

April 16, 2018

Re: Group long-term policy G.LTC1697 (including G.LTC5398, G.LTC5498 in Maryland)  
 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 all the 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 supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

<b>Title</b>	<b>Description</b>
<b>Actuarial Memorandum</b> Exhibit I	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• Without/with proposed rate increase of 7.06%</li> <li>• <i>Nationwide</i> earned premium and incurred claims experience</li> <li>• Weighted average statutory discount rate 4.49%</li> </ul> LLR without proposed increase – 112.5% With proposed increase – 110.4%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
<b>Review of Prior Correspondence</b> Attachment 1	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• Without/with proposed rate increase of 7.06%</li> <li>• <i>Maryland</i> earned premium and incurred claims experience</li> <li>• Weighted average statutory discount rate 4.49%</li> </ul> LLR without proposed increase – 115.3% With proposed increase – 112.9%
Attachment 2	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 3	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions
Attachment 4	Actual-to-Expected Loss Ratios by Duration <i>Nationwide experience</i> LLR without rate increase – 112.7%; A/E – 1.54

Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year <i>Nationwide experience</i> LLR without rate increase – 112.5%; A/E – 1.56
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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 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, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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

Sincerely,



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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for AARP Group Policy

April 16, 2018

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as “American Association of Retired Persons”) to cover eligible members and their spouses who meet the eligibility requirements specified in the policy.

### Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (situated in District of Columbia):

- G.LTC5398
- G.LTC5498

### 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

There are two options available: the Comprehensive Plan and the Facilities Plan. Both plans pay benefits up to a monthly benefit limit (“MBL”) determined by the chosen Nursing Home daily benefit amount multiplied by the number of days in a given month (except for those plans that multiply by 30 days in February). There is no limit to benefits payable on a daily basis, except for Respite Care, which is subject to a daily benefit limit (“DBL”).

#### Comprehensive Plan

There are five types of benefits covered under the Comprehensive Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility, Home Care (including Adult Day Care and At-Home Hospice care), Informal Care and Respite Care benefits.

#### I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

#### II. Assisted Living Facility Care

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The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

### **III. Home Care**

The benefit will be paid for Home Care services and reimburses 100% of the charges from licensed providers, up to 50% or 80% of the MBL (as chosen by the insured). Covered under the Home Care benefit are services received from a Registered Nurse, Licensed Practical Nurse, Licensed Vocational Nurse, Home Health Aide, Homemaker, Physical, Occupational and Speech Therapist, Adult Day Care Centers, At-Home Hospice care, and Ongoing Care Advisory Services.

### **IV. Informal Home Care**

The benefit will be paid for Informal Home Care Services provided from a family member or an unlicensed, private provider and reimburses 100% of the charges from informal caregivers, up to 50% of the Home Care monthly benefit limit (therefore, either 25% or 40% of the MBL).

### **V. Respite Care**

The benefit will be paid for Respite Care Services provided at home or in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

## **Facilities Plan**

There are three types of benefits covered under the Facilities Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility and Respite Care benefits.

### **I. Nursing Home Care**

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

### **II. Assisted Living Facility Care**

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

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**III. Respite Care**

The benefit will be paid for Respite Care Services provided in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

**3. Renewability**

These policy forms are guaranteed renewable for life.

**4. Applicability**

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from June 1, 2000 to January 22, 2007 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was situated). These policy forms are no longer being marketed to AARP members and spouses.

**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, 2016.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

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In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to 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 the group policy form, including certificate forms issued under such group policy. 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.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

### 6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

### 7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

### 8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. If two or more members of the same household purchased coverage, a household discount was applied. The monthly EFT Premium was equal to the monthly premium less \$2.

### 9. Issue Age Range

The issue age is 18 and over.

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### 10. Area Factors

Area factors are not used for this product.

### 11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 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, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 12. Trend Assumptions

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

### 13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Maryland are shown in Exhibit I and Attachment 1, respectively.

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 4.49%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 2016 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 4.49%.

### 14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 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.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

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Present and accumulated values in the lifetime projections in Exhibit I and II 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 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse 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.

### 15. History of Previous Inforce Rate Increases

Previously, a total premium rate increase of 15% was authorized by your Department on October 10, 2017 with an implementation date of January 1, 2018.

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

### 16. Requested Rate Increase

The company is requesting a rate increase of 7.06% for the policy forms listed above. Corresponding rate tables reflecting the 7.06% rate increase are included with this filing. ***Please note that, any authorized premium rate increase will not become effective for any insured until that insured's prior rate increase has been effective for at least one (1) year.*** Please note also that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 17. 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 for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care



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Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.

- b. Voluntary termination rates by duration were assumed to be 11% in year one, grading down to 4.5% in year ten and thereafter.
- c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.

As part of the inforce management of the business, MetLife monitors the performance of the business 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 5% 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 moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

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.

### 18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

### 19. Average Annual Premium

The average September 30, 2017 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

Before any increase (previous rate increase not yet effective):	\$1,643
After implementation of previous rate increase (described in Section 15):	\$1,890
After implementation of additional rate increase (requested in this filing):	\$2,023

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**20. Proposed Effective Date**

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

**21. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying certificates inforce count)**

By Issue Age:

<b>Issue Age</b>	<b>Percent</b>
<45	0%
45-49	1%
50-54	17%
55-59	24%
60-64	27%
65-69	20%
70-74	9%
75+	2%
Total	100%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent</b>
4 Year	53%
Unlimited	47%
Total	100%

By Inflation Option:

<b>Inflation</b>	<b>Percent</b>
Optional	89%
Auto 5% Compound	11%
Total	100%

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By Home Care Percentage:

<b>Home Care %</b>	<b>Percent</b>
0% (FC Only)	22%
50%	67%
80%	11%
<b>Total</b>	<b>100%</b>

By Elimination Period:

<b>Days</b>	<b>Percent</b>
20	N/A
30	100%
45	N/A
60	N/A
90	N/A
<b>Total</b>	<b>100%</b>

By Gender:

<b>Gender</b>	<b>Percent</b>
Female	62%
Male	38%
<b>Total</b>	<b>100%</b>

**22. Number of Insured Lives**

As of September 30, 2017, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	<b>Issued Before Rate Stability Regulation Effective Date</b>		<b>Issued On or After Rate Stability Regulation Effective Date</b>	
	<b>Number of Insured Lives</b>	<b>2017 Annualized Premium</b>	<b>Number of Insured Lives</b>	<b>2017 Annualized Premium</b>
Certificates issued in Maryland	544	\$1,019,749	703	\$1,151,505
Certificates issued nationwide	53,274	\$88,745,618	15,008	\$23,448,830

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**23. 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.

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used 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 MetLife is no longer issuing new business on these policy forms.



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William P. Bigelow, FSA, MAAA  
Vice President and Actuary, Metropolitan Life Insurance Company

