394,656,776	1384.7%	15,317	10,030,157	138,888,354	1384.7%	1.4878	N/A	0.0955	N/A	0.904	0.879	-	4.02%	0.3519	
	2045	24,911,741	382,834,207	1536.8%	13,791	8,428,205	129,521,471	1536.8%	1.4878	N/A	0.0996	N/A	0.900	0.874	-	4.02%	0.3383	
	2046	21,656,518	368,124,418	1699.8%	12,362	7,043,758	119,732,051	1699.8%	1.4878	N/A	0.1037	N/A	0.896	0.869	-	4.02%	0.3252	
	2047	18,729,687	350,877,570	1873.4%	11,031	5,856,405	109,712,514	1873.4%	1.4878	N/A	0.1076	N/A	0.892	0.865	-	4.02%	0.3127	
	2048	16,115,024	331,633,984	2057.9%	9,802	4,844,135	99,688,338	2057.9%	1.4878	N/A	0.1115	N/A	0.889	0.860	-	4.02%	0.3006	
	2049	13,795,046	310,767,653	2252.7%	8,672	3,986,513	89,806,113	2252.7%	1.4878	N/A	0.1153	N/A	0.885	0.856	-	4.02%	0.2890	
	2050	11,751,164	288,812,924	2457.7%	7,641	3,264,643	80,236,408	2457.7%	1.4878	N/A	0.1189	N/A	0.881	0.852	-	4.02%	0.2778	
	2051	9,964,598	266,469,267	2674.2%	6,705	2,661,334	71,168,325	2674.2%	1.4878	N/A	0.1225	N/A	0.878	0.848	-	4.02%	0.2671	
	2052	8,412,273	244,064,883	2901.3%	5,861	2,159,290	62,665,669	2901.3%	1.4878	N/A	0.1260	N/A	0.874	0.844	-	4.02%	0.2568	
	2053	7,071,464	221,945,962	3138.6%	5,103	1,745,495	54,784,335	3138.6%	1.4878	N/A	0.1292	N/A	0.871	0.841	-	4.02%	0.2468	
	2054	5,920,612	200,498,000	3386.4%	4,429	1,404,949	47,577,756	3386.4%	1.4878	N/A	0.1322	N/A	0.868	0.837	-	4.02%	0.2373	
	2055	4,938,644	179,858,788	3641.9%	3,831	1,126,643	41,030,834	3641.9%	1.4878	N/A	0.1349	N/A	0.865	0.834	-	4.02%	0.2281	
	2056	4,104,985	160,395,684	3907.3%	3,303	900,275	35,176,783	3907.3%	1.4878	N/A	0.1378	N/A	0.862	0.831	-	4.02%	0.2193	
	2057	3,401,917	142,442,708	4187.1%	2,838	717,252	30,032,289	4187.1%	1.4878	N/A	0.1409	N/A	0.859	0.829	-	4.02%	0.2108	
	2058	2,811,843	125,817,893	4474.6%	2,433	569,933	25,502,067	4474.6%	1.4878	N/A	0.1427	N/A	0.857	0.827	-	4.02%	0.2027	
	2059	2,318,609	110,664,570	4772.9%	2,081	451,799	21,563,852	4772.9%	1.4878	N/A	0.1446	N/A	0.855	0.825	-	4.02%	0.1949	
	2060	1,907,684	96,961,359	5082.7%	1,777	357,363	18,163,569	5082.7%	1.4878	N/A	0.1462	N/A	0.854	0.823	-	4.02%	0.1873	
	2061	1,566,103	84,650,074	5405.1%	1,514	282,038	15,244,550	5405.1%	1.4878	N/A	0.1483	N/A	0.852	0.821	-	4.02%	0.1801	
	2062	1,283,232	73,676,820	5741.5%	1,287	222,166	12,755,659	5741.5%	1.4878	N/A	0.1495	N/A	0.850	0.819	-	4.02%	0.1731	
	2063	1,049,630	64,034,887	6100.7%	1,093	174,700	10,657,944	6100.7%	1.4878	N/A	0.1514	N/A	0.849	0.818	-	4.02%	0.1664	
2064	857,033	55,513,985	6477.5%	926	137,132	8,882,679	6477.5%	1.4878	N/A	0.1522	N/A	0.848	0.817	-	4.02%	0.1600		
2065	698,720	48,008,447	6870.9%	784	107,480	7,384,889	6870.9%	1.4878	N/A	0.1537	N/A	0.846	0.815	-	4.02%	0.1538		



**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase**  
**Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM**

Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	2.1565	
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	2.0732	
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	1.9930	
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	1.9160	
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	1.8420	
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	1.7708	
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.02%	1.7024	
2005	2,359,204	-	0.0%	4,073	3,861,054	-	0.0%	-	-	-	-	-	-	4.02%	1.6366	
2006	31,432,207	939,324	3.0%	24,490	49,453,847	1,477,885	3.0%	-	-	-	-	-	-	4.02%	1.5733	
2007	84,063,648	1,065,734	1.3%	48,807	127,150,538	1,611,976	1.3%	-	-	-	-	-	-	4.02%	1.5126	
2008	143,533,823	3,306,789	2.3%	74,322	208,712,753	4,808,407	2.3%	-	-	-	-	-	-	4.02%	1.4541	
2009	181,540,498	5,010,427	2.8%	79,892	253,777,446	7,004,130	2.8%	-	-	-	-	-	-	4.02%	1.3979	
2010	182,330,816	6,345,007	3.5%	77,056	245,032,866	8,527,003	3.5%	-	-	-	-	-	-	4.02%	1.3439	
2011	175,197,106	7,950,151	4.5%	73,652	226,347,633	10,271,276	4.5%	-	-	-	-	-	-	4.02%	1.2920	
2012	169,491,317	14,345,981	8.5%	69,694	210,514,128	17,818,209	8.5%	-	-	-	-	-	-	4.02%	1.2420	
2013	163,498,609	11,415,541	7.0%	67,889	195,223,737	13,630,602	7.0%	-	-	-	-	-	-	4.02%	1.1940	
2014	161,094,334	15,053,062	9.3%	66,808	184,919,874	17,279,381	9.3%	-	-	-	-	-	-	4.02%	1.1479	
2015	168,149,560	19,955,661	11.9%	65,567	185,559,769	22,021,871	11.9%	-	-	-	-	-	-	4.02%	1.1035	
2016	162,660,239	26,045,305	16.0%	64,452	172,565,613	27,631,362	16.0%	-	-	-	-	-	-	4.02%	1.0609	
2017	166,954,928	31,108,166	18.6%	63,481	170,277,341	31,727,221	18.6%	-	-	-	-	-	-	4.02%	1.0199	
2018	160,131,493	35,018,100	21.9%	62,105	157,007,043	34,334,834	21.9%	1.3225	1.0000	0.0217	1.0000	0.978	0.941	4.02%	0.9805	
2019	156,798,048	41,251,801	26.3%	60,718	147,797,742	38,883,921	26.3%	1.3684	1.0000	0.0223	1.0000	0.978	0.946	4.02%	0.9426	
2020	165,354,570	48,319,255	29.2%	59,131	149,840,120	43,785,684	29.2%	1.5012	0.9822	0.0261	0.9973	0.974	0.966	4.02%	0.9062	
2021	171,307,982	54,572,171	31.9%	56,270	149,236,232	47,540,956	31.9%	1.6730	0.9822	0.0484	0.9733	0.952	0.968	4.02%	0.8712	
2022	167,694,243	63,561,294	37.9%	54,477	140,442,837	53,232,170	37.9%	1.7110	0.9786	0.0319	0.9678	0.968	0.966	4.02%	0.8375	
2023	161,662,681	74,622,443	46.2%	52,950	130,159,534	60,080,794	46.2%	1.7110	0.9786	0.0280	0.9678	0.972	0.964	4.02%	0.8051	
2024	155,460,701	87,328,163	56.2%	51,373	120,329,356	67,593,556	56.2%	1.7110	0.9786	0.0298	0.9678	0.970	0.962	4.02%	0.7740	
2025	149,116,427	101,755,649	68.2%	49,745	110,958,666	75,717,151	68.2%	1.7110	0.9786	0.0317	0.9678	0.968	0.959	4.02%	0.7441	
2026	142,682,905	117,942,606	82.7%	48,065	102,068,667	84,370,616	82.7%	1.7110	0.9786	0.0338	0.9678	0.966	0.957	4.02%	0.7154	
2027	136,117,290	135,846,272	99.8%	46,336	93,609,205	93,422,824	99.8%	1.7110	0.9786	0.0360	0.9678	0.964	0.954	4.02%	0.6877	
2028	129,404,305	155,372,876	120.1%	44,559	85,553,692	102,722,418	120.1%	1.7110	0.9786	0.0383	0.9678	0.962	0.951	4.02%	0.6611	
2029	122,586,135	176,365,060	143.9%	42,738	77,914,116	112,095,285	143.9%	1.7110	0.9786	0.0409	0.9678	0.959	0.947	4.02%	0.6356	
2030	115,710,008	198,578,850	171.6%	40,875	70,701,802	121,336,804	171.6%	1.7110	0.9786	0.0436	0.9678	0.956	0.944	4.02%	0.6110	
2031	108,775,257	221,681,117	203.8%	38,977	63,896,113	130,218,601	203.8%	1.7110	0.9786	0.0465	0.9678	0.954	0.940	4.02%	0.5874	
2032	101,806,640	245,312,523	241.0%	37,048	57,491,706	138,531,586	241.0%	1.7110	0.9786	0.0495	0.9678	0.951	0.936	4.02%	0.5647	
2033	94,876,935	269,015,517	283.5%	35,096	51,507,978	146,046,511	283.5%	1.7110	0.9786	0.0527	0.9678	0.947	0.932	4.02%	0.5429	
2034	88,010,676	292,039,319	331.8%	33,128	45,933,969	152,419,294	331.8%	1.7110	0.9786	0.0561	0.9678	0.944	0.928	4.02%	0.5219	
2035	81,217,916	313,631,591	386.2%	31,155	40,750,714	157,363,202	386.2%	1.7110	0.9786	0.0596	0.9678	0.940	0.923	4.02%	0.5017	
2036	74,576,781	333,323,227	447.0%	29,185	35,972,596	160,780,630	447.0%	1.7110	0.9786	0.0632	0.9678	0.937	0.918	4.02%	0.4824	
2037	68,138,107	350,955,442	515.1%	27,229	31,596,791	162,743,966	515.1%	1.7110	0.9786	0.0670	0.9678	0.933	0.914	4.02%	0.4637	
2038	61,925,134	365,564,018	590.3%	25,297	27,606,073	162,967,544	590.3%	1.7110	0.9786	0.0709	0.9678	0.929	0.909	4.02%	0.4458	
2039	55,964,597	376,456,282	672.7%	23,402	23,984,785	161,338,120	672.7%	1.7110	0.9786	0.0749	0.9678	0.925	0.904	4.02%	0.4286	
2040	50,297,010	383,465,996	762.4%	21,553	20,722,845	157,991,625	762.4%	1.7110	0.9786	0.0790	0.9678	0.921	0.899	4.02%	0.4120	
2041	44,956,405	386,597,844	859.9%	19,762	17,806,705	153,126,868	859.9%	1.7110	0.9786	0.0831	0.9678	0.917	0.894	4.02%	0.3961	
2042	39,958,702	385,971,830	965.9%	18,038	15,215,566	146,971,236	965.9%	1.7110	0.9786	0.0872	0.9678	0.913	0.889	4.02%	0.3808	
2043	35,320,515	381,695,367	1080.7%	16,390	12,929,702	139,726,375	1080.7%	1.7110	0.9786	0.0914	0.9678	0.909	0.884	4.02%	0.3661	
2044	31,042,033	373,775,123	1204.1%	14,824	10,924,370	131,539,643	1204.1%	1.7110	0.9786	0.0955	0.9678	0.904	0.879	4.02%	0.3519	
2045	27,132,684	362,578,097	1336.3%	13,347	9,179,601	122,668,371	1336.3%	1.7110	0.9786	0.0996	0.9678	0.900	0.874	4.02%	0.3383	
2046	23,587,249	348,646,617	1478.1%	11,964	7,671,726	113,396,918	1478.1%	1.7110	0.9786	0.1037	0.9678	0.896	0.869	4.02%	0.3252	
2047	20,399,484	332,312,315	1629.0%	10,676	6,378,517	103,907,524	1629.0%	1.7110	0.9786	0.1076	0.9678	0.892	0.865	4.02%	0.3127	
2048	17,551,717	314,086,925	1789.5%	9,486	5,276,002	94,413,736	1789.5%	1.7110	0.9786	0.1115	0.9678	0.889	0.860	4.02%	0.3006	
2049	15,024,908	294,324,651	1958.9%	8,393	4,341,921	85,054,389	1958.9%	1.7110	0.9786	0.1153	0.9678	0.885	0.856	4.02%	0.2890	
2050	12,798,809	273,531,567	2137.2%	7,395	3,555,694	75,991,026	2137.2%	1.7110	0.9786	0.1189	0.9678	0.881	0.852	4.02%	0.2778	
2051	10,852,966	252,370,133	2325.4%	6,489	2,898,598	67,402,744	2325.4%	1.7110	0.9786	0.1225	0.9678	0.878	0.848	4.02%	0.2671	
2052	9,162,248	231,151,186	2522.9%	5,672	2,352,483	59,349,971	2522.9%	1.7110	0.9786	0.1260	0.9678	0.874	0.844	4.02%	0.2568	
2053	7,701,903	210,202,597	2729.2%	4,939	1,901,110	51,885,646	2729.2%	1.7110	0.9786	0.1292	0.9678	0.871	0.841	4.02%	0.2468	
2054	6,448,449	189,889,466	2944.7%	4,286	1,530,204	45,060,374	2944.7%	1.7110	0.9786	0.1322	0.9678	0.868	0.837	4.02%	0.2373	
2055	5,378,936	170,342,294	3166.8%	3,708	1,227,086	38,859,855	3166.8%	1.7110	0.9786	0.1349	0.9678	0.865	0.834	4.02%	0.2281	
2056	4,470,955	151,909,001	3397.7%	3,197	980,536	33,315,547	3397.7%	1.7110	0.9786	0.1378	0.9678	0.862	0.831	4.02%	0.2193	
2057	3,705,206	134,905,933	3641.0%	2,747	781,197	28,443,253	3641.0%	1.7110	0.9786	0.1409	0.9678	0.859	0.829	4.02%	0.2108	
2058	3,062,526	119,160,753	3890.9%	2,355	620,744	24,152,729	3890.9%	1.7110	0.9786	0.1427	0.9678	0.857	0.827	4.02%	0.2027	
2059	2,525,319	104,809,206	4150.3%	2,014	492,078	20,422,889	4150.3%	1.7110	0.9786	0.1446	0.9678	0.855	0.825	4.02%	0.1949	
2060	2,077,759	91,831,045	4419.7%	1,720	389,222	17,202,518	4419.7%	1.7110	0.9786	0.1462	0.9678	0.854	0.823	4.02%	0.1873	
2061	1,705,725	80,171,161	4700.1%	1,465	307,182	14,437,947	4700.1%	1.7110	0.9786	0.1483	0.9678	0.852	0.821	4.02%	0.1801	
2062	1,397,635	69,778,512	4992.6%	1,246	241,972	12,080,745	4992.6%	1.7110	0.9786	0.1495	0.9678	0.850	0.819	4.02%	0.1731	
2063	1,143,207	60,646,742	5305.0%	1,057	190,275	10,094,023	5305.0%	1.7110	0.9786	0.1514	0.9678	0.849	0.818	4.02%	0.1664	
2064	933,439	52,576,689	5632.6%	896	149,358	8,412,688	5632.6%	1.7110	0.9786	0.1522	0.9678	0.848	0.817	4.02%	0.1600	
2065	761,012	45,468,276	5974.7%	759	117,063	6,994,148	5974.7%	1.7110	0.9786	0.1537	0.9678	0.846	0.815	4.02%	0.1538	
2066	619,460	39,321,730	6347.7%	641	91,606	5,814,919	6347.7%	1.7110	0.9786	0.1551	0.9678	0.845	0.814	4.02%	0.1479	
2067</																

