#### April 16, 2018

Re: Group long-term policy G.LTC1697 (including GCLTCAARP-04-OP 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.

Title	Description						
Actuarial Memorandum							
Exhibit I	Lifetime Loss Ratio ("LLR")						
	• Without/with proposed rate increase of 7.06%						
	• <i>Nationwide</i> earned premium and incurred claims experience						
	• Weighted average statutory discount rate 4.20%						
	LLR without proposed increase – 112.4%						
	With proposed increase – 109.2%						
Exhibit II	Demonstration of rate action meeting Rate Stability						
	requirements						
<b>Review of Prior Correspondence</b>							
Attachment 1	Lifetime Loss Ratio ("LLR")						
	• Without/with proposed rate increase of 7.06%						
	• <i>Maryland</i> earned premium and incurred claims						
	experience						
	• Weighted average statutory discount rate 4.20%						
	LLR without proposed increase -108.2%						
	With proposed increase – 104.9%						
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						
	Nationwide experience						
	LLR without rate increase – 112.2%; A/E – 1.50						

Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year
	Nationwide experience
	LLR without rate increase $-112.4\%$ ; A/E $-1.50$

#### 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,

hallicklas

William P. Bigelow, FSA, MAAA Vice President and Actuary, 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 group policy issued to cover eligible members of the American Association of Retired Persons ("AARP") and their spouses (including domestic partners) 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 (sitused in District of Columbia):

• GCLTCAARP-04-OP

#### 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 Monthly Reimbursement Plan and the Facilityonly Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

- a. the actual expenses incurred for the receipt of one month's services
- b. the Monthly Benefit Amount ("MBA") times a percentage that varies based on the site of care

MBA = Daily Benefit Amount ("DBA") times the number of days in the month.

#### Reimbursement Percentages by Site of Care

- I. Nursing Home, Hospice, or Assisted Living Facility 100%
- II. Home Health Care (for Comprehensive Coverage Option only) optional 50%, 80% or 100%
- III. Informal Care (for Comprehensive Coverage Option only) 50% of the selected Home Health Care coverage

#### New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

#### **Respite Service**

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 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 July 1, 2005 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 sitused). These policy forms are no longer being marketed to AARP members and spouses.

#### 5. Actuarial Assumptions

- a. <u>Expected Claim Costs</u> 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. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

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%

#### Voluntary Termination Rates

#### New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

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. <u>Expenses</u> 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. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, monthly EFT Premium was equal to the monthly premium less \$2 and annual premium was equal to monthly premium times 12 less \$24.

#### 9. Issue Age Range

The issue age is 18 and over.

#### New York, NY

#### Actuarial Memorandum for AARP Group Policy

#### April 16, 2018

#### **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 4.20%. 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 4.20%.

#### 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.

## New York, NY

#### Actuarial Memorandum for AARP Group Policy

#### April 16, 2018

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 4.20%.

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 and 1997 National Nursing Home Survey and 1982/1984/1989 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care

#### New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.5% in year fifteen and thereafter.
- c. Mortality was based on 105% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

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):	\$1,782
After implementation of previous rate increase (described in Section 15):	\$2,049
After implementation of additional rate increase (requested in this filing):	\$2,194

#### New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

#### **20. Proposed Effective Date**

The rate increase will apply to certificateholders 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)

Issue Age	Percent
<45	0%
45-49	1%
50-54	11%
55-59	25%
60-64	29%
65-69	24%
70-74	8%
75+	1%
Total	100%

By Issue Age:

#### By Benefit Period:

Benefit Period	Percent
2 Year	5%
3 Year	28%
4 Year	49%
5 Year	7%
7 Year	1%
Unlimited	9%
Total	100%

#### **By Inflation Option:**

Inflation	Percent
Optional	74%
Auto 5% Compound	26%
Total	100%

## New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

## By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	55%
80%	6%
100%	22%
Total	100%

#### **By Elimination Period:**

Days	Percent
20	2%
30	53%
45	-
60	29%
90	16%
Total	100%

#### By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

#### 22. Number of Certificateholders

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

		ued Before Rate egulation Effective Date	Issued On or After Rate Stability Regulation Effective Date			
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium		
Certificates issued in Maryland	-	-	142	\$271,989		
Certificates issued nationwide	3,512	\$6,473,314	4,896	\$8,508,347		