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Policy 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 Persistency	Premium Persistency			
1997	35,397	-	0.0%	151	83,384	-	0.0%							4.49%	2.3556	
1998	2,709,668	68,199	2.5%	3,784	6,108,632	153,746	2.5%							4.49%	2.2544	
1999	13,625,336	1,225,619	9.0%	17,805	29,396,293	2,644,239	9.0%							4.49%	2.1575	
2000	33,643,721	3,790,281	11.3%	37,513	69,465,120	7,825,897	11.3%							4.49%	2.0647	
2001	56,039,021	9,657,914	17.2%	53,930	110,731,379	19,083,741	17.2%							4.49%	1.9760	
2002	73,044,202	15,554,035	21.3%	65,678	136,128,509	29,413,090	21.3%							4.49%	1.8910	
2003	93,277,591	21,322,895	22.9%	81,214	168,807,720	38,588,789	22.9%							4.49%	1.8097	
2004	110,408,819	27,779,450	25.2%	90,841	191,221,252	48,112,291	25.2%							4.49%	1.7319	
2005	120,428,110	31,160,448	25.9%	92,413	199,607,875	51,647,998	25.9%							4.49%	1.6575	
2006	122,083,274	45,951,533	37.6%	91,244	193,652,621	72,889,876	37.6%							4.49%	1.5882	
2007	122,579,321	42,414,026	34.6%	89,726	186,080,915	64,386,399	34.6%							4.49%	1.5180	
2008	122,294,479	56,172,030	45.9%	87,660	177,624,280	81,606,011	45.9%							4.49%	1.4528	
2009	120,786,650	57,720,098	47.8%	86,125	167,933,899	80,250,268	47.8%							4.49%	1.3903	
2010	119,356,779	65,750,657	55.1%	84,018	158,812,226	87,485,673	55.1%							4.49%	1.3306	
2011	116,683,512	77,040,236	66.0%	81,902	148,581,161	98,100,644	66.0%							4.49%	1.2734	
2012	115,256,465	90,911,526	78.9%	79,975	140,454,921	110,787,461	78.9%							4.49%	1.2186	
2013	112,710,414	89,600,866	79.5%	77,747	131,447,737	109,639,731	79.5%							4.49%	1.1662	
2014	110,772,886	91,814,332	82.9%	75,522	123,634,577	102,474,771	82.9%							4.49%	1.1161	
2015	107,960,700	100,791,024	93.4%	73,130	115,316,002	107,657,860	93.4%							4.49%	1.0681	
2016	104,986,351	123,555,259	117.7%	70,753	107,318,387	126,299,762	117.7%							4.49%	1.0222	
2017	105,444,124	123,649,539	117.3%	67,884	103,152,815	120,962,626	117.3%	1.0000	N/A	0.0405	N/A	0.959	1.000	4.49%	0.9783	
2018	107,380,488	133,862,223	124.7%	64,957	100,531,343	125,323,971	124.7%	1.0813	N/A	0.0431	N/A	0.957	0.942	4.49%	0.9362	
2019	107,156,598	143,990,333	134.4%	61,977	96,009,100	129,011,034	134.4%	1.1500	N/A	0.0459	N/A	0.954	0.938	4.49%	0.9060	
2020	100,133,997	153,668,171	153.5%	58,953	85,860,316	131,763,418	153.5%	1.1500	N/A	0.0488	N/A	0.951	0.934	4.49%	0.8575	
2021	93,176,654	162,786,934	174.7%	55,900	76,460,204	133,581,981	174.7%	1.1500	N/A	0.0518	N/A	0.948	0.931	4.49%	0.8206	
2022	86,320,273	171,430,654	198.6%	52,823	67,788,895	134,627,639	198.6%	1.1500	N/A	0.0550	N/A	0.945	0.926	4.49%	0.7853	
2023	79,594,085	179,348,773	225.3%	49,737	59,819,661	134,791,208	225.3%	1.1500	N/A	0.0584	N/A	0.942	0.922	4.49%	0.7516	
2024	73,029,976	186,036,279	254.8%	46,656	52,526,256	133,526,256	254.8%	1.1500	N/A	0.0620	N/A	0.938	0.918	4.49%	0.7193	
2025	66,668,022	192,076,953	288.1%	43,593	45,889,734	132,212,717	288.1%	1.1500	N/A	0.0656	N/A	0.934	0.914	4.49%	0.6883	
2026	60,541,220	196,538,481	324.6%	40,562	39,881,047	129,468,160	324.6%	1.1500	N/A	0.0695	N/A	0.930	0.908	4.49%	0.6587	
2027	54,682,869	199,598,660	365.0%	37,580	34,473,397	125,831,801	365.0%	1.1500	N/A	0.0735	N/A	0.926	0.903	4.49%	0.6304	
2028	49,122,179	201,206,810	409.6%	34,660	29,636,562	121,392,784	409.6%	1.1500	N/A	0.0777	N/A	0.922	0.898	4.49%	0.6033	
2029	43,867,615	201,391,315	459.1%	31,812	25,328,626	116,280,889	459.1%	1.1500	N/A	0.0821	N/A	0.918	0.893	4.49%	0.5774	
2030	38,946,561	200,136,997	513.9%	29,054	21,520,588	110,590,022	513.9%	1.1500	N/A	0.0867	N/A	0.913	0.888	4.49%	0.5526	
2031	34,374,639	197,434,009	574.4%	26,398	18,177,769	104,405,743	574.4%	1.1500	N/A	0.0914	N/A	0.909	0.883	4.49%	0.5288	
2032	30,148,916	193,236,730	640.9%	23,855	15,257,787	97,793,392	640.9%	1.1500	N/A	0.0963	N/A	0.904	0.877	4.49%	0.5061	
2033	26,270,748	187,553,769	713.9%	21,436	12,723,590	90,837,053	713.9%	1.1500	N/A	0.1014	N/A	0.899	0.871	4.49%	0.4843	
2034	22,737,159	180,581,026	794.2%	19,148	10,538,792	83,700,252	794.2%	1.1500	N/A	0.1067	N/A	0.893	0.865	4.49%	0.4635	
2035	19,541,195	172,375,089	882.1%	17,000	8,668,085	76,462,058	882.1%	1.1500	N/A	0.1122	N/A	0.888	0.859	4.49%	0.4436	
2036	16,672,369	162,990,872	977.6%	14,907	7,077,612	69,191,501	977.6%	1.1500	N/A	0.1179	N/A	0.882	0.853	4.49%	0.4245	
2037	14,117,487	152,667,237	1081.4%	13,139	5,735,407	62,022,993	1081.4%	1.1500	N/A	0.1238	N/A	0.876	0.847	4.49%	0.4063	
2038	11,859,941	141,588,614	1193.8%	11,432	4,611,124	55,049,403	1193.8%	1.1500	N/A	0.1300	N/A	0.870	0.840	4.49%	0.3888	
2039	9,882,239	130,002,085	1315.5%	9,873	3,677,029	48,371,773	1315.5%	1.1500	N/A	0.1364	N/A	0.864	0.833	4.49%	0.3721	
2040	8,165,405	118,159,440	1447.1%	8,463	2,907,614	42,075,329	1447.1%	1.1500	N/A	0.1428	N/A	0.857	0.826	4.49%	0.3561	
2041	6,812,363	106,683,677	1588.7%	7,167	2,278,242	36,209,329	1588.7%	1.1500	N/A	0.1496	N/A	0.850	0.819	4.49%	0.3408	
2042	5,428,819	94,542,270	1741.5%	6,070	1,770,514	30,833,295	1741.5%	1.1500	N/A	0.1566	N/A	0.843	0.812	4.49%	0.3261	
2043	4,364,486	83,238,801	1907.2%	5,073	1,362,211	25,979,880	1907.2%	1.1500	N/A	0.1643	N/A	0.836	0.804	4.49%	0.3121	
2044	3,474,317	72,518,338	2087.3%	4,204	1,037,763	21,660,904	2087.3%	1.1500	N/A	0.1712	N/A	0.829	0.796	4.49%	0.2987	
2045	2,737,489	62,493,870	2282.9%	3,451	782,526	17,864,200	2282.9%	1.1500	N/A	0.1791	N/A	0.821	0.788	4.49%	0.2859	
2046	2,134,071	53,263,058	2495.8%	2,805	583,811	14,571,010	2495.8%	1.1500	N/A	0.1871	N/A	0.813	0.780	4.49%	0.2736	
2047	1,644,812	44,873,014	2728.2%	2,256	430,623	11,748,061	2728.2%	1.1500	N/A	0.1957	N/A	0.804	0.771	4.49%	0.2618	
2048	1,252,696	37,344,197	2981.1%	1,795	313,866	9,356,674	2981.1%	1.1500	N/A	0.2045	N/A	0.796	0.762	4.49%	0.2506	
2049	942,771	30,677,817	3254.0%	1,413	226,059	7,355,975	3254.0%	1.1500	N/A	0.2129	N/A	0.787	0.753	4.49%	0.2398	
2050	700,592	24,843,614	3546.1%	1,100	160,787	5,700,959	3546.1%	1.1500	N/A	0.2215	N/A	0.779	0.743	4.49%	0.2295	
2051	513,423	19,799,719	3856.4%	844	112,752	4,348,201	3856.4%	1.1500	N/A	0.2329	N/A	0.767	0.733	4.49%	0.2196	
2052	370,389	15,511,577	4167.9%	639	77,844	3,260,948	4167.9%	1.1500	N/A	0.2429	N/A	0.757	0.721	4.49%	0.2102	
2053	262,059	11,910,167	4544.8%	474	52,709	2,395,539	4544.8%	1.1500	N/A	0.2577	N/A	0.742	0.708	4.49%	0.2011	
2054	182,100	8,933,353	4905.7%	347	35,052	1,719,560	4905.7%	1.1500	N/A	0.2683	N/A	0.732	0.695	4.49%	0.1925	
2055	124,196	6,529,354	5257.3%	249	22,878	1,202,792	5257.3%	1.1500	N/A	0.2814	N/A	0.719	0.682	4.49%	0.1842	
2056	82,578	4,639,410	5618.2%	174	14,558	817,900	5618.2%	1.1500	N/A	0.3037	N/A	0.696	0.665	4.49%	0.1763	
2057	53,324	3,212,953	6025.4%	116	8,997	542,075	6025.4%	1.1500	N/A	0.3308	N/A	0.669	0.646	4.49%	0.1687	
2058	33,666	2,153,661	6435.4%	76	5,404	347,736	6435.4%	1.1500	N/A	0.3472	N/A	0.653	0.629	4.49%	0.1615	
2059	20,442	1,401,754	6857.1%	48	3,159	216,602	6857.1%	1.1500	N/A	0.3712	N/A	0.629	0.611	4.49%	0.1545	
2060	12,149	886,920	7300.3%	29	1,797	131,157	7300.3%	1.1500	N/A	0.3957	N/A	0.604	0.594	4.49%	0.1479	
2061	7,043	547,066	7767.7%	16	997	77,422	7767.7%	1.1500	N/A	0.4348	N/A	0.565	0.580	4.49%	0.1415	
2062	3,987	339,791	8521.8%	9	540	46,021	8521.8%	1.1500	N/A	0.4622	N/A	0.538	0.566	4.49%	0.1354	
2063	2,272	214,711	9427.1%	5	272	27,760	9427.1%	1.1500	N/A	0.4658	N/A	0.549	0.570	4.49%	0.1296	
2064	1,338	139,656	10433.9%	3	166	17,324	10433.9%	1.1500	N/A	0.3761	N/A	0.624	0.589	4.49%	0.1240	
2065	825	94,759	11492.2%	2	98	11,249	11492.2%	1.1500	N/A	0.4247	N/A	0.575	0.616	4.49%	0.1187	
2066	527	66,249	12567.0%	1	60	7,527	12567.0%	1.1500	N/A	0.3274	N/A	0.673	0.639	4.49%	0.1136	
2067	343	47,889	13953.8%	1	37	5,207	13953.8%	1.1500	N/A	0.3982	N/A	0.602	0.651	4.49%	0.1087	
2068	222	34,337	15442.8%	0	23	3,573	15442.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1041	
2069	143	25,														