**Exhibit II-A**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

1	Accumulated value of initial earned premium	2,141,073,703	x	58%	=	1,241,822,748
2a	Accumulated value of earned premium	2,233,396,598				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	92,322,896		85%	=	78,474,461
3	Present value of future projected initial earned premium	1,308,359,279		58%	=	758,848,382
4a	Present value of future projected premium	2,042,946,719				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	734,587,439		85%	=	624,399,323
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>2,703,544,914</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					163,809,324
6b	Present value of future projected incurred claims without the inclusion of active life reserves					4,103,010,131
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>4,266,819,455</b>
8	Test: 7 is not less than 5					TRUE

**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A						4.02%	2.1565	
1999	-	-	N/A	-	-	-	N/A						4.02%	2.0732	
2000	-	-	N/A	-	-	-	N/A						4.02%	1.9930	
2001	-	-	N/A	-	-	-	N/A						4.02%	1.9160	
2002	-	-	N/A	-	-	-	N/A						4.02%	1.8420	
2003	-	-	N/A	-	-	-	N/A						4.02%	1.7708	
2004	-	-	N/A	-	-	-	N/A						4.02%	1.7024	
2005	22	-	0.0%	1	36	-	0.0%						4.02%	1.6366	
2006	546,742	-	0.0%	496	860,216	-	0.0%						4.02%	1.5733	
2007	1,842,220	-	0.0%	1,092	2,786,451	-	0.0%						4.02%	1.5126	
2008	3,211,973	-	0.0%	1,640	4,670,535	-	0.0%						4.02%	1.4541	
2009	3,843,955	14,540	0.4%	1,642	5,373,506	20,325	0.4%						4.02%	1.3979	
2010	3,693,945	405,813	11.0%	1,539	4,964,262	545,368	11.0%						4.02%	1.3439	
2011	3,550,772	-	0.0%	1,449	4,587,455	-	0.0%						4.02%	1.2920	
2012	3,433,984	6,138	0.2%	1,368	4,265,127	7,623	0.2%						4.02%	1.2420	
2013	3,391,376	299,237	8.8%	1,331	4,049,436	357,300	8.8%						4.02%	1.1940	
2014	3,381,256	759,867	22.5%	1,319	3,881,337	872,250	22.5%						4.02%	1.1479	
2015	3,570,113	1,544,452	43.3%	1,293	3,939,763	1,704,364	43.3%						4.02%	1.1035	
2016	3,489,569	548,276	15.7%	1,275	3,702,070	581,664	15.7%						4.02%	1.0609	
2017	3,500,698	831,971	23.8%	1,253	3,570,362	848,527	23.8%						4.02%	1.0199	
2018	3,372,840	721,037	21.4%	1,226	3,307,030	706,968	21.4%	1.3225	N/A	0.0212	N/A	0.979	0.945	4.02%	0.9805
2019	3,347,816	844,677	25.2%	1,200	3,155,650	796,192	25.2%	1.3684	N/A	0.0219	N/A	0.978	0.959	4.02%	0.9426
2020	3,519,331	989,007	28.1%	1,172	3,189,128	896,213	28.1%	1.4826	N/A	0.0232	N/A	0.977	0.970	4.02%	0.9062
2021	3,419,979	1,160,204	33.9%	1,143	2,979,340	1,010,720	33.9%	1.4878	N/A	0.0245	N/A	0.976	0.968	4.02%	0.8712
2022	3,305,893	1,361,855	41.2%	1,113	2,768,664	1,140,544	41.2%	1.4878	N/A	0.0259	N/A	0.974	0.967	4.02%	0.8375
2023	3,191,698	1,597,140	50.0%	1,083	2,569,733	1,285,906	50.0%	1.4878	N/A	0.0274	N/A	0.973	0.965	4.02%	0.8051
2024	3,074,174	1,867,869	60.8%	1,051	2,379,466	1,445,764	60.8%	1.4878	N/A	0.0291	N/A	0.971	0.963	4.02%	0.7740
2025	2,953,247	2,177,836	73.7%	1,019	2,197,533	1,620,544	73.7%	1.4878	N/A	0.0309	N/A	0.969	0.961	4.02%	0.7441
2026	2,829,260	2,526,831	89.3%	985	2,023,920	1,807,576	89.3%	1.4878	N/A	0.0329	N/A	0.967	0.958	4.02%	0.7154
2027	2,703,223	2,911,988	107.7%	951	1,859,033	2,002,603	107.7%	1.4878	N/A	0.0349	N/A	0.965	0.955	4.02%	0.6877
2028	2,572,702	3,334,534	129.6%	916	1,700,903	2,204,577	129.6%	1.4878	N/A	0.0372	N/A	0.963	0.952	4.02%	0.6611
2029	2,439,811	3,797,974	155.7%	879	1,550,711	2,413,942	155.7%	1.4878	N/A	0.0396	N/A	0.960	0.948	4.02%	0.6356
2030	2,307,541	4,286,706	185.8%	842	1,409,967	2,619,288	185.8%	1.4878	N/A	0.0421	N/A	0.958	0.946	4.02%	0.6110
2031	2,174,339	4,794,437	220.5%	805	1,277,237	2,816,320	220.5%	1.4878	N/A	0.0448	N/A	0.955	0.942	4.02%	0.5874
2032	2,040,694	5,320,542	260.7%	766	1,152,410	3,004,588	260.7%	1.4878	N/A	0.0477	N/A	0.952	0.939	4.02%	0.5647
2033	1,907,199	5,847,799	306.6%	727	1,035,404	3,174,726	306.6%	1.4878	N/A	0.0507	N/A	0.949	0.935	4.02%	0.5429
2034	1,774,484	6,368,540	358.9%	688	926,128	3,323,828	358.9%	1.4878	N/A	0.0539	N/A	0.946	0.930	4.02%	0.5219
2035	1,643,314	6,861,197	417.5%	649	824,525	3,442,574	417.5%	1.4878	N/A	0.0572	N/A	0.943	0.926	4.02%	0.5017