#### New York, NY

#### **Actuarial Memorandum for AARP Group Policy**

#### April 16, 2018

#### 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.

halli Phla

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

Image: constraint of the standard sector of t			Group Policy Form: G.LTC.1697														
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2028         10,247,256         22,048,385         215,1%         5,744         6,033,733         149,152,2         215,1%         11500         NA         0.0537         NA         0.986         0.332         4,20%         0.554           2029         8,024,562         24,657,16         332,07         4,457,4         342,04         32,047,16         32,057,16         4,20%         0.554         NA         0.045         NA         0.045         0.047         4,20%         0.554         NA         0.045         NA         0.045         0.047         4,20%         0.554         NA         0.045         NA         0.045         NA         0.045         NA         0.045         0.047         4,20%         0.054         NA         0.045         NA         0.047         4,20%         0.054         NA         0.047         NA         0.046         NA         0.047 <th></th> <td></td>																	
2227         8.488,428         2.888,952         2.8298         5.869         15.182,079         2.829,5         11500         NAX         0.0051         NA         0.0351         NA <th< td=""><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																	
2228         B.2786.488         25.246.220         28.37.5         6.065         5.477.044         15.733.448         28.20.5         11.500         N/A         0.0815         N/A         0.0839         0.022         4.205         0.0825           2030         E.628.055         23.807.44         4.407.5         3.568.71         15.567.75         4.564.05         11.500         N/A         0.0354         N/A         0.035         4.205.         0.037           2031         5.682.055         23.847.53         43.64.713         15.567.75         4.564.05         N/A         0.0364         N/A         0.031         4.205.         0.537           2033         5.587.628         3.007.524.17         23.274.315         15.407.628         866.9         1.1600         N/A         0.0464         N/A         0.016         4.205.         0.567           2034         3.067.524         0.33.57.52         2.18.657.648         1.354.12         82.357.1         1.1500         N/A         0.059         N/A         0.068         4.205.         0.4451           2035         3.248.001         3.044.17         82.37.9         1.5507         1.54.69         82.41.169         N/A         0.0159         N/A         0.0868         4.2																	
2020         7.22/12         7.230/12         4.202.087         16.018.02         31.11.00         NA         0.039         0.012         4.205         0.5744           2023         5.582.167         5.374.358         437.45         3.162.083         11500         NA         0.0744         NA         0.229         0.507         4.205         0.5377           2023         5.582.167         5.374.538         477.45         3.162.083         11500         NA         0.0714         NA         0.221         0.001         4.205         0.5377           2025         5.576.576         3.057.017         15.376.676         1.5746.477         487.55         11.100         NA         0.0182         NA         0.006         0.887         NA         0.006         0.887         NA         0.006         0.887         NA         0.006         0.887         0.007         4.205         0.467         4.205         0.467         4.205         0.467         4.205         0.467         4.205         0.467         4.205         0.467         4.205         0.467         4.205         0.466         4.205         0.466         4.205         0.466         4.205         0.466         4.205         0.466         4.205																	
2031         6.688.055         22.888.258         44.874         4.775         11.506         NN         0.0744         NA         0.528         0.507         4.206         0.5587           2035         5.82.173         3.086.73         1.7572         3.162.858         1.747.478         1.1500         NA         0.0774         NA         0.011         0.085         4.206         0.5287           2035         6.27.133         3.086.171         1.271.316         1.407.0729         5.868.175         1.1500         NA         0.0985         NA         0.011         0.085         4.206         0.427           2036         3.068.011         3.044.171         822.77         2.262         1.857.64         1.816.128         NA         0.0985         NA         0.508         0.877         4.206         0.448           2037         3.234.850         2.201.374         1172.57         1.056         NA         0.1103         NA         0.883         0.887         4.206         0.348           2030         2.344.807         2.207.33         1.4197         5.697         1.566         1.1500         NA         0.1123         NA         0.857         4.206         0.336           2041 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>																	
2020         5.882.67         2.9784.365         44.79%         3.152         5.376.262         5.682.67         1.1500         NN         0.0791         NA         0.921         0.001         4.20%         0.5077           2035         5.377.528         3.08.658         4.569.3         3.107.652         0.669.7         3.108         1.100         NA         0.0892         NA         0.011         0.080         4.20%         0.6977           2036         4.766.630         3.047.652         0.661.7         3.22.32         2.22.174         1.4457.18         0.315         1.1500         NA         0.0992         NA         0.091         0.091         A.20%         0.420%         0.4420%         0.4420%         0.420%																	
2034         4766.639         30.075.624         64.35%         31.300         2.221 (074         14.537,164         64.35%         1.1500         N/A         0.0892         N/A         0.996         0.885         4.20%         0.4872           2036         3.666.001         30.444,171         82.37%         2.552         1.657.468         13.654,128         32.37%         1.1500         N/A         0.0959         N/A         0.996         0.887         4.20%         0.4420%           2036         3.231.202         2.894.600         2.804.107         1.702.5%         1.705.5%         1.16108         N/A         0.1173         N/A         0.885         4.20%         0.443.14           2030         2.294.600         2.804.107         1.702.5%         1.765         10.168.88         1.090.7%         1.1500         N/A         0.1173         N/A         0.885         4.20%         0.3805           2041         1.464.88         2.307.02         1.295.7%         1.156.88         1.1500         N/A         0.128         N/A         0.877         0.85         4.20%         0.3804           2041         1.463.83         2.377.9         1.302.148         1.450.7%         1.1500         N/A         0.1173		2032	5,982,167	29,784,365	497.9%	3,752	3,162,658	15,746,427	497.9%	1.1500	N/A	0.0791	N/A	0.921	0.901	4.20%	0.5287
1205         4.212.400         30.788.83         7.28.9%         1.500         N/A         0.0945         N/A         0.906         0.884         4.20%         0.4425           2037         3.221.325         2.98.85.644         92.81%         2.228         1.386.561         12.867.261         12.867.261         1.1500         N/A         0.0165         N/A         0.888         0.887         4.20%         0.4425           2038         2.234.628         2.001.177         1.170.5%         1.1500         N/A         0.1173         N/A         0.888         0.887         4.20%         0.4315           2034         2.234.628         2.001.177         1.170.5%         1.1500         N/A         0.1173         N/A         0.888         0.885         4.20%         0.3365           2041         1.275.77         2.52.07.22         164.39%         1.050.08         0.2116         1.1500         N/A         0.1384         N/A         0.887         4.32%         0.3353           2042         1.446.88         2.367.02         2.20.1%         1.1500         N/A         0.1364         N/A         0.857         0.325         4.20%         0.3383           2044         802.166         19.986.164         <																	