**Exhibit I**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With 7.06% Future Increase**  
**Group Policy Form: G.LTC.1697**

Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Earned Premium	Incurred Claims	Loss Ratio	Earned Premium		Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistency				
1997	35,397	-	0.0%	151	83,384	-	0.0%								2.3556
1998	2,709,668	68,199	2.5%	3,784	6,108,632	153,746	2.5%								2.2544
1999	13,625,336	1,225,619	9.0%	17,805	29,396,293	2,644,239	9.0%								2.1575
2000	33,643,721	3,790,281	11.3%	37,513	69,465,120	7,825,897	11.3%								2.0647
2001	56,039,021	6,657,914	17.2%	53,930	110,731,379	19,083,741	17.2%								1.9760
2002	73,044,202	9,554,035	21.3%	65,678	136,128,590	29,113,090	21.3%								1.8910
2003	93,277,591	11,322,895	22.9%	81,214	168,807,720	38,588,789	22.9%								1.8097
2004	110,408,819	27,779,450	25.2%	90,841	191,221,252	48,112,291	25.2%								1.7319
2005	120,428,110	31,160,448	25.9%	92,413	199,607,875	51,647,998	25.9%								1.6575
2006	122,083,274	45,951,533	37.6%	91,244	193,652,621	72,889,876	37.6%								1.5882
2007	122,579,321	42,414,028	34.6%	89,726	186,080,915	64,386,399	34.6%								1.5180
2008	122,284,479	52,172,030	42.6%	87,680	177,624,280	81,606,011	45.9%								1.4528
2009	120,786,650	57,720,098	47.8%	86,125	167,933,899	80,250,268	47.8%								1.3903
2010	119,356,779	65,750,657	55.1%	84,018	158,812,226	87,485,673	55.1%								1.3306
2011	116,683,512	77,040,236	66.0%	81,902	148,581,161	98,100,644	66.0%								1.2734
2012	115,256,465	90,911,526	78.9%	79,975	140,454,921	110,787,461	78.9%								1.2186
2013	112,710,414	89,600,966	79.5%	77,747	131,447,737	104,609,027	79.5%								1.1662
2014	110,772,886	91,814,332	82.9%	75,522	123,634,577	102,474,771	82.9%								1.1161
2015	107,960,700	100,791,024	93.4%	73,130	115,316,002	107,657,860	93.4%								1.0681
2016	104,986,351	123,555,259	117.7%	70,753	107,318,387	126,299,762	117.7%								1.0222
2017	105,444,124	123,649,539	117.3%	67,884	103,152,815	120,962,626	117.3%	1.0000	1.0000	0.0405	1.0000	0.959	1.000	4.49%	0.9783
2018	107,380,488	133,862,223	124.7%	64,957	100,531,343	125,323,971	124.7%	1.0913	1.0000	0.0431	1.0000	0.957	0.942	4.49%	0.9362
2019	109,041,930	143,960,639	131.5%	61,764	97,668,310	128,447,027	131.5%	1.1754	0.9991	0.0492	0.9966	0.951	0.938	4.49%	0.8960
2020	105,592,002	151,566,499	143.5%	58,318	90,540,306	129,961,330	143.5%	1.2295	0.9971	0.0558	0.9992	0.944	0.934	4.49%	0.8575
2021	98,361,649	160,513,289	163.2%	55,285	80,714,979	131,716,242	163.2%	1.2312	0.9970	0.0520	0.9980	0.948	0.931	4.49%	0.8206
2022	91,123,731	169,036,282	185.5%	52,242	71,561,138	132,747,295	185.5%	1.2312	0.9970	0.0550	0.9990	0.945	0.926	4.49%	0.7853
2023	84,023,251	176,843,808	210.5%	49,190	63,148,442	132,908,579	210.5%	1.2312	0.9970	0.0584	0.9980	0.942	0.922	4.49%	0.7516
2024	77,053,896	183,639,268	238.3%	46,143	55,449,826	132,933,093	238.3%	1.2312	0.9970	0.0620	0.9990	0.938	0.918	4.49%	0.7193
2025	70,377,993	189,394,214	269.1%	43,114	48,443,357	130,966,102	269.1%	1.2312	0.9970	0.0656	0.9990	0.934	0.913	4.49%	0.6883
2026	63,910,153	193,793,428	303.2%	40,116	42,100,304	127,659,878	303.2%	1.2312	0.9970	0.0695	0.9990	0.930	0.908	4.49%	0.6587
2027	57,725,803	196,810,866	340.9%	37,167	36,391,736	124,074,308	340.9%	1.2312	0.9970	0.0735	0.9990	0.926	0.903	4.49%	0.6304
2028	51,855,677	198,396,554	382.6%	34,278	31,285,745	119,697,291	382.6%	1.2312	0.9970	0.0779	0.9990	0.922	0.898	4.49%	0.6033
2029	46,308,713	198,578,483	428.8%	31,462	26,738,086	114,656,794	428.8%	1.2312	0.9970	0.0821	0.9990	0.918	0.893	4.49%	0.5774
2030	41,113,818	197,343,262	480.0%	28,735	22,718,143	109,045,922	480.0%	1.2312	0.9970	0.0867	0.9990	0.913	0.888	4.49%	0.5526
2031	36,287,482	194,676,448	536.5%	26,108	19,189,306	102,947,508	536.5%	1.2312	0.9970	0.0914	0.9990	0.909	0.883	4.49%	0.5288
2032	31,826,611	190,537,793	598.7%	23,593	16,106,836	96,427,512	598.7%	1.2312	0.9970	0.0963	0.9990	0.904	0.877	4.49%	0.5061
2033	27,732,635	184,934,205	666.8%	21,200	13,431,619	89,568,332	666.8%	1.2312	0.9970	0.1014	0.9990	0.899	0.871	4.49%	0.4843
2034	24,002,412	178,058,850	741.8%	18,937	11,125,244	82,531,210	741.8%	1.2312	0.9970	0.1067	0.9990	0.893	0.865	4.49%	0.4635
2035	20,628,603	169,967,536	823.9%	16,813	9,150,438	75,394,217	823.9%	1.2312	0.9970	0.1122	0.9990	0.888	0.859	4.49%	0.4436
2036	17,600,136	160,714,379	913.1%	14,832	7,471,466	68,226,103	913.1%	1.2312	0.9970	0.1179	0.9990	0.882	0.853	4.49%	0.4245
2037	14,903,082	150,534,833	1010.1%	12,995	6,054,565	61,156,718	1010.1%	1.2312	0.9970	0.1238	0.9990	0.876	0.847	4.49%	0.4063
2038	12,519,910	139,611,046	1115.1%	11,306	4,867,719	54,280,528	1115.1%	1.2312	0.9970	0.1300	0.9990	0.870	0.840	4.49%	0.3881
2039	10,432,155	128,186,346	1228.8%	9,764	3,881,644	47,696,165	1228.8%	1.2312	0.9970	0.1364	0.9990	0.864	0.833	4.49%	0.3721
2040	8,619,794	116,509,107	1351.6%	8,370	3,069,414	41,487,663	1351.6%	1.2312	0.9970	0.1428	0.9990	0.857	0.826	4.49%	0.3561
2041	7,060,653	104,769,632	1483.9%	7,118	2,406,753	35,703,593	1483.9%	1.2312	0.9970	0.1496	0.9990	0.850	0.819	4.49%	0.3408
2042	5,730,916	93,221,798	1626.6%	6,003	1,869,037	30,402,647	1626.6%	1.2312	0.9970	0.1566	0.9990	0.843	0.812	4.49%	0.3261
2043	4,607,356	82,076,205	1781.4%	5,017	1,438,014	25,617,019	1781.4%	1.2312	0.9970	0.1643	0.9990	0.836	0.804	4.49%	0.3121
2044	3,667,652	71,505,474	1949.6%	4,158	1,095,511	21,358,366	1949.6%	1.2312	0.9970	0.1712	0.9990	0.829	0.796	4.49%	0.2987
2045	2,889,822	61,218,018	2132.3%	3,413	826,071	17,614,690	2132.3%	1.2312	0.9970	0.1791	0.9990	0.821	0.788	4.49%	0.2859
2046	2,252,626	52,519,133	2331.3%	2,775	616,299	14,367,497	2331.3%	1.2312	0.9970	0.1871	0.9990	0.813	0.780	4.49%	0.2736
2047	1,736,341	44,748,242	2548.2%	2,232	454,975	11,683,976	2548.2%	1.2312	0.9970	0.1957	0.9990	0.804	0.771	4.49%	0.2618
2048	1,322,405	36,822,611	2784.5%	1,775	331,332	9,225,989	2784.5%	1.2312	0.9970	0.2045	0.9990	0.796	0.762	4.49%	0.2506
2049	995,233	30,249,340	3039.4%	1,397	238,639	7,253,234	3039.4%	1.2312	0.9970	0.2129	0.9990	0.787	0.753	4.49%	0.2398
2050	739,577	24,496,623	3312.2%	1,088	169,714	5,621,334	3312.2%	1.2312	0.9970	0.2215	0.9990	0.779	0.743	4.49%	0.2295
2051	541,993	19,523,177	3602.1%	835	119,027	4,287,470	3602.1%	1.2312	0.9970	0.2329	0.9990	0.767	0.733	4.49%	0.2196
2052	391,000	15,294,927	3911.7%	632	82,176	3,214,515	3911.7%	1.2312	0.9970	0.2429	0.9990	0.757	0.721	4.49%	0.2102
2053	276,642	11,743,818	4245.1%	469	55,642	2,362,081	4245.1%	1.2312	0.9970	0.2577	0.9990	0.742	0.708	4.49%	0.2011
2054	192,233	8,808,581	4582.2%	343	37,003	1,695,543	4582.2%	1.2312	0.9970	0.2683	0.9990	0.732	0.695	4.49%	0.1925
2055	131,107	6,438,158	4910.6%	247	24,152	1,185,992	4910.6%	1.2312	0.9970	0.2814	0.9990	0.719	0.682	4.49%	0.1842
2056	87,173	4,574,611	5247.7%	172	15,368	806,477	5247.7%	1.2312	0.9970	0.3037	0.9990	0.696	0.665	4.49%	0.1763
2057	56,291	3,168,078	5628.0%	115	9,497	534,504	5628.0%	1.2312	0.9970	0.3308	0.9990	0.669	0.646	4.49%	0.1687
2058	35,328	2,123,581	6011.0%	75	5,704	342,879	6011.0%	1.2312	0.9970	0.3472	0.9990	0.653	0.628	4.49%	0.1615
2059	21,580	1,382,175	6404.9%	47	3,335	213,576	6404.9%	1.2312	0.9970	0.3712	0.9990	0.629	0.611	4.49%	0.1545
2060	12,825	874,532	6818.9%	29	1,897	129,325	6818.9%	1.2312	0.9970	0.3957	0.9990	0.604	0.594	4.49%	0.1479
2061	7,435	539,425	7255.5%	16	1,052	76,341	7255.5%	1.2312	0.9970	0.4348	0.9990	0.565	0.580	4.49%	0.1415
2062	4,209	335,045	7959.8%	9	570	45,378	7959.8%	1.2312	0.9970	0.4622	0.9990	0.538	0.566	4.49%	0.1354
2063	2,396	211,179	8806.9%	5	311	27,372	8806.9%	1.2312	0.9970	0.4658	0.9990	0.554	0.570	4.49%	0.1296
2064	1,413	137,706	9745.9%	3	175	17,082	9745.9%	1.2312	0.9970	0.3761	0.9950	0.624	0.589	4.49%	0.1240
2065	870	93,436	10734.4%	2	103	11,092	10734.4%	1.2312	0.9970	0.4247	0.9990	0.575	0.616	4.49%	0.1187
2066	557	65,324	11738.2%	1	63	7,421	1173								