2036	1,514,502	7,317,080	483.1%	609	730,530	3,529,441	483.1%	1.4878	N/A	0.0607	N/A	0.939	0.922	4.02%	0.4824
2037	1,388,937	7,731,369	556.6%	570	644,074	3,585,166	556.6%	1.4878	N/A	0.0643	N/A	0.936	0.917	4.02%	0.4637
2038	1,267,322	8,070,665	636.8%	531	564,969	3,597,882	636.8%	1.4878	N/A	0.0680	N/A	0.932	0.912	4.02%	0.4458
2039	1,150,509	8,329,912	724.0%	493	493,074	3,569,956	724.0%	1.4878	N/A	0.0717	N/A	0.928	0.908	4.02%	0.4286
2040	1,039,152	8,519,109	819.8%	456	428,140	3,509,954	819.8%	1.4878	N/A	0.0757	N/A	0.924	0.903	4.02%	0.4120
2041	933,692	8,632,866	924.6%	420	369,824	3,419,377	924.6%	1.4878	N/A	0.0795	N/A	0.921	0.899	4.02%	0.3961
2042	834,367	8,652,394	1037.0%	385	317,712	3,294,678	1037.0%	1.4878	N/A	0.0835	N/A	0.917	0.894	4.02%	0.3808
2043	741,780	8,601,939	1159.6%	351	271,542	3,148,893	1159.6%	1.4878	N/A	0.0873	N/A	0.913	0.889	4.02%	0.3661
2044	656,079	8,452,956	1288.4%	319	230,889	2,974,780	1288.4%	1.4878	N/A	0.0913	N/A	0.909	0.884	4.02%	0.3519
2045	577,475	8,241,980	1427.2%	289	195,373	2,788,448	1427.2%	1.4878	N/A	0.0951	N/A	0.905	0.880	4.02%	0.3383
2046	505,869	7,968,254	1575.2%	260	164,533	2,591,666	1575.2%	1.4878	N/A	0.0988	N/A	0.901	0.876	4.02%	0.3252
2047	441,023	7,632,049	1730.5%	233	137,899	2,386,392	1730.5%	1.4878	N/A	0.1026	N/A	0.897	0.872	4.02%	0.3127
2048	382,803	7,266,105	1898.1%	209	115,070	2,184,173	1898.1%	1.4878	N/A	0.1060	N/A	0.894	0.868	4.02%	0.3006
2049	330,747	6,857,329	2073.3%	186	95,580	1,981,641	2073.3%	1.4878	N/A	0.1101	N/A	0.890	0.864	4.02%	0.2890
2050	284,655	6,400,926	2248.7%	165	79,081	1,778,270	2248.7%	1.4878	N/A	0.1131	N/A	0.887	0.861	4.02%	0.2778
2051	244,068	5,928,389	2429.0%	145	65,185	1,583,348	2429.0%	1.4878	N/A	0.1166	N/A	0.883	0.857	4.02%	0.2671
2052	208,508	5,458,578	2617.9%	128	53,536	1,401,535	2617.9%	1.4878	N/A	0.1199	N/A	0.880	0.854	4.02%	0.2568
2053	177,534	4,989,207	2810.3%	112	43,822	1,231,518	2810.3%	1.4878	N/A	0.1230	N/A	0.877	0.851	4.02%	0.2468
2054	150,692	4,527,876	3004.7%	98	35,759	1,074,456	3004.7%	1.4878	N/A	0.1259	N/A	0.874	0.849	4.02%	0.2373
2055	127,572	4,080,470	3198.6%	86	29,103	930,870	3198.6%	1.4878	N/A	0.1287	N/A	0.871	0.847	4.02%	0.2281
2056	107,756	3,654,804	3391.7%	74	23,632	801,544	3391.7%	1.4878	N/A	0.1312	N/A	0.869	0.845	4.02%	0.2193
2057	90,816	3,259,060	3588.6%	64	19,147	687,133	3588.6%	1.4878	N/A	0.1345	N/A	0.866	0.843	4.02%	0.2108
2058	76,369	2,890,159	3784.5%	56	15,479	585,807	3784.5%	1.4878	N/A	0.1353	N/A	0.865	0.841	4.02%	0.2027
2059	64,100	2,555,427	3986.6%	48	12,490	497,945	3986.6%	1.4878	N/A	0.1379	N/A	0.862	0.839	4.02%	0.1949
2060	53,728	2,244,424	4177.4%	41	10,065	420,443	4177.4%	1.4878	N/A	0.1398	N/A	0.860	0.838	4.02%	0.1873
2061	44,983	1,960,495	4358.3%	35	8,101	353,064	4358.3%	1.4878	N/A	0.1416	N/A	0.858	0.837	4.02%	0.1801
2062	37,638	1,709,998	4543.3%	30	6,516	296,052	4543.3%	1.4878	N/A	0.1418	N/A	0.858	0.837	4.02%	0.1731
2063	31,474	1,489,906	4733.7%	26	5,239	247,980	4733.7%	1.4878	N/A	0.1452	N/A	0.855	0.836	4.02%	0.1664
2064	26,296	1,289,289	4903.0%	22	4,208	206,296	4903.0%	1.4878	N/A	0.1445	N/A	0.856	0.835	4.02%	0.1600
2065	21,968	1,109,916	5052.4%	19	3,379	170,733	5052.4%	1.4878	N/A	0.1477	N/A	0.852	0.835	4.02%	0.1538
2066	18,356	957,338	5215.4%	16	2,714	141,572	5215.4%	1.4878	N/A	0.1458	N/A	0.854	0.836	4.02%	0.1479
2067	15,348	827,008	5388.5%	14	2,182	117,572	5388.5%	1.4878	N/A	0.1497	N/A	0.850	0.836	4.02%	0.1422
2068	12,849	712,851	5548.0%	12	1,756	97,427	5548.0%	1.4878	N/A	0.1513	N/A	0.849	0.837	4.02%	0.1367
2069	10,763	617,081	5733.3%	10	1,414	81,079	5733.3%	1.4878	N/A	0.1542	N/A	0.846	0.838	4.02%	0.1314
2070	9,017	533,706	5919.1%	8	1,139	67,414	5919.1%	1.4878	N/A	0.1489	N/A	0.851	0.838	4.02%	0.1263
2071	7,555	463,502	6135.0%	7	917	56,284	6135.0%	1.4878	N/A	0.1548	N/A	0.845	0.838	4.02%	0.1214
2072	6,332	407,036	6428.4%	6	739	47,517	6428.4%	1.4878	N/A	0.1592	N/A	0.841	0.838	4.02%	0.1167
2073	5,300	357,306	6741.3%	5	595	40,100	6741.3%	1.4878	N/A	0.1575	N/A	0.843	0.837	4.02%	0.1122
2074	4,430	320,018	7223.5%	4	478	34,527	7223.5%	1.4878	N/A	0.1571	N/A	0.843	0.836	4.02%	0.1079
2075	3,692	281,314	7619.1%	4	383	29,179	7619.1%	1.4878	N/A	0.1627	N/A	0.837	0.833	4.02%	