2036         3,266,001         30,44,171         82,27%         1,550         NA         0.0999         NA         0.000         0.777         4,20%         0.4485           2037         3,223,23         29,89,64         92,11%         2,202         1,151,560         NA         0.0195         NA         0.085         4,20%         0.4485           2038         2,777,885         29,81,447         104,22%         2,208         1,151,560         NA         0.1117         NA         0.888         0.868         4,20%         0.4131           2041         1,725,507         25,227,73         1441,9%         1,755         11,71         507,024         52,528,822         162,11%         1,1500         NA         0.128         NA         0.857         4.20%         0.3065           2041         1,426,83         23,570,07         1,500         NA         0.1433         NA         0.857         0.832         4.20%         0.3065           2044         1,202,316         21,80,416         211,001         440,467         7.333,244         11500         NA         0.1433         NA         0.857         0.832         4.20%         0.3363           2045         666,120         116,20%         <																	
2037         3,221,325         298,86,64         202,1%         1,286,751         12,867,531         11,510         NA         0.1055         NA         0.0155         NA         0.885         0.472         4.20%         0.4304           2038         2,274,625         280,01,374         1170,2%         1,105,301         103,224         1,1500         NA         0.117         NA         0.885         4.20%         0.3364           2040         2,04,620         28,021,374         1170,2%         1,108,301         11500         NA         0.117         NA         0.885         4.20%         0.3364           2042         1,446,836         22,570,221         102,511,56         11,520         NA         0.1384         NA         0.685         4.20%         0.3304           2044         192,516         19,951,642         211,6%         1850,041         229,911,551         11,550         NA         0.1455         NA         0.6451         0.825         4.20%         0.3324           2046         566,120         16,200,194         247,07%         573         0.420,104         229,470,051         1.1550         NA         0.1460         NA         0.835         0.804         0.227         0.228         <																	
2039         2,394,620         28,021,374         1170,276         11500         N/A         0.1384         N/A         0.875         0.4207         0.3364           2046         1120,1516         119,8164         2011,697         230,027         64,41380         2011,697         11500         N/A         0.1435         N/A         0.885         0.0804         4.2076         0.322           2046         856,120         146,071         230,027         64,41380         2011,697         1.1500         N/A         0.1647         N/A         0.881         0.323         0.272         0.276         0.276         0.276         0.276 <td< th=""><th></th><th>2037</th><th>3,221,325</th><th>29,895,654</th><th>928.1%</th><th>2,282</th><th>1,386,551</th><th>12,867,951</th><th>928.1%</th><th>1.1500</th><th>N/A</th><th>0.1055</th><th>N/A</th><th>0.895</th><th>0.872</th><th>4.20%</th><th>0.4304</th></td<>		2037	3,221,325	29,895,654	928.1%	2,282	1,386,551	12,867,951	928.1%	1.1500	N/A	0.1055	N/A	0.895	0.872	4.20%	0.4304
2040         22,041,069         22,272,100         1309,5%         15,98         170,673         11,100         N/A         0.1234         N/A         0.877         0.882         4.20%         0.3365           2044         1,445,388         23,570,202         1623,1%         1,179         507,024         8.238,201         11500         N/A         0.1384         N/A         0.877         0.852         4.20%         0.3361           2044         1932,156         19,043,57         1821,0%         1.010         N/A         0.1435         N/A         0.857         0.832         4.20%         0.3383           2044         1932,156         19,043,57         182,005         4.817,82         2470,0%         N/A         0.1465         N/A         0.857         0.822         4.20%         0.3383           2046         866,120         160,26%,141         2470,0%         0.55         186,055         4.817,392         11500         N/A         0.1144         N/A         0.828         0.808         4.20%         0.2283           2046         856,120         162,05%,141         4.10,041         273,05%         11500         N/A         0.1141         N/A         0.829         0.824         0.20%         0																	
2041         1,725,507         22,227,72         1461 9%         1,365         82,083         9,219,81         1,100         NA         0,1288         NA         0,864         42,0%         0,3851           2042         1,44,838         22,357,020         128,014,377         1812,0%         1,100         NA         0,1433         NA         0,864         0,854         42,0%         0,3383           2044         602,156         11,396,167         221,94%         724         221,694         5,040,41         222,91%         1,1500         NA         0,1433         NA         0,851         0,825         4,20%         0,3383           2046         661,120         112,01%         1,100         NA         0,1162         NA         0,851         0,825         4,20%         0,3383           2046         417,913         12,582,19         301,46%         417,493         3,014,6%         1,1500         NA         0,1180         NA         0,813         0,784         4,20%         0,2273           2050         255,279         9,33,445         366,1%         229         4,240%         0,218         NA         0,813         0,787         0,784         4,20%         0,2224         NA         0,777																	
2042         1.446.838         23.570.202         1122         11.100         NA         0.1384         NA         0.849         0.839         4.20%         0.3594           2044         902.156         19.988,164         2011.6%         19.988,164         2011.6%         19.988,164         2011.6%         19.988,164         2011.6%         19.908,164         2011.6%         19.908,164         2011.6%         19.005         4.270,0%         0.1495         NA         0.1495         NA         0.851         0.822         4.20%         0.3228           2046         666,120         10.206,194         2470,0%         150,057         4.17,822         2470,0%         11.500         NA         0.1640         NA         0.883         0.809         4.20%         0.2973           2046         666,120         10.268,174         2414         14.431         3.448,98         3014.6%         11.500         NA         0.1780         NA         0.822         0.2074         2.205         2.2051         2.305.44         2.4076         2.2051         1.400,01         2.703         1.1500         NA         0.1780         NA         0.077         2.026         0.2232           2055         1496,056         7.335,444         40.4																	
2044         992,156         19,98,164         2011,6%         859         320,237         6,44,880         2016,6%         1,1500         N/A         0.1452         N/A         0.825         4.20%         0.3398           2046         666,120         16,206,149         2470,0%         605         1195,055         4.187,882         2470,0%         1.1500         N/A         0.1640         N/A         0.438         0.809         4.20%         0.2883           2046         666,120         15,208,149         320,45%         412         114,431         3.449,588         301,46%         1.1500         N/A         0.1788         N/A         0.821         0.774         4.20%         0.2282           2050         256,279         9.383,444         4047.6%         1.190,058         1.930,548         4047.6%         1.1500         N/A         0.1987         N/A         0.804         4.20%         0.2282           2051         196,056         7.935,444         4047.6%         1.920,684         1.946,054         1.950         N/A         0.1980         N/A         0.777         4.20%         0.2242           2052         149,209         6,645,751         4454.6%         1.980,684         536,154         1.1500 </td <th></th> <td></td>																	
2046         810.577         16.075.075         222.99         7.24         255.90.041         222.99         1.1500         NAA         0.1672         NA         0.843         0.817         4.20%         0.3297           2047         556.59         14.371.52         2730.9%         510         150.147         4.110.401         2730.9%         1.1500         NAA         0.1640         NAA         0.823         4.20%         0.2293           2048         42.7131         312.5182.11         3314.6%         412         114.431         3.449.584         1.1500         NAA         0.1640         NAA         0.823         4.20%         0.2283           2049         328.367         10.22.1191         3326.1%         335         86.290         2.231.514         1.1500         NAA         0.1690         NA<																	