**Exhibit II**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Group Policy Form: G.LTC.1697**

1	Accumulated value of initial earned premium	2,564,406,890	x	58%	=	1,487,355,996
2a	Accumulated value of earned premium	2,564,406,890				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	834,259,941	x	58%	=	483,870,765
4a	Present value of future projected premium	974,624,269				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	140,364,329	x	85%	=	119,309,680
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>2,090,536,441</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					1,233,904,554
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,673,118,368
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>3,907,022,922</b>
8	Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase**  
**Group Policy Form: G.LTC.1697**

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	Policy Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Acum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Persistence Factors Shock Lapse	Policy Persistence					
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.49%	2.3556		
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.49%	2.2544		
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.49%	2.1575		
2000	89,918	-	0.0%	334	185,656	-	0.0%	-	-	-	-	-	-	4.49%	2.0647		
2001	645,355	2,310	0.4%	686	1,275,201	4,564	0.4%	-	-	-	-	-	-	4.49%	1.9760		
2002	939,193	-	0.0%	920	1,776,039	-	0.0%	-	-	-	-	-	-	4.49%	1.8910		
2003	1,389,084	352,711	25.4%	1,280	2,513,875	638,314	25.4%	-	-	-	-	-	-	4.49%	1.8097		
2004	1,756,640	146,967	8.4%	1,496	3,042,392	254,537	8.4%	-	-	-	-	-	-	4.49%	1.7319		
2005	2,110,460	984,672	46.7%	1,631	3,498,057	1,632,081	46.7%	-	-	-	-	-	-	4.49%	1.6575		
2006	2,199,641	434,477	19.8%	1,602	3,489,145	689,182	19.8%	-	-	-	-	-	-	4.49%	1.5862		
2007	2,210,588	522,550	23.6%	1,563	3,355,772	795,254	23.6%	-	-	-	-	-	-	4.49%	1.5180		
2008	2,210,943	401,448	18.2%	1,532	3,212,030	593,218	18.2%	-	-	-	-	-	-	4.49%	1.4528		
2009	2,190,443	756,416	34.5%	1,506	3,045,450	1,051,672	34.5%	-	-	-	-	-	-	4.49%	1.3903		
2010	2,159,905	717,171	33.2%	1,473	2,873,898	954,244	33.2%	-	-	-	-	-	-	4.49%	1.3306		
2011	2,120,399	839,725	39.6%	1,436	2,700,050	1,069,280	39.6%	-	-	-	-	-	-	4.49%	1.2734		
2012	2,123,474	1,415,080	66.6%	1,409	2,587,728	1,724,434	66.6%	-	-	-	-	-	-	4.49%	1.2186		
2013	2,105,762	2,031,795	96.5%	1,390	2,455,831	2,459,851	96.5%	-	-	-	-	-	-	4.49%	1.1662		
2014	2,113,314	1,926,813	91.2%	1,365	2,358,688	2,150,532	91.2%	-	-	-	-	-	-	4.49%	1.1161		
2015	2,071,088	2,198,318	106.1%	1,330	2,212,190	2,348,088	106.1%	-	-	-	-	-	-	4.49%	1.0681		
2016	2,010,141	2,610,566	129.9%	1,292	2,054,792	2,668,553	129.9%	-	-	-	-	-	-	4.49%	1.0222		
2017	2,051,559	2,006,588	97.8%	1,245	2,006,978	1,962,985	97.8%	1.0000	N/A	0.0367	N/A	0.963	1.000	4.49%	0.9783		
2018	2,101,549	2,205,920	105.0%	1,196	1,967,504	2,065,218	105.0%	1.0813	N/A	0.0391	N/A	0.961	0.947	4.49%	0.9362		
2019	2,110,146	2,408,944	114.1%	1,146	1,990,627	2,156,550	114.1%	1.1500	N/A	0.0416	N/A	0.958	0.944	4.49%	0.8960		
2020	1,984,617	2,609,237	131.5%	1,095	1,701,718	2,237,301	131.5%	1.1500	N/A	0.0443	N/A	0.956	0.941	4.49%	0.8575		
2021	1,859,010	2,809,206	151.1%	1,044	1,525,492	2,305,218	151.1%	1.1500	N/A	0.0470	N/A	0.953	0.937	4.49%	0.8206		
2022	1,733,957	3,006,411	173.4%	992	1,381,709	2,380,990	173.4%	1.1500	N/A	0.0501	N/A	0.950	0.933	4.49%	0.7853		
2023	1,609,908	3,196,101	198.5%	939	1,209,941	2,402,059	198.5%	1.1500	N/A	0.0531	N/A	0.947	0.928	4.49%	0.7516		
2024	1,467,618	3,375,659	229.9%	886	1,069,971	2,427,628	229.9%	1.1500	N/A	0.0567	N/A	0.943	0.924	4.49%	0.7193		
2025	1,367,773	3,539,158	258.8%	833	941,462	2,436,116	258.8%	1.1500	N/A	0.0601	N/A	0.940	0.919	4.49%	0.6883		
2026	1,251,064	3,685,534	294.6%	780	824,129	2,427,816	294.6%	1.1500	N/A	0.0637	N/A	0.936	0.915	4.49%	0.6587		
2027	1,138,220	3,812,019	334.9%	727	717,561	2,403,188	334.9%	1.1500	N/A	0.0679	N/A	0.932	0.910	4.49%	0.6304		
2028	1,029,859	3,911,482	379.8%	674	621,338	2,359,889	379.8%	1.1500	N/A	0.0719	N/A	0.928	0.905	4.49%	0.6033		
2029	926,317	3,980,424	429.7%	623	534,844	2,298,248	429.7%	1.1500	N/A	0.0760	N/A	0.924	0.899	4.49%	0.5774		
2030	829,211	4,017,739	485.1%	573	457,642	2,220,071	485.1%	1.1500	N/A	0.0811	N/A	0.919	0.894	4.49%	0.5526		
2031	736,030	4,020,345	546.2%	524	389,222	2,126,012	546.2%	1.1500	N/A	0.0855	N/A	0.915	0.889	4.49%	0.5288		
2032	649,909	3,984,873	613.1%	476	328,906	2,016,667	613.1%	1.1500	N/A	0.0906	N/A	0.909	0.883	4.49%	0.5061		
2033	570,007	3,916,128	687.0%	431	276,069	1,896,680	687.0%	1.1500	N/A	0.0959	N/A	0.904	0.877	4.49%	0.4843		
2034	496,470	3,813,488	768.1%	387	230,116	1,767,572	768.1%	1.1500	N/A	0.1012	N/A	0.899	0.871	4.49%	0.4635		
2035	429,254	3,679,481	857.2%	345	190,408	1,632,145	857.2%	1.1500	N/A	0.1074	N/A	0.893	0.865	4.49%	0.4436		
2036	369,207	3,514,301	954.2%	306	156,350	1,491,861	954.2%	1.1500	N/A	0.1128	N/A	0.887	0.858	4.49%	0.4245		
2037	313,514	3,321,438	1059.4%	270	127,369	1,349,376	1059.4%	1.1500	N/A	0.1190	N/A	0.881	0.851	4.49%	0.4063		
2038	264,667	3,111,816	1175.7%	236	102,902	1,209,868	1175.7%	1.1500	N/A	0.1251	N/A	0.875	0.844	4.49%	0.3888		
2039	221,586	2,882,266	1300.7%	205	82,449	1,072,447	1300.7%	1.1500	N/A	0.1318	N/A	0.868	0.837	4.49%	0.3721		
2040	183,945	2,643,715	1437.2%	176	65,501	941,399	1437.2%	1.1500	N/A	0.1396	N/A	0.860	0.830	4.49%	0.3561		
2041	151,363	2,401,850	1586.8%	151	51,582	818,507	1586.8%	1.1500	N/A	0.1483	N/A	0.855	0.823	4.49%	0.3408		
2042	123,392	2,158,108	1749.0%	128	40,242	703,829	1749.0%	1.1500	N/A	0.1521	N/A	0.848	0.815	4.49%	0.3261		
2043	99,630	1,918,849	1926.0%	107	31,096	598,897	1926.0%	1.1500	N/A	0.1615	N/A	0.839	0.807	4.49%	0.3121		
2044	79,631	1,686,930	2118.4%	89	23,785	503,878	2118.4%	1.1500	N/A	0.1674	N/A	0.833	0.799	4.49%	0.2987		
2045	62,964	1,466,282	2328.7%	74	17,999	419,144	2328.7%	1.1500	N/A	0.1769	N/A	0.823	0.791	4.49%	0.2859		
2046	49,262	1,260,127	2558.0%	60	13,477	344,729	2558.0%	1.1500	N/A	0.1829	N/A	0.817	0.782	4.49%	0.2736		
2047	38,117	1,088,935	2804.4%	48	9,979	279,854	2804.4%	1.1500	N/A	0.1945	N/A	0.806	0.774	4.49%	0.2618		
2048	29,139	894,802	3070.8%	39	7,301	224,195	3070.8%	1.1500	N/A	0.1988	N/A	0.801	0.764	4.49%	0.2506		
2049	22,001	739,160	3359.6%	31	5,275	177,237	3359.6%	1.1500	N/A	0.2121	N/A	0.788	0.755	4.49%	0.2398		
2050	16,392	602,725	3677.1%	24	3,781	138,310	3677.1%	1.1500	N/A	0.2161	N/A	0.784	0.745	4.49%	0.2295		
2051	12,044	484,436	4022.3%	18	2,645	106,387	4022.3%	1.1500	N/A	0.2302	N/A	0.770	0.735	4.49%	0.2196		
2052	8,711	382,841	4395.1%	14	1,831	80,461	4395.1%	1.1500	N/A	0.2453	N/A	0.755	0.723	4.49%	0.2102		
2053	6,163	298,340	4840.8%	10	1,240	60,006	4840.8%	1.1500	N/A	0.2610	N/A	0.739	0.708	4.49%	0.2011		
2054	4,272	227,262	5319.5%	8	822	43,745	5319.5%	1.1500	N/A	0.2626	N/A	0.737	0.693	4.49%	0.1925		
2055	2,923	169,493	5799.2%	5	538	31,223	5799.2%	1.1500	N/A	0.2968	N/A	0.703	0.684	4.49%	0.1842		
2056	1,959	123,473	6304.0%	4	345	21,768	6304.0%	1.1500	N/A	0.3058	N/A	0.694	0.670	4.49%	0.1763		
2057	1,281	86,651	6762.2%	3	216	14,619	6762.2%	1.1500	N/A	0.3135	N/A	0.686	0.654	4.49%	0.1687		
2058	817	58,524	7167.3%	2	132	9,449	7167.3%	1.1500	N/A	0.2953	N/A	0.705	0.637	4.49%	0.1615		
2059	529	37,538	7479.6%	1	78	5,800	7479.6%	1.1500	N/A	0.3855	N/A	0.615	0.615	4.49%	0.1545		
2060	303	22,719	7496.1%	1	45	3,360	7496.1%	1.1500	N/A	0.4000	N/A	0.600	0.604	4.49%	0.1479		
2061	177	12,485	7039.8%	0	25	1,767	7039.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1415		
2062	97	6,114	6301.2%	0	13	828	6301.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1354		
2063	50	2,939	5820.9%	0	7	381	5820.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1296		
2064	28	1,292	4684.5%	0	3	160	4684.5%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1240		
2065	16	682	4256.6%	0	2	81	4256.6%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1187		
2066	9	310	3269.4%	0	1	35	3269.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1136		
2067	6	190	3186.3%	0	1	21	3186.3%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1087		
2068	4	108	2937.8%	0	0	11	2937.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.1041		
2069	2	50	2449.0%	0	0	5	2449.0%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0996		
2070	1	17	1359.7%	-	0	2	1359.7%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0953		
2071	0	9	1881.0%	-	0	1	1881.0%	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0912		
2072	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0873		
2073	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0835		
2074	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0799		
2075	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.49%	0.0765		
2076	-	-	N/A	-	-												