**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15.00% Future Increase**  
**Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A						4.02%	2.1565	
1999	-	-	N/A	-	-	-	N/A						4.02%	2.0732	
2000	-	-	N/A	-	-	-	N/A						4.02%	1.9930	
2001	-	-	N/A	-	-	-	N/A						4.02%	1.9160	
2002	-	-	N/A	-	-	-	N/A						4.02%	1.8420	
2003	-	-	N/A	-	-	-	N/A						4.02%	1.7708	
2004	-	-	N/A	-	-	-	N/A						4.02%	1.7024	
2005	22	-	0.0%	1	36	-	0.0%						4.02%	1.6366	
2006	546,742	-	0.0%	496	860,216	-	0.0%						4.02%	1.5733	
2007	1,842,220	-	0.0%	1,092	2,786,451	-	0.0%						4.02%	1.5126	
2008	3,211,973	-	0.0%	1,640	4,670,535	-	0.0%						4.02%	1.4541	
2009	3,843,955	14,540	0.4%	1,642	5,373,506	20,325	0.4%						4.02%	1.3979	
2010	3,693,945	405,813	11.0%	1,539	4,964,262	545,368	11.0%						4.02%	1.3439	
2011	3,550,772	-	0.0%	1,449	4,587,455	-	0.0%						4.02%	1.2920	
2012	3,433,984	6,138	0.2%	1,368	4,265,127	7,623	0.2%						4.02%	1.2420	
2013	3,391,376	299,237	8.8%	1,331	4,049,436	357,300	8.8%						4.02%	1.1940	
2014	3,381,256	759,867	22.5%	1,319	3,881,337	872,250	22.5%						4.02%	1.1479	
2015	3,570,113	1,544,452	43.3%	1,293	3,939,763	1,704,364	43.3%						4.02%	1.1035	
2016	3,489,569	548,276	15.7%	1,275	3,702,070	581,664	15.7%						4.02%	1.0609	
2017	3,500,698	831,971	23.8%	1,253	3,570,362	848,527	23.8%						4.02%	1.0199	
2018	3,372,840	721,037	21.4%	1,226	3,307,030	706,968	21.4%	1.3225	1.0000	0.0212	1.0000	0.979	0.945	4.02%	0.9805
2019	3,347,816	844,677	25.2%	1,200	3,155,650	796,192	25.2%	1.3684	1.0000	0.0219	1.0000	0.978	0.959	4.02%	0.9426
2020	3,547,423	984,594	27.8%	1,169	3,214,585	892,214	27.8%	1.5012	0.9982	0.0258	0.9973	0.974	0.970	4.02%	0.9062
2021	3,676,461	1,109,148	30.2%	1,113	3,202,777	966,243	30.2%	1.6730	0.9822	0.0480	0.9733	0.952	0.968	4.02%	0.8712
2022	3,600,621	1,289,798	35.8%	1,078	3,015,497	1,080,197	35.8%	1.7110	0.9786	0.0314	0.9678	0.969	0.967	4.02%	0.8375
2023	3,476,246	1,512,634	43.5%	1,048	2,798,831	1,217,867	43.5%	1.7110	0.9786	0.0274	0.9678	0.973	0.965	4.02%	0.8051
2024	3,348,244	1,769,038	52.8%	1,017	2,591,601	1,369,267	52.8%	1.7110	0.9786	0.0291	0.9678	0.971	0.963	4.02%	0.7740
2025	3,216,536	2,062,605	64.1%	986	2,393,449	1,534,800	64.1%	1.7110	0.9786	0.0309	0.9678	0.969	0.961	4.02%	0.7441
2026	3,081,495	2,393,134	77.7%	954	2,204,357	1,711,936	77.7%	1.7110	0.9786	0.0329	0.9678	0.967	0.958	4.02%	0.7154
2027	2,944,222	2,757,912	93.7%	920	2,024,771	1,896,643	93.7%	1.7110	0.9786	0.0349	0.9678	0.965	0.955	4.02%	0.6877
2028	2,802,064	3,158,101	112.7%	886	1,852,542	2,087,931	112.7%	1.7110	0.9786	0.0372	0.9678	0.963	0.952	4.02%	0.6611
2029	2,657,326	3,597,020	135.4%	851	1,688,961	2,286,218	135.4%	1.7110	0.9786	0.0396	0.9678	0.960	0.948	4.02%	0.6356
2030	2,513,264	4,059,892	161.5%	815	1,535,669	2,480,699	161.5%	1.7110	0.9786	0.0421	0.9678	0.958	0.946	4.02%	0.6110
2031	2,368,186	4,540,759	191.7%	779	1,391,106	2,667,306	191.7%	1.7110	0.9786	0.0448	0.9678	0.955	0.942	4.02%	0.5874
2032	2,222,626	5,039,027	226.7%	741	1,255,150	2,845,613	226.7%	1.7110	0.9786	0.0477	0.9678	0.952	0.939	4.02%	0.5647
2033	2,077,230	5,538,387	266.6%	704	1,127,713	3,006,749	266.6%	1.7110	0.9786	0.0507	0.9678	0.949	0.935	4.02%	0.5429
2034	1,932,684	6,031,575	312.1%	666	1,008,694	3,147,961	312.1%	1.7110	0.9786	0.0539	0.9678	0.946	0.930	4.02%	0.5219
2035	1,789,820	6,498,165	363.1%	628	898,034	3,260,424	363.1%	1.7110	0.9786	0.0572	0.9678	0.943	0.926	4.02%	0.5017
2036	1,649,524	6,929,927	420.1%	590	795,659	3,342,695	420.1%	1.7110	0.9786	0.0607	0.9678	0.939	0.922	4.02%	0.4824
2037	1,512,765	7,322,295	484.0%	552	701,494	3,395,472	484.0%	1.7110	0.9786	0.0643	0.9678	0.936	0.917	4.02%	0.4637
2038	1,380,307	7,643,638	553.8%	514	615,337	3,407,515	553.8%	1.7110	0.9786	0.0680	0.9678	0.932	0.912	4.02%	0.4458