2046         656,120         16,206,194         2470,0%         605         195,055         195,0147         4,100,12         1,1500         NA         0.1640         NA         0.838         0.809         4,20%         0.2273           2046         417,913         12,582,19         3014,6%         412         114,431         3,445,58         3014,6%         1,1500         NA         0.1748         NA         0.821         0.794         4,20%         0.22783           2050         2255,279         9,363,845         3668,1%         226         1,500         NA         0.1867         NA         0.804         0.777         4,20%         0.2282           2051         196,056         7,933,844         408,7%         152         47,433         1,920,658         474,6%         1,1500         NA         0.2282         NA         0,78         0,761         4,20%         0.2282           2052         119,209         6,645,751         4454,0%         1,543,719         4454,0%         1,1500         NA         0.2182         NA         0,772         0,744         4,20%         0.2233           2056         61,312         358,1468         536,11%         102         1,563,758         581,41%																	
2049         417.913         12.982.219         3014.6%         412         114.431         3.449.58         3014.6%         11.500         NA         0.1788         N/A         0.821         0.704         4.20%         0.2278           2050         2255.279         9.363.845         3668.1%         256         1.1500         NA         0.1967         NA         0.804         0.777         4.20%         0.2282           2051         196.056         7.93.544         404.6%         1.650         NA         0.2034         NA         0.777         4.20%         0.2282           2052         1149.209         6.645.751         4454.0%         1.1500         NA         0.2182         NA         0.782         0.761         4.20%         0.2232           2054         83.343         4.468.76         536.1%         102         17.851         956.088         356.1%         1.1500         NA         0.2285         NA         0.772         0.744         4.20%         0.2233           2055         61.312         3581.466         536.1%         1.24.287         5656.1%         1.1500         NA         0.2498         NA         0.750         0.734         4.20%         0.2035																	
2049         328.367         10.921.919         3326.1%         335         86.290         2.287.111         3326.1%         1.1500         NA         0.1867         NA         0.813         0.786         4.20%         0.2282           2051         198.056         7.93.54.84         4047.6%         215         47.453         1360.165         1.1500         NA         0.01960         NA         0.777         4.20%         0.2282           2052         1194.029         6.645.751         442.0%         1.224.328         4989.3%         1.1500         NA         0.2128         NA         0.787         0.761         4.20%         0.2282           2053         112.120         5.492.00         4898.3%         1.224.328         4989.3%         1.1500         NA         0.2428         NA         0.772         0.74         4.20%         0.2285           2055         61.312         3.581.66         584.1%         7.750         55.91         1.550         NA         0.2488         NA         0.760         0.73         4.20%         0.1971           2056         2.2363         1.674.76         4191.45         411.516         911.350         NA         0.2488         NA         0.76         4.20																	
2050         255.279         0.338.845         3688.1%         269         64.381         2:381.541         3688.1%         1.1500         NA         0.1980         NA         0.804         0.777         4.20%         0.2252           2051         196.056         7.33.644         4047.0%         169         1.443.719         4454.0%         1.1500         NA         0.2034         NA         0.797         0.761         4.20%         0.2232           2053         112.120         5.492.020         4.638.1%         102         1.24995         1.242.24         4484.0%         1.1500         NA         0.2182         NA         0.772         0.744         4.20%         0.2233           2054         81.342         4.468.766         5366.1%         102         17.851         956.088         5356.1%         1.1500         NA         0.2400         NA         0.772         0.744         4.20%         0.2138           2055         61.312         2.365.4%         58         8.750         556.191         6356.8%         1.1500         NA         0.2498         NA         0.750         0.724         4.20%         0.01971           2056         15.556         1.5676         1.567.44         4012																	
2051         198,056         7,935,444         4047,6%         215         47,453         1,520,687         4047,6%         1,1500         NA         0.204         NA         0.797         0.768         4.20%         0.2420           2052         114,209         6,645,751         442,0%         1.224,328         4989,3%         1.1500         NA         0.2128         NA         0.787         0.761         4.20%         0.2228           2053         112,120         5,649,200         4898,3%         1.12         1.7500         NA         0.2128         NA         0.772         0.74         4.20%         0.2238           2055         61,312         3,561,4%         77         12,589         735,376         5841,4%         1.1500         NA         0.2498         NA         0.760         0.72         4.20%         0.1917           2055         21,317,41         2,191,344         6911.2%         1.4514         6911.2%         1.1500         NA         0.2428         NA         0.779         0.764         4.20%         0.1811           2056         15,556         1.260,683         8104.2%         1.1500         NA         0.2428         NA         0.719         0.666         4.20%																	
2053         112 120         5 492.020         4898.3%         112 124.328         4898.3%         11,500         NA         0.2182         NA         0.772         0.751         4.20%         0.2229           2055         61.312         3.581.466         5841.4%         77         12.589         735.376         5841.4%         1.1500         NA         0.2285         NA         0.772         0.74         4.20%         0.2033           2056         61.312         2.581.466         5841.4%         77         12.589         735.376         5841.4%         1.1500         NA         0.2498         NA         0.750         0.72         4.20%         0.1911           2057         31.714         2.191.844         6911.2%         1.450         S0.307         748.9112         1.1500         NA         0.2498         NA         0.714         4.20%         0.1811           2058         15.556         1.260.683         8104.2%         1.1500         NA         0.2483         NA         0.719         0.666         4.20%         0.1742           2061         7.166         685.33         952.47%         1.1500         NA         0.3084         NA         0.651         4.20%         0.1742		2051	196,056	7,935,484	4047.6%	215	47,453	1,920,685	4047.6%	1.1500	N/A	0.2034	N/A	0.797	0.768	4.20%	0.2420
2054         83,434         4,468,796         536,14%         102         17,851         956,088         5356,1%         1,1500         NA         0.2405         NA         0.772         0.744         4,20%         0.2138           2055         61,312         3,581,466         556         157         556,119         6356,8%         1,1500         NA         0.2400         NA         0.750         0.734         4,20%         0.1971           2056         31,714         2,219,334         6911.2%         43         5,998         414,514         6911.2%         1,1500         NA         0.2408         NA         0.72         0.734         4,20%         0.1911           2056         21,556         1,5676         1,5676         1,5676         1,5676         1,782         1,1500         NA         0.2283         NA         0.72         0.666         4,20%         0.1815           2060         10,660         935,779         8778.4%         16         1,782         1506         NA         0.2084         NA         0.079         0.666         4,20%         0.1672           2061         7,168         685433         9778.4%         1,1500         NA         0.3084         NA																	