Attachment 1  
Metropolitan Life Insurance Company  
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15% and With 7.06% Future Increase  
Group Policy Form: G.LTC.1697

	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	Policy Lapse & Mortality	Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Acum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio				Policy Shock Lapse	Policy Persistence			
	1997	-	-	N/A	-	-	-	N/A							4.49%	2.3556
	1998	-	-	N/A	-	-	-	N/A							4.49%	2.2544
	1999	-	-	N/A	1	-	-	N/A							4.49%	2.1575
	2000	89,918	-	0.0%	334	185,656	-	0.0%							4.49%	2.0647
	2001	645,355	2,310	0.4%	686	1,275,201	4,564	0.4%							4.49%	1.9760
	2002	939,193	-	0.0%	920	1,776,039	-	0.0%							4.49%	1.8910
	2003	1,389,084	352,711	25.4%	1,280	2,513,875	638,314	25.4%							4.49%	1.8097
	2004	1,756,640	146,967	8.4%	1,496	3,042,392	254,537	8.4%							4.49%	1.7319
	2005	2,110,460	984,672	46.7%	1,631	3,498,057	1,632,081	46.7%							4.49%	1.6575
	2006	2,199,641	434,477	19.8%	1,602	3,489,145	689,182	19.8%							4.49%	1.5882
	2007	2,210,588	522,550	23.6%	1,563	3,355,772	793,254	23.6%							4.49%	1.5180
	2008	2,210,943	401,448	18.2%	1,532	3,212,030	593,218	18.2%							4.49%	1.4528
	2009	2,190,443	756,416	34.5%	1,506	3,045,450	1,051,672	34.5%							4.49%	1.3903
	2010	2,159,905	717,171	33.2%	1,473	2,873,898	954,244	33.2%							4.49%	1.3306
	2011	2,120,399	839,725	39.6%	1,436	2,700,505	1,069,280	39.6%							4.49%	1.2734
	2012	2,123,474	1,415,060	66.6%	1,409	2,587,728	1,724,434	66.6%							4.49%	1.2186
	2013	2,105,762	2,031,762	96.5%	1,380	2,455,831	2,455,831	96.5%							4.49%	1.1662
	2014	2,113,314	1,926,813	91.2%	1,365	2,358,688	2,150,532	91.2%							4.49%	1.1161
	2015	2,071,088	2,198,318	106.1%	1,330	2,212,190	2,348,088	106.1%							4.49%	1.0681
	2016	2,010,141	2,610,566	129.9%	1,292	2,054,792	2,668,553	129.9%							4.49%	1.0222
	2017	2,051,559	2,006,588	97.8%	1,245	2,006,978	1,962,985	97.8%	1.0000	1.0000	0.0367	1.0000	0.963	1.000	4.49%	0.9783
	2018	2,101,549	2,205,920	105.0%	1,196	1,967,504	2,065,218	105.0%	1.0813	1.0000	0.0391	1.0000	0.961	0.947	4.49%	0.9362
	2019	2,147,272	2,296,421	111.6%	1,142	1,923,892	2,147,122	111.6%	1.1754	0.9991	0.0449	0.9966	0.955	0.944	4.49%	0.9060
	2020	2,092,792	2,573,551	123.0%	1,084	1,794,474	2,206,702	123.0%	1.2295	0.9971	0.0513	0.9892	0.949	0.941	4.49%	0.8575
	2021	1,962,458	2,769,970	141.1%	1,033	1,610,381	2,273,021	141.1%	1.2312	0.9970	0.0472	0.9890	0.953	0.937	4.49%	0.8206
	2022	1,830,447	2,964,420	162.0%	981	1,437,484	2,328,014	162.0%	1.2312	0.9970	0.0501	0.9890	0.950	0.933	4.49%	0.7853
	2023	1,699,494	3,151,461	185.4%	929	1,277,270	2,368,509	185.4%	1.2312	0.9970	0.0531	0.9890	0.947	0.928	4.49%	0.7516
	2024	1,570,600	3,328,620	212.0%	876	1,129,511	2,394,347	212.0%	1.2312	0.9970	0.0567	0.9890	0.943	0.924	4.49%	0.7193
	2025	1,443,896	3,489,726	241.7%	823	993,873	2,402,090	241.7%	1.2312	0.9970	0.0601	0.9890	0.940	0.919	4.49%	0.6883
	2026	1,320,682	3,634,058	275.2%	771	869,989	2,393,907	275.2%	1.2312	0.9970	0.0637	0.9890	0.936	0.915	4.49%	0.6587
	2027	1,201,559	3,758,776	312.8%	719	757,492	2,369,623	312.8%	1.2312	0.9970	0.0679	0.9890	0.932	0.910	4.49%	0.6304
	2028	1,087,168	3,856,850	354.8%	667	655,914	2,326,828	354.8%	1.2312	0.9970	0.0719	0.9890	0.928	0.905	4.49%	0.6033
	2029	977,864	3,924,829	401.4%	616	564,607	2,266,148	401.4%	1.2312	0.9970	0.0760	0.9890	0.924	0.899	4.49%	0.5774
	2030	874,299	3,981,624	453.1%	566	483,109	2,189,063	453.1%	1.2312	0.9970	0.0811	0.9890	0.919	0.894	4.49%	0.5526
	2031	776,887	3,964,193	510.2%	518	410,881	2,096,318	510.2%	1.2312	0.9970	0.0855	0.9890	0.915	0.889	4.49%	0.5288
	2032	686,074	3,929,216	572.7%	471	347,209	1,988,501	572.7%	1.2312	0.9970	0.0906	0.9890	0.909	0.883	4.49%	0.5061
	2033	601,726	3,861,431	641.7%	426	291,431	1,870,189	641.7%	1.2312	0.9970	0.0959	0.9890	0.904	0.877	4.49%	0.4843
	2034	524,097	3,760,225	717.5%	383	242,922	1,742,884	717.5%	1.2312	0.9970	0.1012	0.9890	0.899	0.871	4.49%	0.4635
	2035	453,141	3,628,080	800.7%	342	201,004	1,609,348	800.7%	1.2312	0.9970	0.1074	0.9890	0.893	0.865	4.49%	0.4436
	2036	388,802	3,465,217	891.3%	303	165,051	1,471,024	891.3%	1.2312	0.9970	0.1128	0.9890	0.887	0.858	4.49%	0.4245
	2037	330,960	3,275,048	989.6%	267	134,457	1,330,530	989.6%	1.2312	0.9970	0.1190	0.9890	0.881	0.851	4.49%	0.4063
	2038	279,395	3,068,353	1098.2%	234	108,628	1,192,970	1098.2%	1.2312	0.9970	0.1251	0.9890	0.875	0.844	4.49%	0.3888
	2039	233,917	2,842,009	1215.0%	203	87,037	1,057,468	1215.0%	1.2312	0.9970	0.1318	0.9890	0.868	0.837	4.49%	0.3721
	2040	194,181	2,606,790	1342.5%	174	69,146	928,250	1342.5%	1.2312	0.9970	0.1396	0.9890	0.860	0.830	4.49%	0.3561
	2041	159,785	2,368,303	1482.2%	149	54,927	807,075	1482.2%	1.2312	0.9970	0.1453	0.9890	0.855	0.823	4.49%	0.3408
	2042	130,259	2,127,966	1633.6%	126	42,482	693,999	1633.6%	1.2312	0.9970	0.1521	0.9890	0.848	0.815	4.49%	0.3261