2039	1,253,079	7,889,168	629.6%	477	537,033	3,381,066	629.6%	1.7110	0.9786	0.0717	0.9678	0.928	0.908	4.02%	0.4286
2040	1,131,794	8,068,355	712.9%	441	466,310	3,324,239	712.9%	1.7110	0.9786	0.0757	0.9678	0.924	0.903	4.02%	0.4120
2041	1,016,933	8,176,093	804.0%	406	402,795	3,238,455	804.0%	1.7110	0.9786	0.0795	0.9678	0.921	0.899	4.02%	0.3961
2042	908,752	8,194,588	901.7%	372	346,037	3,120,354	901.7%	1.7110	0.9786	0.0835	0.9678	0.917	0.894	4.02%	0.3808
2043	807,911	8,146,802	1008.4%	340	295,750	2,982,282	1008.4%	1.7110	0.9786	0.0873	0.9678	0.913	0.889	4.02%	0.3661
2044	714,570	8,005,702	1120.4%	309	251,473	2,817,382	1120.4%	1.7110	0.9786	0.0913	0.9678	0.909	0.884	4.02%	0.3519
2045	628,958	7,805,889	1241.1%	279	212,791	2,640,909	1241.1%	1.7110	0.9786	0.0951	0.9678	0.905	0.880	4.02%	0.3383
2046	550,969	7,546,647	1369.7%	252	179,202	2,454,538	1369.7%	1.7110	0.9786	0.0988	0.9678	0.901	0.876	4.02%	0.3252
2047	480,342	7,228,230	1504.8%	226	150,193	2,260,125	1504.8%	1.7110	0.9786	0.1026	0.9678	0.897	0.872	4.02%	0.3127
2048	416,931	6,881,648	1650.5%	202	125,328	2,068,606	1650.5%	1.7110	0.9786	0.1060	0.9678	0.894	0.868	4.02%	0.3006
2049	360,234	6,494,501	1802.9%	180	104,101	1,876,791	1802.9%	1.7110	0.9786	0.1101	0.9678	0.890	0.864	4.02%	0.2890
2050	310,032	6,062,247	1955.4%	159	86,131	1,684,180	1955.4%	1.7110	0.9786	0.1131	0.9678	0.887	0.861	4.02%	0.2778
2051	265,827	5,614,712	2112.2%	141	70,997	1,499,571	2112.2%	1.7110	0.9786	0.1166	0.9678	0.883	0.857	4.02%	0.2671
2052	227,097	5,169,760	2276.5%	124	58,309	1,327,378	2276.5%	1.7110	0.9786	0.1199	0.9678	0.880	0.854	4.02%	0.2568
2053	193,362	4,725,224	2443.7%	109	47,729	1,166,357	2443.7%	1.7110	0.9786	0.1230	0.9678	0.877	0.851	4.02%	0.2468
2054	164,126	4,288,302	2612.8%	95	38,947	1,017,605	2612.8%	1.7110	0.9786	0.1259	0.9678	0.874	0.849	4.02%	0.2373
2055	138,945	3,864,569	2781.4%	83	31,697	881,617	2781.4%	1.7110	0.9786	0.1287	0.9678	0.871	0.847	4.02%	0.2281
2056	117,363	3,461,424	2949.3%	72	25,739	759,134	2949.3%	1.7110	0.9786	0.1312	0.9678	0.869	0.845	4.02%	0.2193
2057	98,912	3,086,620	3120.6%	62	20,854	650,776	3120.6%	1.7110	0.9786	0.1345	0.9678	0.866	0.843	4.02%	0.2108
2058	83,177	2,737,238	3290.8%	54	16,859	554,812	3290.8%	1.7110	0.9786	0.1353	0.9678	0.865	0.841	4.02%	0.2027
2059	69,815	2,420,217	3466.6%	46	13,604	471,598	3466.6%	1.7110	0.9786	0.1379	0.9678	0.862	0.839	4.02%	0.1949
2060	58,518	2,125,669	3632.5%	40	10,962	398,197	3632.5%	1.7110	0.9786	0.1398	0.9678	0.860	0.838	4.02%	0.1873
2061	48,993	1,856,763	3789.8%	34	8,823	334,383	3789.8%	1.7110	0.9786	0.1416	0.9678	0.858	0.837	4.02%	0.1801
2062	40,993	1,619,520	3950.7%	29	7,097	280,387	3950.7%	1.7110	0.9786	0.1418	0.9678	0.858	0.837	4.02%	0.1731
2063	34,280	1,411,074	4116.3%	25	5,706	234,859	4116.3%	1.7110	0.9786	0.1452	0.9678	0.855	0.836	4.02%	0.1664
2064	28,640	1,221,071	4263.5%	21	4,583	195,381	4263.5%	1.7110	0.9786	0.1445	0.9678	0.856	0.835	4.02%	0.1600
2065	23,927	1,051,189	4393.4%	18	3,681	161,699	4393.4%	1.7110	0.9786	0.1477	0.9678	0.852	0.835	4.02%	0.1538
2066	19,992	906,684	4535.1%	16	2,957	134,081	4535.1%	1.7110	0.9786	0.1458	0.9678	0.854	0.836	4.02%	0.1479
2067	16,716	783,250	4685.6%	13	2,376	111,352	4685.6%	1.7110	0.9786	0.1497	0.9678	0.850	0.836	4.02%	0.1422
2068	13,994	675,134	4824.3%	11	1,913	92,272	4824.3%	1.7110	0.9786	0.1513	0.9678	0.849	0.837	4.02%	0.1367
2069	11,723	584,431	4985.5%	10	1,540	76,789	4985.5%	1.7110	0.9786	0.1542	0.9678	0.846	0.838	4.02%	0.1314
2070	9,821	505,467	5147.0%	8	1,240	63,847	5147.0%	1.7110	0.9786	0.1489	0.9678	0.851	0.838	4.02%	0.1263
2071	8,229	438,978	5334.8%	7	999	53,306	5334.8%	1.7110	0.9786	0.1548	0.9678	0.845	0.838	4.02%	0.1214
2072	6,896	385,499	5589.9%	6	805	45,003</									