2055         61,312         3,641,468         5841,45%         77         12,589         735,376         5841,45%         11,500         N/A         0,2400         N/A         0,750         0,725         4,20%         0,2033           2056         44,401         2,242,497         368,68%         58         8,750         551,1500         N/A         0,2498         N/A         0,750         0,724         4,20%         0,1811           2056         42,246         1,1674,76         4,191,3%         43         5,998         414,514         6911,2%         1,1500         N/A         0,2498         N/A         0,779         4,20%         0,1811           2056         12,2568         1,260,683         8104,2%         1,200         N/A         0,2718         N/A         0,779         6,854         4,00%         0,1742           2060         10,660         935,779         871         1500         N/A         0,3044         N/A         0,685         4,20%         0,1742           2061         7,166         685,433         952,47%         1,1500         N/A         0,3048         N/A         0,651         4,20%         0,1540           2061         7,166         685,433 <t< td=""><th></th><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>																	
2056         44.401         2.822.497         6368.9%         58         8.750         556.191         6356.8%         1.1500         NA         0.2489         NA         0.750         0.724         4.20%         0.1971           2057         31.714         2.2191.834         69112%         31         4.059         303.970         7489.1%         1.1500         NA         0.22812         NA         0.724         4.20%         0.1815           2058         15.556         1.560.683         9778.4%         16         1.772         216.948.1%         1.1500         NA         0.22812         NA         0.774         4.20%         0.1815           2060         10.660         955.779         8778.4%         16         1.782         1567.98         1.1500         NA         0.2292         NA         0.707         0.685         4.20%         0.1672           2061         7.196         6854.33         8778.4%         1.1500         NA         0.3084         NA         0.687         4.20%         0.1672           2064         2.051         1.355.55         1.936.7%         8         1.350         1.936.7%         1.1500         NA         0.3084         NA         0.687         4.20																	
2068         22,383         1,674/76         7489.1%         31         4,059         303,370         7489.1%         1,1500         NA         0.2788         NA         0.724         0.705         4,20%         0.1815           2059         15,556         1260,683         9779         9778,4%         16         1,782         11500         NA         0.2213         NA         0.719         0.665         4,20%         0.1742           2061         7.196         685,433         9778,4%         1,150         NA         0.2292         NA         0.705         4,20%         0.1672           2061         7.196         685,433         8778,4%         1,150         NA         0.3095         NA         0.652         0.657         4,20%         0.1540           2062         4,789         496,887         1036,7%         5         465         52,40         11305,7%         1.1500         NA         0.3085         NA         0.651         0.657         4,20%         0.1540           2064         2,051         255,371         1,452,7%         2         181         2,494         13757,7%         1.1500         NA         0.367         NA         0.651         0.657         4,20%		2056	44,401	2,822,497	6356.8%	58	8,750	556,191	6356.8%	1.1500	N/A	0.2498	N/A	0.750	0.724	4.20%	0.1971
2099         15,556         1,260,683         8104.2%         22         2,710         219,594         8104.2%         1,1500         NA         0.2813         NA         0.719         0.666         4.20%         0.1742           2060         10.660         935,779         8743         11500         NA         0.2928         NA         0.077         0.666         4.20%         0.1742           2061         7.166         665,433         9524,7%         11         1.155         100,677         1.1500         NA         0.3095         NA         0.666         4.20%         0.1604           2062         4,789         406,887         1306,7%         5         465         52,540         11006,7%         1.1500         NA         0.3095         NA         0.667         4.20%         0.1478           2064         2,051         255,371         1462,7%         3         2491         362,15         1450,7%         1.1500         NA         0.3825         NA         0.661         4.20%         0.1478           2066         133.104         13767,7%         1         1.1500         NA         0.2847         NA         0.661         4.20%         0.1361           2066 <th></th>																	
2006         10,660         937,79         9778.4%         16         1,722         156,433         8778.4%         1,1500         NA         0.2923         NA         0.707         0.685         4.20%         0.1672           2061         7,196         685,433         8778.4%         1.1500         NA         0.3084         NA         0.682         4.20%         0.1672           2062         4,789         496,887         13376,0%         8         737         76,506         10376,0%         1.1500         NA         0.3084         NA         0.682         4.20%         0.1540           2063         31,45         355,555         13076,0%         14         65         52,401         1106,77%         1.1500         NA         0.3485         NA         0.651         6.57         4.20%         0.1478           2064         2,051         253,711         12452,7%         3         291         36,215         12452,7%         1.1500         NA         0.3397         NA         0.651         6.52         4.20%         0.1368           2065         1,333         183,418         15031,2%         1.1500         NA         0.2947         NA         0.650         4.20%																	
2061         7,166         665,433         9524,7%         11         1,155         109,667         9524,7%         1,1500         NA         0.0394         NA         0.682         0.675         4.20%         0.1604           2062         4,789         406,887         1306,7%         5         465         1500         NA         0.3095         NA         0.682         0.675         4.20%         0.1540           2063         3,145         355,555         1306,7%         5         465         52,540         1306,7%         1.1500         NA         0.3825         NA         0.651         4.20%         0.1478           2064         2,051         255,371         1362,7%         3         291         352,15         1450,7%         1.1500         NA         0.3825         NA         0.661         4.20%         0.1478           2065         133.104         1375,7%         2         181         24,964         13757,7%         1.1500         NA         0.2947         NA         0.661         4.20%         0.1264           2066         846         13701         1571         8,256         16100,7%         1.1500         NA         0.2947         NA         0.726																	
2063         3.145         355.55         11306.7%         5         465         52.540         11306.7%         1.1500         NA         0.3488         NA         0.0517         4.20%         0.1478           2064         2.051         255.371         1262.7%         2         1.1500         NA         0.3825         NA         0.0657         4.20%         0.1478           2066         1.333         183.418         13757.7%         2         181         24.944         13757.7%         1.1500         NA         0.3825         NA         0.661         0.650         4.20%         0.1361           2066         886         133.104         13757.7%         1         1.1500         NA         0.2947         NA         0.661         4.20%         0.1361           2067         611         95.99         15701.3%         1         71         2.026         15701.3%         1.1500         NA         0.2947         NA         0.726         0.694         4.20%         0.1254           2069         248         4.723         16018.8%         1.1500         NA         NA         NA         NA         NA         4.20%         0.1155           2070         206		2061	7,196	685,433	9524.7%	11	1,155	109,967	9524.7%	1.1500	N/A	0.3084	N/A	0.692	0.675	4.20%	0.1604