	2043	105,174	1,892,048	1799.0%	106	32,826	590,532	1799.0%	1.2312	0.9970	0.1615	0.9890	0.839	0.807	4.49%	0.3121
	2044	84,062	1,663,368	1978.7%	88	25,109	496,841	1978.7%	1.2312	0.9970	0.1674	0.9890	0.833	0.799	4.49%	0.2987
	2045	66,468	1,445,802	2175.2%	73	19,000	413,290	2175.2%	1.2312	0.9970	0.1767	0.9890	0.823	0.791	4.49%	0.2859
	2046	52,003	1,242,527	2389.3%	59	14,226	339,914	2389.3%	1.2312	0.9970	0.1829	0.9890	0.817	0.782	4.49%	0.2736
	2047	40,238	1,054,005	2619.4%	48	10,536	2819,449	2619.4%	1.2312	0.9970	0.1945	0.9890	0.806	0.774	4.49%	0.2618
	2048	30,760	882,305	2868.3%	38	7,707	221,063	2868.3%	1.2312	0.9970	0.1988	0.9890	0.801	0.764	4.49%	0.2506
	2049	23,226	728,836	3138.1%	30	5,569	174,761	3138.1%	1.2312	0.9970	0.2121	0.9890	0.788	0.755	4.49%	0.2398
	2050	17,304	594,307	3434.6%	24	3,971	136,378	3434.6%	1.2312	0.9970	0.2161	0.9890	0.784	0.745	4.49%	0.2295
	2051	12,714	477,669	3757.1%	18	2,792	104,901	3757.1%	1.2312	0.9970	0.2302	0.9890	0.770	0.735	4.49%	0.2196
	2052	9,195	377,494	4105.2%	14	1,933	79,337	4105.2%	1.2312	0.9970	0.2453	0.9890	0.755	0.723	4.49%	0.2102
	2053	6,506	294,173	4521.6%	10	1,309	59,168	4521.6%	1.2312	0.9970	0.2610	0.9890	0.739	0.708	4.49%	0.2011
	2054	4,510	224,087	4968.7%	7	868	43,134	4968.7%	1.2312	0.9970	0.2626	0.9890	0.737	0.693	4.49%	0.1925
	2055	3,085	167,125	5416.8%	5	568	30,787	5416.8%	1.2312	0.9970	0.2968	0.9890	0.703	0.684	4.49%	0.1842
	2056	2,068	121,749	5888.3%	4	365	21,464	5888.3%	1.2312	0.9970	0.3058	0.9890	0.694	0.670	4.49%	0.1763
	2057	1,353	85,441	6316.3%	3	228	14,415	6316.3%	1.2312	0.9970	0.3135	0.9890	0.686	0.654	4.49%	0.1687
	2058	862	57,706	6694.7%	2	139	9,317	6694.7%	1.2312	0.9970	0.2953	0.9890	0.705	0.637	4.49%	0.1615
	2059	530	37,014	6986.4%	1	82	5,719	6986.4%	1.2312	0.9970	0.3855	0.9890	0.615	0.615	4.49%	0.1545
	2060	320	22,402	7001.8%	1	47	3,313	7001.8%	1.2312	0.9970	0.4000	0.9890	0.600	0.604	4.49%	0.1479
	2061	187	12,310	6575.6%	0	26	1,742	6575.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1415
	2062	102	6,028	5885.7%	0	14	816	5885.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1354
	2063	53	2,898	5437.0%	0	7	378	5437.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1296
	2064	29	1,274	4375.6%	0	4	158	4375.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1240
	2065	17	672	3975.9%	0	2	80	3975.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1187
	2066	10	305	3053.8%	0	1	35	3053.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1136
	2067	6	187	2976.2%	0	1	20	2976.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1087
	2068	4	106	2744.1%	0	0	11	2744.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1041
	2069	2	49	2237.5%	0	0	2	2237.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0996
	2070															

**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5398 and G.LTC5498**  
**Comparison of Original Pricing and Current Best Estimate Assumptions**

**Original Pricing Assumptions**

*Discount Rate* 6.25%

*Voluntary Lapse Rates*

Policy Duration	Lapse Rate
1	11.00%
2	5.30%
3	5.10%
4	4.90%
5	4.80%
6	4.70%
7	4.65%
8	4.60%
9	4.55%
10+	4.50%

*Active Life Mortality Rates* Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading.

**Current Best Estimate Assumptions**

4.49%

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

88% Annuity 2000 Basic Table with Mortality Selection Factors of:

Policy Duration	Mortality Selection
1	25.00%
2	50.00%
3	55.00%
4	65.00%
5	70.00%
6	75.00%
7	80.00%
8	85.00%
9	90.00%
10	95.00%
11+	100.00%

**Morbidity:**

*Incidence*

Incidence rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.

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

Attained Age	Facility Care		Home Care	
	Male	Female	Male	Female
81	1.62%	1.89%	1.49%	1.41%
82	1.93%	2.31%	1.79%	1.57%
83	2.25%	2.75%	1.92%	1.76%
84	2.44%	3.31%	2.24%	1.95%
85	2.55%	3.85%	2.43%	2.18%

*Continuance*

Continuance rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.

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.

*Utilization*

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.

Home Care	Facility Care
72%	87%

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Lapse/Mortality**  
**Attachment 3**  
**Individual Business**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: G.LTC1697**  
**Actual-to-Expected Results - Lapse**

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	6,622	6,653	99.54%
2	3,765	4,040	93.19%
3	2,701	2,795	96.63%
4	2,055	2,177	94.39%
5	1,542	1,595	96.67%
6	1,408	1,301	108.24%
7	1,194	1,018	117.26%
8	1,030	996	103.39%
9	898	970	92.62%
10+	3,573	4,395	81.30%

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: G.LTC1697**  
**Actual-to-Expected Results - Mortality**

<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	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

\* The expecteds are based on current best estimate assumptions.