**Exhibit II-B**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

1	Accumulated value of initial earned premium	44,696,296	x	58%	=	25,923,852
2a	Accumulated value of earned premium	46,650,556				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	1,954,260		85%	=	1,661,121
3	Present value of future projected initial earned premium	28,359,910		58%	=	16,448,748
4a	Present value of future projected premium	44,316,536				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	15,956,627		85%	=	13,563,133
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>57,596,853</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					4,937,422
6b	Present value of future projected incurred claims without the inclusion of active life reserves					86,697,615
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>91,635,037</b>
8	Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P**  
**Assumptions Summary**

	Original Pricing Assumptions	Current Best Estimate Assumptions																																										
<b>Interest Rate:</b>	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.02%																																										
<b>Mortality:</b>	105% of Annuity 2000 Basic table With Mortality Improvement using Projection Scale H  Mortality Selection Factors of: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>67%</td></tr> <tr><td>2</td><td>78%</td></tr> <tr><td>3</td><td>85%</td></tr> <tr><td>4</td><td>88%</td></tr> <tr><td>5</td><td>91%</td></tr> <tr><td>6</td><td>95%</td></tr> <tr><td>7</td><td>98%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	67%	2	78%	3	85%	4	88%	5	91%	6	95%	7	98%	8+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%
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<b>Incidence:</b>	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <sup>3</sup> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th>Facility Care</th> <th>Home Care</th> <th>Facility Care</th> <th>Home Care</th> </tr> </thead> <tbody> <tr><td>81</td><td>1.19%</td><td>1.06%</td><td>1.65%</td><td>1.11%</td></tr> <tr><td>82</td><td>1.40%</td><td>1.23%</td><td>1.99%</td><td>1.29%</td></tr> <tr><td>83</td><td>1.64%</td><td>1.41%</td><td>2.36%</td><td>1.48%</td></tr> <tr><td>84</td><td>1.90%</td><td>1.60%</td><td>2.78%</td><td>1.67%</td></tr> <tr><td>85</td><td>2.18%</td><td>1.81%</td><td>3.24%</td><td>1.87%</td></tr> </tbody> </table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.19%	1.06%	1.65%	1.11%	82	1.40%	1.23%	1.99%	1.29%	83	1.64%	1.41%	2.36%	1.48%	84	1.90%	1.60%	2.78%	1.67%	85	2.18%	1.81%	3.24%	1.87%								
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82	1.40%	1.23%	1.99%	1.29%																																								
83	1.64%	1.41%	2.36%	1.48%																																								
84	1.90%	1.60%	2.78%	1.67%																																								
85	2.18%	1.81%	3.24%	1.87%																																								
<b>Continuance:</b>	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	<u>Change</u> In 2018, 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 Male Facility and Male Home Care.																																										
<b>Utilization:</b>	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																						
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: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	105,242,679	777,532	0.7%	105,242,679	3,769,937	3.6%	0.21
2	200,183,807	3,594,339	1.8%	200,182,929	10,896,075	5.4%	0.33
3	188,924,186	4,743,891	2.5%	187,820,473	13,445,335	7.2%	0.35
4	179,993,060	6,246,343	3.5%	176,507,732	18,952,721	10.7%	0.32
5	173,147,427	9,032,285	5.2%	165,394,252	21,753,260	13.2%	0.40
6	167,861,088	13,314,267	7.9%	154,571,134	24,360,818	15.8%	0.50
7	165,260,493	16,494,116	10.0%	144,012,955	27,136,029	18.8%	0.53
8	165,149,803	12,948,110	7.8%	133,738,679	29,661,806	22.2%	0.35
9	167,741,267	18,809,672	11.2%	124,363,668	38,419,753	30.9%	0.36
10	171,215,557	30,709,467	17.9%	115,554,490	41,295,478	35.7%	0.50
11	171,854,089	30,623,784	17.8%	107,418,608	44,922,787	41.8%	0.43
12	166,122,543	36,840,398	22.2%	99,590,896	47,324,780	47.5%	0.47
13	166,232,783	42,115,389	25.3%	92,054,710	49,556,568	53.8%	0.47
14	161,432,334	50,119,070	31.0%	84,939,480	60,425,163	71.1%	0.44
15	156,175,974	59,066,715	37.8%	78,060,736	62,844,304	80.5%	0.47
16	150,806,767	69,541,288	46.1%	71,764,707	65,313,925	91.0%	0.51
17	145,248,496	81,709,058	56.3%	65,782,705	67,321,293	102.3%	0.55
18	139,559,252	95,675,011	68.6%	60,095,253	68,968,551	114.8%	0.60
19	133,795,791	111,499,508	83.3%	54,652,927	78,716,891	144.0%	0.58
20	127,904,535	129,222,558	101.0%	49,513,432	80,003,737	161.6%	0.63
21	121,871,855	148,793,346	122.1%	44,739,992	83,698,927	187.1%	0.65
22	115,737,622	170,095,498	147.0%	40,311,792	84,324,234	209.2%	0.70
23	109,530,782	192,921,890	176.1%	36,192,050	84,579,443	233.7%	0.75
24	103,239,021	216,941,279	210.1%	32,365,445	89,801,558	277.5%	0.76
25	96,897,446	241,780,672	249.5%	28,851,404	89,324,057	309.6%	0.81
26	90,553,576	267,171,590	295.0%	25,640,197	93,419,833	364.3%	0.81
27	84,244,840	292,349,798	347.0%	22,712,574	92,076,398	405.4%	0.86
28	77,993,452	316,598,703	405.9%	20,056,505	90,197,610	449.7%	0.90
29	71,836,681	339,282,821	472.3%	17,647,772	87,747,109	497.2%	0.95
30	65,840,846	359,764,421	546.4%	15,497,735	84,989,433	548.4%	1.00
31	60,025,113	377,638,612	629.1%	13,565,129	90,182,647	664.8%	0.95
32	54,432,735	392,315,433	720.7%	11,812,779	86,995,782	736.5%	0.98
33	49,077,847	402,856,668	820.9%	10,246,606	83,468,784	814.6%	1.01
34	44,002,585	409,251,697	930.1%	8,846,959	78,494,442	887.2%	1.05
35	39,230,155	411,531,563	1049.0%	7,615,565	74,182,965	974.1%	1.08
36	34,781,384	409,759,854	1178.1%	6,522,839	71,706,854	1099.3%	1.07
37	30,661,572	403,999,668	1317.6%	5,560,053	66,656,435	1198.8%	1.10
38	26,876,145	394,344,795	1467.3%	4,711,407	61,263,979	1300.3%	1.13
39	23,426,331	381,244,383	1627.4%	3,968,724	55,654,099	1402.3%	1.16
40	20,305,707	365,422,515	1799.6%	3,329,435	50,111,834	1505.1%	1.20
41	17,509,236	347,242,865	1983.2%	2,778,708	45,562,599	1639.7%	1.21
42	15,018,987	327,048,549	2177.6%	2,312,849	40,677,324	1758.8%	1.24
43	12,817,236	305,405,675	2382.8%	1,921,981	36,085,514	1877.5%	1.27
44	10,884,866	282,856,335	2598.6%	1,590,935	31,847,910	2001.8%	1.30
45	9,201,033	260,033,851	2826.1%	1,307,282	27,968,908	2139.5%	1.32
46	7,743,233	237,325,083	3064.9%	1,067,567	24,773,765	2320.6%	1.32
47	6,489,189	215,036,198	3313.8%	872,617	21,576,023	2472.6%	1.34
48	5,416,812	193,441,420	3571.1%	713,514	18,739,095	2626.3%	1.36
49	4,505,106	172,973,628	3839.5%	582,836	16,299,545	2796.6%	1.37
50	3,734,257	153,765,599	4117.7%	475,004	14,129,906	2974.7%	1.38
51	3,086,098	135,970,764	4405.9%	385,756	12,241,881	3173.5%	1.39
52	2,543,944	119,682,400	4704.6%	312,717	10,593,921	3387.7%	1.39
53	2,092,119	104,843,809	5011.4%	253,213	9,122,078	3602.5%	1.39
54	1,716,873	91,520,788	5330.7%	204,367	7,818,999	3826.0%	1.39
55	1,406,118	79,652,206	5664.7%	163,507	6,649,997	4067.1%	1.39
56	1,149,618	69,171,812	6016.9%	129,386	5,711,973	4414.7%	1.36
57	938,378	59,929,420	6386.5%	101,790	4,850,751	4765.4%	1.34
58	764,789	51,796,934	6772.7%	79,579	4,097,551	5149.0%	1.32
59	622,309	44,738,883	7189.2%	61,773	3,436,385	5562.9%	1.29
60	505,578	38,628,210	7640.4%	47,554	2,861,205	6016.7%	1.27
Lifetime	4,632,563,405	10,608,212,438	229.0%	2,646,820,340	2,799,010,964	105.7%	2.17
Lifetime*	2,670,031,623	2,869,223,323	107.5%	1,796,424,020	1,077,205,144	60.0%	1.79

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland 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 4.02%, 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 3**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM**