2064         2.051         255.71         1.2462.7%         3         201         36.215         1.426.27%         1.1500         NA         0.0825         NA         0.637         0.652         4.20%         0.1418           2065         1.333         183.418         15031.2%         1         116         177.868         15031.2%         1.1500         NA         0.0827         NA         0.661         6.650         4.20%         0.1386           2066         686         133.104         15031.2%         1         116         17.386         15031.2%         1.1500         NA         0.2947         NA         0.728         0.680         4.20%         0.1366           2066         611         95.99         15701.3%         1         77         12.028         1500         NA         0.2947         NA         0.728         0.680         4.20%         0.1203           2068         427         68.69         1610.7%         1         34         5.510         1610.84%         1.1500         NA         NA         NA         NA         4.20%         0.1108           2070         206         31.705         1643.2%         0         123         3.522         1.500 <th></th>																	
2065         1.333         183.4/8         13767.7%         2         181         24.964         13757.7%         1.1500         NA         0.3387         NA         0.661         0.650         4.20%         0.1381           2066         886         133.104         16701.2%         1         116         17.388         1.1500         NA         0.2947         NA         0.705         0.664         4.20%         0.1381           2067         611         95.99         15701.3%         1         77         1.1500         NA         0.2947         NA         0.725         0.664         4.20%         0.1254           2068         427         86.89         16018.3%         1         516         8265         11500         NA         0.2047         NA         0.725         0.664         4.20%         0.1254           2069         284         47.723         16018.9%         1         34         5.510         16018.8%         1.1500         NA         NA         NA         NA         4.20%         0.1165           2070         206         31.755         1643.2%         0         15         2.215         15191.9%         1.1500         NA         NA																	
2066         886         133.104         15031.2%         1         116         17.386         15031.2%         1.1500         N/A         0.247         N/A         0.705         0.664         4.20%         0.1306           2067         611         95.99         15701.3%         1         77         12.029         11.500         N/A         0.2740         N/A         0.705         0.664         4.20%         0.1306           2068         427         68.69         16100.7%         1         5.265         16100.7%         1.1500         N/A         0.0319         N/A         0.688         4.20%         0.1203           2069         2288         47.723         1648.3%         1         34         5511         16108.8%         1.450         N/A         N/A         N/A         N/A         4.20%         0.1168           2071         138         20.028         15019.1%         1         52.215         15191.9%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.1063           2072         92         1.387         1509.0%         9         1.412         1509.0%         1.1500         N/A         N/A         N/A         N/A		2065	1,333	183,418	13757.7%	2	181	24,964	13757.7%	1.1500	N/A	0.3387	N/A	0.661	0.650	4.20%	0.1361
2068         427         68.69         16100.7%         1         51         8.265         16100.7%         1.1500         N/A         0.319         N/A         0.688         0.688         4.20%         0.1203           2069         2288         47.723         16018.8%         1         34         5510         16018.2%         1.1500         N/A         N/A         N/A         N/A         N/A         A         4.20%         0.1108           2070         206         31.785         1548.32%         0         23         3.522         15483.2%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.1108           2071         139         20.828         1509.1%         0         15         2.215         1519.11%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.1021           2072         9.2         13.837         1509.0%         0         9         1.412         1509.0%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.01021           2073         61         8.18         1529.0%         0         6         8021         32529.0%         1.1500 <th></th> <th></th> <th>886</th> <th>133,104</th> <th>15031.2%</th> <th>1</th> <th>116</th> <th></th> <th>15031.2%</th> <th>1.1500</th> <th>N/A</th> <th></th> <th>N/A</th> <th></th> <th></th> <th>4.20%</th> <th>0.1306</th>			886	133,104	15031.2%	1	116		15031.2%	1.1500	N/A		N/A			4.20%	0.1306
2069         28         47,723         16018.9%         1         34         5,510         16018.9%         1,1500         N/A         N/A         N/A         N/A         A         4.20%         0.1155           2070         2066         317,55         1563.3%         0         233         3,522         1,450.3         N/A         N/A         N/A         N/A         N/A         A         4.20%         0.1165           2071         139         20,828         15019.1%         0         15         2,215         151919.1%         1,1500         N/A         N/A         N/A         N/A         A         4.20%         0.1063           2072         92         13.837         1509.0%         0         9         1,412         1509.0%         N/A         N/A         N/A         N/A         4.20%         0.1063           2073         61         8.18         13529.0%         1         1.500         N/A         N/A         N/A         N/A         4.20%         0.0947           2074         39         4.901         1.4249.4%         4         4.1500         N/A         N/A         N/A         N/A         4.20%         0.0940           2076																	
2070         206         31.785         15463.2%         0         23         3.522         15463.2%         1.1500         N/A																	
2071         139         20.828         15019.1%         0         15         2.215         15019.1%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.1083           2072         92         13.837         15090.9%         0         9         1.412         15090.9%         N/A         N/A         N/A         N/A         A/A         4.20%         0.1083           2073         61         8.188         13529.0%         6         802         13529.0%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.0979           2074         39         4.901         1.4504.9%         0         4         411         1.449.4%         N/A         N/A         N/A         N/A         4.20%         0.09979           2075         26         3.171         1.2272.8%         0         4         411         1.4500         N/A         N/A         N/A         N/A         4.20%         0.09040           2076         26         3.171         1.2272.8%         1.1500         N/A         N/A         N/A         4.20%         0.09040           2076         17         2.100         1.2272.8%		2070	206	31,785	15463.2%	0	23	3,522	15463.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.1108
2073         61         8.18         13529.0%         0         6         802.13529.0%         1.1500         N/A         N/A         N/A         N/A         A         4.20%         0.0979           2074         39         4.901         1449.4%         0         4         461         12449.4%         N/A         N/A         N/A         N/A         4.20%         0.0979           2075         26         3.111         12272.8%         0         2         266         12727.28%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.0940           2076         17         2.100         12272.8%         0         1.1500         N/A         N/A         N/A         N/A         4.20%         0.09402           2076         17         2.100         1.231.9%         0         1         182         1.1500         N/A         N/A         N/A         4.20%         0.08462																	
2074         39         4,901         12449.4%         0         4         461         12449.4%         1,1500         N/A         N/A         N/A         N/A         A         4.20%         0.0940           2075         26         3,171         12272.8%         0         2         286         1.1500         N/A         N/A         N/A         N/A         N/A         A         4.20%         0.0940           2076         17         2,100         12381.9%         0         1         182         12381.9%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.0960																	
2075 26 3,171 12272.8% 0 2 286 12272.8% 1.1500 N/A N/A N/A N/A N/A 4.20% 0.0902 2076 17 2,100 12381.9% 0 1 182 12381.9% 1.1500 N/A N/A N/A N/A N/A 4.20% 0.0866																	
			26		12272.8%	0		286	12272.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.0902
20//-209/ 25 2,/31 11071.7% 0 2 227 11071.7% 1.1500 N/A N/A N/A N/A N/A 4.20% 0.0831							1										
		2077-2097	25	2,731	11071.7%	0	2	227	11071.7%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.0831