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

**Attachment 3  
Metropolitan Life Insurance Company  
Group Policy Form: G.LTC1697  
Actual-to-Expected Results - Incidence**

Calendar Year	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%
2004	70	71	99%	64	58	110%	43	42	103%	48	38	127%
2005	111	100	111%	81	79	103%	57	59	96%	49	52	94%
2006	140	138	102%	125	104	120%	99	81	122%	83	70	119%
2007	185	178	104%	154	128	120%	101	104	97%	89	87	103%
2008	240	222	108%	174	151	115%	120	127	94%	105	103	102%
2009	286	266	107%	180	172	105%	142	148	96%	96	117	82%
2010	302	309	98%	205	190	108%	171	169	101%	122	131	93%
2011	351	352	100%	184	205	90%	215	189	114%	117	140	83%
2012	412	398	104%	220	220	100%	213	208	103%	127	150	85%
2013	430	445	97%	246	233	106%	233	228	102%	169	158	107%
2014	490	482	102%	238	247	96%	229	243	94%	176	167	105%
2015	499	522	96%	257	260	99%	248	263	94%	187	174	107%
<b>Total</b>	<b>3,516</b>	<b>3,483</b>	<b>101%</b>	<b>2,128</b>	<b>2,046</b>	<b>104%</b>	<b>1,871</b>	<b>1,860</b>	<b>101%</b>	<b>1,368</b>	<b>1,385</b>	<b>99%</b>

<sup>1</sup> Based on actual experience through 6/30/2016 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 Terminations**  
**All Business (excl. AARP-Pru)**

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: G.LTC1697**  
**Actual-to-Expected Results - Claim Termination**

Claim Duration (Months)	Non AARP-Pru Block						
	Actual Deaths	Expected Deaths <sup>1</sup>	Actual Recoveries	Expected Recoveries <sup>1</sup>	Deaths A/E%	Recoveries A/E%	Total A/E%
1	774	482	59	75	160%	78%	149%
2	703	1,197	156	233	59%	67%	60%
3	746	1,036	218	222	72%	98%	77%
4	834	1,139	294	252	73%	116%	81%
5	831	934	262	206	89%	127%	96%
6	726	816	196	179	89%	110%	93%
7	623	676	174	148	92%	118%	97%
8	561	582	131	122	96%	107%	98%
9	546	510	104	103	107%	101%	106%
10	465	459	114	88	101%	130%	106%
11	443	423	73	76	105%	96%	103%
12	469	397	80	67	118%	119%	118%
13+	11,666	10,750	1,254	1,365	109%	92%	107%
<b>Total</b>	<b>19,387</b>	<b>19,402</b>	<b>3,115</b>	<b>3,137</b>	<b>100%</b>	<b>99%</b>	<b>100%</b>

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

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections With No Rate Increase**  
**Actual to Expected Ratios by Duration**  
**Group Policy Form: G.LTC.1697**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			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	67,792,975	5,621,418	8.3%	67,792,975	5,077,143	7.5%	1.11
2	126,464,050	11,912,919	9.4%	126,464,050	22,362,547	17.7%	0.53
3	124,453,878	24,031,599	19.3%	114,618,258	29,738,240	25.9%	0.74
4	123,555,915	35,170,452	28.5%	103,711,858	36,133,993	34.8%	0.82
5	122,909,547	34,721,005	28.2%	93,623,763	42,854,831	45.8%	0.62
6	122,421,571	43,594,720	35.6%	84,140,570	52,596,380	62.5%	0.57
7	121,827,266	46,669,726	38.3%	75,165,826	55,578,845	73.9%	0.52
8	120,993,045	53,307,915	44.1%	66,598,170	55,787,940	83.8%	0.53
9	119,798,498	68,593,618	57.3%	58,980,584	56,846,624	96.4%	0.59
10	118,273,804	68,024,413	57.5%	52,102,983	56,791,222	109.0%	0.53
11	116,637,147	75,511,372	64.7%	45,774,777	55,775,417	121.8%	0.53
12	114,710,946	85,940,042	74.9%	40,013,513	55,956,437	139.8%	0.54
13	113,105,116	99,881,541	88.3%	34,790,731	54,827,448	157.6%	0.56
14	112,346,540	105,955,751	94.3%	30,096,519	52,505,720	174.5%	0.54
15	111,935,065	109,393,091	97.7%	25,903,632	51,481,034	198.7%	0.49
16	110,116,283	122,994,148	111.7%	22,168,661	49,372,517	222.7%	0.50
17	108,102,391	131,807,097	121.9%	18,866,904	46,620,298	247.1%	0.49
18	105,936,379	142,514,730	134.5%	15,966,210	44,729,827	280.2%	0.48
19	102,102,956	150,401,690	147.3%	13,435,719	41,952,163	312.2%	0.47
20	96,039,050	160,848,928	167.5%	11,253,931	38,972,656	346.3%	0.48
21	89,209,437	170,163,661	190.7%	9,368,153	36,720,321	392.0%	0.49
22	82,418,830	179,000,127	217.2%	7,751,830	34,100,576	439.9%	0.49
23	75,770,446	186,948,543	246.7%	6,387,314	31,351,303	490.8%	0.50
24	69,300,671	193,816,436	279.7%	5,226,929	29,015,862	555.1%	0.50
25	63,043,608	199,294,083	316.1%	4,263,166	26,653,906	625.2%	0.51
26	57,034,336	203,360,615	356.6%	3,451,360	24,336,441	705.1%	0.51
27	51,302,528	205,913,699	401.4%	2,785,893	22,422,345	804.9%	0.50
28	45,877,040	206,872,137	450.9%	2,232,212	20,481,695	917.6%	0.49
29	40,778,802	206,242,374	505.8%	1,786,162	18,490,134	1035.2%	0.49
30	36,021,762	204,042,268	566.4%	1,408,312	16,861,002	1197.2%	0.47
31	31,614,916	200,288,229	633.5%	1,110,113	15,259,466	1374.6%	0.46
32	27,562,680	195,020,071	707.6%	867,891	13,710,605	1579.8%	0.45
33	23,864,338	188,265,268	788.9%	672,751	12,338,193	1834.0%	0.43
34	20,514,451	180,096,342	877.9%	522,923	10,938,495	2091.8%	0.42
35	17,502,602	170,546,940	974.4%	396,843	9,622,881	2424.9%	0.40
36	14,815,728	159,852,736	1078.9%	300,158	8,454,740	2816.8%	0.38
37	12,439,238	148,258,288	1191.9%	225,312	7,310,333	3244.5%	0.37
38	10,356,843	136,082,640	1313.9%	171,477	6,230,223	3633.3%	0.36
39	8,547,352	123,529,423	1445.2%	125,313	5,195,120	4145.7%	0.35
40	6,989,210	110,826,812	1585.7%	86,540	4,243,595	4903.6%	0.32
41	5,660,546	98,355,129	1737.6%	59,764	2,930,599	4903.6%	0.35
42	4,539,029	86,307,505	1901.5%	41,273	2,023,852	4903.6%	0.39
43	3,602,294	74,841,023	2077.6%	28,503	1,397,659	4903.6%	0.42
44	2,828,075	64,144,132	2268.1%	19,684	965,214	4903.6%	0.46
45	2,194,794	54,347,807	2476.2%	13,593	666,570	4903.6%	0.50
46	1,682,729	45,530,971	2705.8%	9,388	460,329	4903.6%	0.55
47	1,274,642	37,665,447	2955.0%	6,483	317,900	4903.6%	0.60
48	953,293	30,723,454	3222.9%	4,477	219,540	4903.6%	0.66
49	702,729	24,671,790	3510.9%	3,092	151,613	4903.6%	0.72
50	509,827	19,451,381	3815.3%	2,135	104,703	4903.6%	0.78
51	363,376	15,026,088	4135.1%	1,475	72,307	4903.6%	0.84
52	254,342	11,325,867	4453.0%	1,018	49,935	4903.6%	0.91
53	174,364	8,299,660	4760.0%	703	34,485	4903.6%	0.97
54	116,471	5,896,421	5062.6%	486	23,815	4903.6%	1.03
55	75,331	4,031,773	5352.1%	335	16,446	4903.6%	1.09
56	46,885	2,642,556	5636.2%	232	11,358	4903.6%	1.15
57	27,909	1,633,334	5852.4%	160	7,844	4903.6%	1.19
58	15,713	954,560	6074.8%	110	5,417	4903.6%	1.24
59	8,269	536,078	6483.0%	76	3,741	4903.6%	1.32
60	4,043	303,367	7504.2%	53	2,583	4903.6%	1.53
Lifetime	3,069,521,902	5,732,005,211	186.7%	1,150,803,327	1,269,164,426	110.3%	1.69
Lifetime*	1,728,372,564	1,947,750,031	112.7%	754,427,670	550,745,795	73.0%	1.54

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by MD (15% on October 10, 2017) rather than the prior rate action approved by other states.

- Figures in column A and D do not reflect any rate action previously authorized by MD.

\* Columns A and B are discounted back to the inception date at an interest rate of 4.49%, 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 6.25%.