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F	Accumulative Loss Ratio as of 12/31/2017		
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.02% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	2005	2,359,204	0	0.0%	2,359,204	84,510	3.6%	0.00	0.0%	3.6%	0.00
	2006	31,432,207	939,324	3.0%	20,961,531	887,257	4.2%	0.71	2.8%	4.2%	0.67
	2007	84,063,648	1,065,734	1.3%	68,825,280	3,393,960	4.9%	0.26	1.7%	4.7%	0.36
	2008	143,533,823	3,306,789	2.3%	122,392,675	7,011,316	5.7%	0.40	2.0%	5.3%	0.38
	2009	181,540,498	5,010,427	2.8%	168,022,548	11,721,834	7.0%	0.40	2.3%	6.0%	0.39
	2010	182,330,816	6,345,007	3.5%	175,474,870	15,529,211	8.8%	0.39	2.6%	6.9%	0.38
	2011	175,197,106	7,950,151	4.5%	167,210,354	18,933,732	11.3%	0.40	3.0%	7.8%	0.39
	2012	169,491,317	14,345,981	8.5%	157,003,132	21,779,554	13.9%	0.61	3.9%	8.8%	0.44
	2013	163,498,609	11,415,541	7.0%	147,022,362	24,629,767	16.8%	0.42	4.3%	9.8%	0.44
	2014	161,094,334	15,053,062	9.3%	137,398,322	28,526,233	20.8%	0.45	4.8%	10.9%	0.44
	2015	168,149,560	19,955,661	11.9%	128,240,435	32,764,161	25.5%	0.46	5.5%	12.2%	0.45
	2016	162,660,239	26,045,305	16.0%	119,664,168	37,398,733	31.3%	0.51	6.4%	13.5%	0.47
	2017	166,954,928	31,108,166	18.6%	111,581,312	40,898,592	36.7%	0.51	7.3%	14.9%	0.49
Projected Experience	2018	160,131,493	35,018,100	21.9%	103,901,855	44,163,890	42.5%	0.51	8.3%	16.3%	0.51
	2019	156,798,048	41,251,801	26.3%	96,538,564	48,582,175	50.3%	0.52	9.3%	17.8%	0.53
	2020	164,045,105	48,535,816	29.6%	89,460,988	53,276,662	59.6%	0.50	10.5%	19.3%	0.54
	2021	159,356,955	57,084,220	35.8%	82,725,125	58,276,536	70.4%	0.51	11.7%	20.9%	0.56
	2022	153,967,651	67,112,266	43.6%	76,323,945	61,580,172	80.7%	0.54	13.1%	22.6%	0.58
	2023	148,429,802	78,791,366	53.1%	70,269,627	64,332,960	91.6%	0.58	14.7%	24.2%	0.60
	2024	142,735,484	92,206,915	64.6%	64,500,542	68,206,210	105.7%	0.61	16.4%	25.9%	0.63
	2025	136,910,520	107,440,420	78.5%	58,991,295	72,333,371	122.6%	0.64	18.3%	27.6%	0.66
	2026	131,003,613	124,531,693	95.1%	53,754,683	77,006,557	143.3%	0.66	20.4%	29.4%	0.70
	2027	124,975,425	143,435,581	114.8%	48,819,066	79,926,901	163.7%	0.70	22.8%	31.2%	0.73
	2028	118,811,931	164,053,075	138.1%	44,199,045	82,125,000	185.8%	0.74	25.3%	32.9%	0.77
	2029	112,551,861	186,218,028	165.5%	39,886,017	84,315,983	211.4%	0.78	28.1%	34.7%	0.81
	2030	106,238,580	209,672,833	197.4%	35,869,872	86,381,588	240.8%	0.82	31.1%	36.4%	0.85
	2031	99,871,471	234,065,752	234.4%	32,147,010	89,138,985	277.3%	0.85	34.3%	38.1%	0.90
	2032	93,473,270	259,017,370	277.1%	28,716,880	90,650,819	315.7%	0.88	37.7%	39.8%	0.95
	2033	87,110,795	284,044,577	326.1%	25,571,716	91,371,824	357.3%	0.91	41.2%	41.5%	0.99
	2034	80,806,572	308,354,647	381.6%	22,698,397	90,513,431	398.8%	0.96	44.9%	43.1%	1.04
	2035	74,569,833	331,153,212	444.1%	20,087,085	89,105,328	443.6%	1.00	48.7%	44.6%	1.09
	2036	68,472,307	351,944,958	514.0%	17,721,832	88,763,581	500.9%	1.03	52.6%	46.0%	1.14
	2037	62,560,671	370,562,230	592.3%	15,584,434	88,488,967	567.8%	1.04	56.5%	47.4%	1.19
	2038	56,856,260	385,986,942	678.9%	13,653,401	88,150,377	645.6%	1.05	60.5%	48.7%	1.24
	2039	51,383,622	397,487,723	773.6%	11,910,380	85,595,602	718.7%	1.08	64.4%	50.0%	1.29
	2040	46,179,954	404,889,048	876.8%	10,347,339	81,922,821	791.7%	1.11	68.2%	51.2%	1.33
	2041	41,276,504	408,195,862	988.9%	8,952,038	78,105,708	872.5%	1.13	71.9%	52.2%	1.38
	2042	36,687,887	407,534,875	1110.8%	7,712,336	74,190,050	962.0%	1.15	75.5%	53.2%	1.42
	2043	32,429,359	403,019,499	1242.8%	6,612,205	70,046,575	1059.4%	1.17	78.8%	54.1%	1.46
	2044	28,501,091	394,656,776	1384.7%	5,639,314	65,096,768	1154.3%	1.20	82.0%	54.9%	1.49
	2045	24,911,741	382,834,207	1536.8%	4,783,956	59,731,457	1248.6%	1.23	85.0%	55.6%	1.53
	2046	21,656,518	368,124,418	1699.8%	4,037,537	54,423,893	1347.9%	1.26	87.8%	56.3%	1.56
	2047	18,729,687	350,877,570	1873.4%	3,392,889	49,290,804	1452.8%	1.29	90.3%	56.8%	1.59
	2048	16,115,024	331,633,984	2057.9%	2,840,739	44,441,111	1564.4%	1.32	92.6%	57.3%	1.62
	2049	13,795,046	310,767,653	2252.7%	2,370,934	39,751,044	1676.6%	1.34	94.7%	57.7%	1.64
	2050	11,751,164	288,812,924	2457.7%	1,971,656	35,328,522	1791.8%	1.37	96.6%	58.0%	1.66
	2051	9,964,598	266,469,267	2674.2%	1,631,964	31,298,841	1917.9%	1.39	98.2%	58.3%	1.68
	2052	8,412,273	244,064,883	2901.3%	1,344,541	27,627,709	2054.8%	1.41	99.7%	58.6%	1.70
	2053	7,071,464	221,945,962	3138.6%	1,104,301	24,317,406	2202.1%	1.43	101.0%	58.8%	1.72
	2054	5,920,612	200,498,000	3386.4%	906,143	21,291,265	2349.7%	1.44	102.1%	59.0%	1.73
	2055	4,938,644	179,858,788	3641.9%	743,054	18,579,203	2500.4%	1.46	103.1%	59.1%	1.74
	2056	4,104,985	160,395,684	3907.3%	608,367	16,192,306	2661.6%	1.47	103.9%	59.3%	1.75
	2057	3,401,917	142,442,708	4187.1%	496,986	14,090,008	2835.1%	1.48	104.6%	59.4%	1.76
	2058	2,811,843	125,817,893	4474.6%	405,027	12,235,254	3020.9%	1.48	105.2%	59.4%	1.77
	2059	2,318,609	110,664,570	4772.9%	329,304	10,592,559	3216.7%	1.48	105.7%	59.5%	1.78
	2060	1,907,684	96,961,359	5082.7%	266,812	9,131,399	3422.4%	1.49	106.1%	59.6%	1.78
	2061	1,566,103	84,650,074	5405.1%	214,952	7,849,305	3651.7%	1.48	106.5%	59.6%	1.79
	2062	1,283,232	73,676,820	5741.5%	171,854	6,725,883	3913.7%	1.47	106.8%	59.7%	1.79
	2063	1,049,630	64,034,887	6100.7%	136,284	5,751,556	4220.3%	1.45	107.0%	59.7%	1.79
	2064	857,033	55,513,985	6477.5%	107,316	4,890,395	4557.0%	1.42	107.3%	59.7%	1.80
	2065	698,720	48,008,447	6870.9%	83,921	4,125,324	4915.7%	1.40	107.4%	59.8%	1.80
	2066	568,754	41,518,512	7299.9%	65,119	3,435,519	5275.8%	1.38	107.6%	59.8%	1.80
	2067	462,168	35,856,686	7758.4%	50,094	2,828,310	5646.0%	1.37	107.7%	59.8%	1.80
	2068	374,946	30,922,398	8247.2%	38,162	2,293,846	6010.8%	1.37	107.8%	59.8%	1.80
	2069	303,495	26,593,706	8762.5%	28,750	1,846,979	6424.2%	1.36	107.9%	59.8%	1.80
	2070	245,044	22,837,616	9319.8%	21,342	1,465,874	6868.5%	1.36	108.0%	59.8%	1.80
Past		1,792,306,288	142,541,148	8.0%	1,526,156,192	243,558,862	16.0%	0.50	7.3%	14.9%	0.49
Future		2,841,357,000	10,562,048,587	371.7%	1,120,746,994	2,561,184,614	228.5%	1.63	225.4%	163.3%	1.38
Lifetime		4,633,663,288	10,704,589,736	231.0%	2,646,903,186	2,804,743,475	106.0%	2.18	108.0%	60.0%	1.80

Note:

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



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

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

<b>Mortality</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

\* 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 <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
under 50	0	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
<b>Total</b>	<b>1,947</b>	<b>1,991</b>	<b>98%</b>	<b>1,589</b>	<b>1,609</b>	<b>99%</b>	<b>912</b>	<b>912</b>	<b>100%</b>	<b>1,070</b>	<b>1,072</b>	<b>100%</b>

<sup>1</sup> Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.

<sup>2</sup> The expected claims are based on current best estimate assumptions.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Claim Termination**  
**All Business (exclude AARP-Pru)**

<b>Claim Duration (Months)</b>	<b>Actual Deaths</b>	<b>Expected Deaths<sup>1</sup></b>	<b>Actual Recoveries</b>	<b>Expected Recoveries<sup>1</sup></b>	<b>Deaths A/E%</b>	<b>Recoveries A/E%</b>	<b>Total A/E%</b>
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
<b>Total</b>	<b>22,224</b>	<b>21,949</b>	<b>3,409</b>	<b>3,461</b>	<b>101%</b>	<b>98%</b>	<b>101%</b>

<sup>1</sup> The expected deaths and recoveries are based on current best estimate assumptions.