#### Exhibit I Metropolitan Life insurance Company Metropolitan Life insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase Group Policy Form: GLTC:1892

Note: Literative double double

35,089,737 756,924,244 792,013,981

108,999 126,310 235,309

20.3% 350.1% 203.7%

219,189,410 153,347,426 372,536,836

40,317,500 378,551,127 418,868,627

18.4% 246.9% 112.4%

172,583,091 216,211,939 388,795,030

Past

Future Lifetime

					-		Group Policy	Form: G.LTC	.1697							
				Loss Ra	atio Demonst	ration			Fact	ors Derived fr	om Projected Value			Only	Interest Ra	
	Calendar	Earned	Vithout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency I Policy	Factors Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998		:	N/A N/A				N/A N/A							4.20% 4.20%	2.2297 2.1398
	1999	-		N/A	-	-		N/A							4.20%	2.0536
	2000	-		N/A	-	-	-	N/A							4.20%	1.9709
	2001 2002			N/A N/A				N/A N/A							4.20% 4.20%	1.8915 1.8153
	2003			N/A			-	N/A							4.20%	1.7422
Historical	2004	15,224 3 072 938	33.317	0.0%	87 4 622	25,454 4 930 901	- 53 462	0.0%							4.20%	1.6720 1.6046
Experience	2005	11,981,848	715,303	6.0%	9,810	18,451,758	1,101,549	6.0%							4.20%	1.5400
	2007	16,482,645	169,535	1.0%	10,362	24,360,285	250,562	1.0%							4.20%	1.4779
	2008	16,827,073 16,436,701	1,717,214	10.2% 7.1%	10,102 9,895	23,867,426 22,374,493	2,435,686 1,578,706	10.2% 7.1%							4.20%	1.4184 1.3613
	2010	16,138,869	3,088,403	19.1%	9,694	21,084,008	4,034,726	19.1%							4.20%	1.3064
	2011 2012	15,775,482 15,648,110	1,811,444 3,861,559	11.5% 24.7%	9,495 9,320	19,778,996 18,828,903	2,271,153 4,646,499	11.5% 24.7%							4.20% 4.20%	1.2538 1.2033
	2012	15,359,757	2,832,958	18.4%	9,320	17,737,361	3,271,484	18.4%							4.20%	1.1548
	2014	15,230,807	4,110,651	27.0%	8,980	16,879,870	4,555,718	27.0%							4.20%	1.1083
	2015 2016	14,962,757 14,650,879	4,772,540 10.817.066	31.9% 73.8%	8,826 8.665	15,914,732 14,955,224	5,076,184 11,041,770	31.9% 73.8%							4.20% 4.20%	1.0636 1.0208
Projected	2017	14,541,372	8,254,997	56.8%	8,407	14,245,449	8,087,004	56.8%	1.0000	1.0000	0.0298	1.0000	0.970	0.993	4.20%	0.9796
Future Experience	2018 2019	15,098,651 15,648,970	9,444,206 10,686,139	62.6% 68.3%	8,141 7,839	14,195,491 14,120,158	8,879,280 9,642,167	62.6% 68.3%	1.0813 1.1754	1.0000	0.0317 0.0371	1.0000 0.9966	0.968	0.960	4.20% 4.20%	0.9402 0.9023
-shenence	2020	15,477,691	11,961,686	77.3%	7,501	13,402,985	10,358,282	77.3%	1.2295	0.9971	0.0431	0.9892	0.957	0.954	4.20%	0.8660
	2021	14,739,951 13,974,294	13,429,077 14 994 787	91.1% 107.3%	7,211	12,249,911	11,160,485	91.1% 107.3%	1.2312	0.9970	0.0387	0.9890	0.961	0.951	4.20%	0.8311
1	2022 2023	13,974,294 13,195,775	14,994,787 16,643,878	107.3% 126.1%	6,914 6,610	11,145,724 10,100,778	11,959,656 12,740,148	107.3% 126.1%	1.2312 1.2312	0.9970	0.0411 0.0440	0.9890	0.959	0.948	4.20%	0.7976
	2024	12,407,479	18,337,155	147.8%	6,300	9,114,756	13,470,801	147.8%	1.2312	0.9970	0.0470	0.9890	0.953	0.940	4.20%	0.7346
	2025 2026	11,613,226 10,817,811	20,049,284 21 735 998	172.6% 200.9%	5,983 5,661	8,187,586 7,319,542	14,135,197 14,707,000	172.6% 200.9%	1.2312	0.9970	0.0503	0.9890	0.950	0.936	4.20%	0.7050
	2028	10,024,876	23,358,088	233.0%	5,336	6,509,761	15,167,826	233.0%	1.2312	0.9970	0.0574	0.9890	0.943	0.927	4.20%	0.6494
	2028	9,243,758	24,893,606	269.3%	5,009	5,760,712	15,513,700	269.3%	1.2312	0.9970	0.0613	0.9890	0.939	0.922	4.20%	0.6232
	2029 2030	8,476,372 7,729,578	26,284,847 27,516,280	310.1% 356.0%	4,681 4,354	5,069,663 4,436,765	15,720,797 15,794,299	310.1% 356.0%	1.2312 1.2312	0.9970	0.0655	0.9890	0.935	0.917 0.912	4.20% 4.20%	0.5981 0.5740
	2031	7,007,443	28,561,686	407.6%	4,030	3,860,217	15,733,886	407.6%	1.2312	0.9970	0.0744	0.9890	0.926	0.907	4.20%	0.5509
	2032 2033	6,315,057 5.655.658	29,368,367 29,942,775	465.1% 529.4%	3,711 3,399	3,338,650 2,869,580	15,526,497 15,192,431	465.1% 529.4%	1.2312 1.2312	0.9970 0.9970	0.0791 0.0840	0.9890	0.921 0.916	0.901	4.20% 4.20%	0.5287 0.5074
	2033	5,031,887	30,247,079	601.1%	3,096	2,450,235	14,728,557	601.1%	1.2312	0.9970	0.0892	0.9890	0.911	0.890	4.20%	0.4869
	2035	4,447,271	30,279,923	680.9%	2,804	2,078,318	14,150,541	680.9%	1.2312	0.9970	0.0945	0.9890	0.906	0.884	4.20%	0.4673
	2036 2037	3,901,672 3,400,582	30,018,958 29,478,102	769.4% 866.9%	2,524 2.257	1,749,889 1,463,709	13,463,420 12,688,224	769.4% 866.9%	1.2312 1.2312	0.9970	0.0999 0.1055	0.9890	0.900	0.877	4.20% 4.20%	0.4485 0.4304