Attachment 5  
Metropolitan Life Insurance Company  
Nationwide Experience Projections With No Rate Increase  
Actual to Expected Ratios by Calendar Year  
Group Policy Form: G.L.T.C.1697

Calendar Year	Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2016			
	A	B	C = B / A	D	E	F = E / D	G = C / F	H	I = H / I	J = H / I
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.49% (on C)	Expected at 6.25% (on F)	Actual to Expected Ratio
1997	35,397	0	0.0%	35,397	2,651	7.5%	0.00	0.0%	7.5%	0.00
1998	2,709,668	68,199	2.5%	973,014	91,935	9.4%	0.27	2.5%	9.4%	0.26
1999	13,625,336	1,225,619	9.0%	7,608,989	994,357	13.1%	0.69	7.9%	12.6%	0.62
2000	33,643,721	3,790,281	11.3%	24,272,685	3,799,527	15.7%	0.72	10.1%	14.8%	0.68
2001	56,039,021	9,657,914	17.2%	44,799,696	8,326,358	18.6%	0.93	13.8%	16.9%	0.81
2002	73,044,202	15,554,035	21.3%	60,036,657	13,454,792	22.4%	0.95	16.7%	19.2%	0.87
2003	93,277,591	21,322,895	22.9%	71,442,385	19,168,568	26.8%	0.85	18.7%	21.6%	0.87
2004	110,408,819	27,779,450	25.2%	85,133,318	26,425,839	31.0%	0.81	20.4%	24.1%	0.85
2005	120,428,110	31,160,448	25.9%	91,081,370	33,471,249	36.7%	0.70	21.6%	26.7%	0.81
2006	122,083,274	45,951,533	37.6%	87,930,676	38,997,041	44.3%	0.85	24.4%	29.5%	0.83
2007	122,579,321	42,414,028	34.6%	80,924,672	43,243,200	53.4%	0.65	25.9%	32.4%	0.80
2008	122,264,479	56,172,030	45.9%	73,853,266	46,841,161	63.4%	0.72	28.3%	35.4%	0.80
2009	120,786,650	57,720,098	47.8%	66,624,583	49,328,395	74.0%	0.65	30.3%	38.2%	0.79
2010	119,356,779	65,750,657	55.1%	59,772,487	50,725,449	84.9%	0.65	32.5%	41.0%	0.79
2011	116,683,512	77,040,236	66.0%	53,392,422	51,467,127	96.4%	0.68	35.1%	43.6%	0.80
2012	115,256,465	90,911,526	78.9%	47,498,822	51,714,768	108.9%	0.72	38.0%	46.1%	0.82
2013	112,710,414	89,600,566	79.5%	42,069,520	51,520,116	122.5%	0.65	40.5%	48.4%	0.84
2014	110,772,986	91,914,332	82.9%	37,089,091	51,065,351	137.7%	0.60	42.7%	50.6%	0.84
2015	107,980,700	100,791,024	93.4%	32,520,271	50,264,333	154.6%	0.60	45.1%	52.7%	0.86
2016	104,986,351	123,555,259	117.7%	28,266,330	49,075,227	173.0%	0.68	48.1%	54.7%	0.88
2017	105,444,124	123,649,539	117.3%	24,613,307	47,663,007	193.6%	0.61	50.8%	56.5%	0.90
2018	107,380,488	133,862,223	124.7%	21,243,939	46,003,331	216.5%	0.58	53.5%	58.2%	0.92
2019	107,156,588	143,990,333	134.4%	18,237,633	44,105,704	241.8%	0.56	56.2%	59.7%	0.94
2020	100,133,997	153,668,171	153.5%	15,571,923	42,109,659	270.4%	0.57	59.0%	61.1%	0.97
2021	93,176,654	162,786,934	174.7%	13,224,193	39,990,431	302.4%	0.58	61.9%	62.4%	0.99
2022	86,320,273	171,430,654	198.6%	11,171,185	37,758,836	338.0%	0.59	64.9%	63.6%	1.02
2023	79,594,085	179,348,773	225.3%	9,386,752	35,537,704	378.6%	0.60	68.0%	64.6%	1.05
2024	73,029,992	186,285,776	255.1%	7,845,123	33,336,698	424.9%	0.60	71.0%	65.6%	1.08
2025	66,668,022	192,076,953	288.1%	6,522,518	31,150,673	477.6%	0.60	74.1%	66.4%	1.12
2026	60,541,220	196,538,481	324.6%	5,394,787	29,032,237	538.2%	0.60	77.1%	67.2%	1.15
2027	54,682,869	199,598,660	365.0%	4,439,306	26,979,203	607.7%	0.60	80.1%	67.8%	1.18
2028	49,122,179	201,206,810	409.6%	3,633,157	24,990,435	687.8%	0.60	83.0%	68.4%	1.21
2029	43,867,615	201,391,315	459.1%	2,956,937	23,104,417	781.4%	0.59	85.8%	68.9%	1.25
2030	38,946,561	200,138,597	513.9%	2,392,939	21,302,873	890.2%	0.58	88.6%	69.4%	1.28
2031	34,374,639	197,434,009	574.4%	1,925,811	19,557,327	1015.5%	0.57	91.1%	69.8%	1.31
2032	30,148,916	193,236,730	640.9%	1,539,892	17,885,823	1161.5%	0.55	93.6%	70.1%	1.33
2033	26,270,748	187,553,769	713.9%	1,223,285	16,281,884	1331.0%	0.54	95.9%	70.4%	1.36
2034	22,737,159	180,581,026	794.2%	964,934	14,735,396	1527.1%	0.52	98.0%	70.7%	1.39
2035	19,541,195	172,375,099	882.1%	755,856	13,250,488	1753.0%	0.50	100.0%	70.9%	1.41
2036	16,672,369	162,990,872	977.6%	588,488	11,813,216	2007.4%	0.49	101.7%	71.1%	1.43
2037	14,117,487	152,667,237	1081.4%	454,283	10,417,175	2293.1%	0.47	103.4%	71.2%	1.45
2038	11,859,941	141,568,614	1193.8%	346,445	9,051,509	2612.7%	0.46	104.8%	71.4%	1.47
2039	9,882,239	130,022,085	1315.5%	260,751	7,680,798	2945.6%	0.45	106.1%	71.5%	1.48
2040	8,165,405	118,159,440	1447.1%	194,266	6,324,294	3255.5%	0.44	107.2%	71.5%	1.50
2041	6,888,273	106,253,677	1588.7%	142,774	5,062,115	3545.5%	0.45	108.2%	71.6%	1.51
2042	5,428,819	94,542,270	1741.5%	102,899	3,944,528	3833.4%	0.45	109.0%	71.6%	1.52
2043	4,364,486	83,238,801	1907.2%	72,953	2,950,942	4045.0%	0.47	109.7%	71.7%	1.53
2044	3,474,317	72,518,338	2087.3%	51,341	2,128,230	4145.3%	0.50	110.3%	71.7%	1.54
2045	2,737,489	62,493,870	2282.9%	36,028	1,506,185	4180.6%	0.55	110.8%	71.7%	1.54
2046	2,134,071	53,263,058	2495.8%	25,236	1,060,535	4202.4%	0.59	111.1%	71.7%	1.55
2047	1,644,812	44,873,014	2728.2%	17,672	743,188	4205.4%	0.65	111.5%	71.7%	1.55
2048	1,252,696	37,344,197	2981.1%	12,376	520,535	4206.1%	0.71	111.7%	71.7%	1.56
2049	942,771	30,677,817	3254.0%	8,667	364,625	4207.3%	0.77	111.9%	71.7%	1.56
2050	700,592	24,843,614	3546.1%	6,070	255,441	4208.4%	0.84	112.1%	71.7%	1.56
2051	513,423	19,799,719	3856.4%	4,250	178,965	4210.7%	0.92	112.2%	71.7%	1.56
2052	370,389	15,511,577	4187.9%	2,975	125,392	4214.6%	0.99	112.3%	71.7%	1.57
2053	262,059	11,910,167	4544.8%	2,083	87,774	4214.6%	1.08	112.4%	71.7%	1.57
2054	182,100	8,933,353	4905.7%	1,458	61,442	4214.6%	1.16	112.4%	71.7%	1.57
2055	124,196	6,529,354	5257.3%	1,020	43,009	4214.6%	1.25	112.4%	71.7%	1.57
2056	82,578	4,639,410	5618.2%	714	30,107	4214.6%	1.33	112.5%	71.7%	1.57
2057	53,324	3,212,953	6025.4%	500	21,075	4214.6%	1.43	112.5%	71.7%	1.57
2058	33,466	2,153,661	6435.4%	350	14,748	4214.6%	1.53	112.5%	71.7%	1.57
2059	20,442	1,401,754	6857.1%	243	10,228	4214.6%	1.63	112.5%	71.7%	1.57
2060	12,149	886,920	7300.3%	163	6,855	4214.6%	1.73	112.5%	71.7%	1.57
Past	1,778,652,695	952,280,127	53.5%	995,425,652	639,977,444	64.3%	0.83	48.1%	54.7%	0.88
Future	1,290,857,218	4,767,589,624	369.3%	155,377,480	629,179,035	404.9%	0.91	288.6%	333.2%	0.87
Lifetime	3,069,509,913	5,719,869,751	186.3%	1,150,803,132	1,269,156,478	110.3%	1.69	112.5%	72.0%	1.56

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by MD (15% on October 10, 2017) rather than the prior rate action approved by other states.  
- Figures in column D do not reflect any rate action previously authorized by MD.