	2038	2,942,811	28,675,266	974.4%	2,005	1,215,641	11,845,416	974.4%	1.2312	0.9970	0.1117	0.9890	0.888	0.865	4.20%	0.4131
	2039 2040	2,527,873 2,154,648	27,629,999 26,353,802	1093.0% 1223.1%	1,770 1,552	1,002,166 819,789	10,953,811 10.026.958	1093.0% 1223.1%	1.2312 1.2312	0.9970	0.1173 0.1234	0.9890	0.883	0.859	4.20% 4.20%	0.3964
	2040	1,821,526	24,873,396	1365.5%	1,350	665,124	9,082,440	1365.5%	1.2312	0.9970	0.1294	0.9890	0.870	0.845	4.20%	0.3651
	2042	1,527,350	23,240,997	1521.7%	1,166	535,239	8,144,487	1521.7%	1.2312	0.9970	0.1364	0.9890	0.864	0.839	4.20%	0.3504
	2043 2044	1,270,277 1,047,367	21,499,816 19,679,409	1692.5% 1878.9%	999 850	427,217 338,058	7,230,782 6,351,906	1692.5% 1878.9%	1.2312 1.2312	0.9970 0.9970	0.1433 0.1495	0.9890	0.857 0.851	0.832	4.20% 4.20%	0.3363
	2045	855,683	17,822,621	2082.9%	716	265,061	5,520,840	2082.9%	1.2312	0.9970	0.1572	0.9890	0.843	0.817	4.20%	0.3098
	2046 2047	692,631 555,544	15,979,842 14,171,022	2307.1% 2550.8%	599 496	205,910 158,502	4,750,590 4,043,131	2307.1% 2550.8%	1.2312 1.2312	0.9970	0.1640 0.1714	0.9890	0.836	0.809	4.20% 4.20%	0.2973 0.2853
	2048	441,168	12,422,259	2815.8%	407	120,799	3,401,408	2815.8%	1.2312	0.9970	0.1788	0.9890	0.821	0.794	4.20%	0.2738
	2049	346,639	10,769,372	3106.8%	331	91,091	2,830,024	3106.8%	1.2312	0.9970	0.1867	0.9890	0.813	0.786	4.20%	0.2628
	2050 2051	269,485 206,966	9,233,061 7,824,649	3426.2% 3780.6%	266 212	67,963 50.094	2,328,557 1,893,859	3426.2% 3780.6%	1.2312 1.2312	0.9970 0.9970	0.1960 0.2034	0.9890	0.804	0.777	4.20% 4.20%	0.2522 0.2420
	2052	157,512	6,552,930	4160.3%	167	36,588	1,522,158	4160.3%	1.2312	0.9970	0.2128	0.9890	0.787	0.761	4.20%	0.2323
	2053 2054	118,359 88.077	5,415,313 4,406,381	4575.3% 5002.9%	131 101	26,386 18,844	1,207,228 942,734	4575.3% 5002.9%	1.2312 1.2312	0.9970	0.2182 0.2285	0.9890	0.782	0.751	4.20% 4.20%	0.2229
	2055	64,724	3,531,444	5456.2%	77	13,290	725,105	5456.2%	1.2312	0.9970	0.2400	0.9890	0.760	0.735	4.20%	0.2053
	2056	46,872 33,479	2,783,075 2,161,220	5937.6% 6455.4%	57	9,236 6,332	548,423 408.725	5937.6% 6455.4%	1.2312 1.2312	0.9970	0.2498 0.2612	0.9890	0.750	0.724	4.20% 4.20%	0.1971 0.1891
	2057	33,479 23,607	2,161,220 1,651,384	6455.4% 6995.2%	42 31	6,332 4,285	408,725 299,724	6455.4% 6995.2%	1.2312	0.9970	0.2612	0.9890	0.739	0.714	4.20%	0.1891 0.1815
	2059	16,422	1,243,075	7569.8%	22	2,860	216,527	7569.8%	1.2312	0.9970	0.2813	0.9890	0.719	0.696	4.20%	0.1742
	2060 2061	11,253 7,597	922,709 675,860	8199.5% 8896.6%	16 11	1,881 1,219	154,249 108,431	8199.5% 8896.6%	1.2312 1.2312	0.9970	0.2929 0.3084	0.9890	0.707	0.685	4.20% 4.20%	0.1672
1	2062	5,055	489,947	9691.7%	7	778	75,438	9691.7%	1.2312	0.9970	0.3095	0.9890	0.690	0.665	4.20%	0.1540
	2063 2064	3,320 2,165	350,589 251,804	10561.1% 11631.5%	5	491 307	51,806 35,710	10561.1% 11631.5%	1.2312 1.2312	0.9970 0.9970	0.3488 0.3625	0.9890 0.9890	0.651	0.657	4.20% 4.20%	0.1478 0.1418
1	2064 2065	2,165 1,407	251,804 180,856	11631.5% 12850.4%	3	307 192	35,710 24,615	11631.5% 12850.4%	1.2312	0.9970	0.3625 0.3387	0.9890	0.637	0.652	4.20%	0.1418 0.1361
	2066	935	131,245	14039.9%	1	122	17,143	14039.9%	1.2312	0.9970	0.2947	0.9890	0.705	0.664	4.20%	0.1306
1	2067 2068	645 450	94,619 67,740	14665.9% 15038.9%	1	81 54	11,861 8.150	14665.9% 15038.9%	1.2312 1.2312	0.9970	0.2740 0.3019	0.9890	0.726	0.690	4.20% 4.20%	0.1254 0.1203
	2069	314	47,057	14962.5%	1	36	5,433	14962.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1155
1	2070	217	31,341	14443.5%	0	24	3,473	14443.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1108
	2071 2072	146 97	20,537 13,644	14028.7% 14095.8%	0	16 10		14028.7% 14095.8%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1063 0.1021
	2073	64	8,074	12636.8%	0	6	791	12636.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0979
1	2074 2075	42 27	4,832 3,127	11628.4% 11463.4%	0	4	454 282	11628.4% 11463.4%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.0940 0.0902
1	2075	18	2,071	11463.4%	0	2	179	11565.4%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.20%	0.0866
	2077-2097	26	2,693	10341.6%	0	2	224	10341.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0831
	Past	172,583,091	35,089,737	20.3%	108,999	219,189,410	40,317,500	18.4%								
	Future	225,992,173	746,705,995	330.4%	125,164	159,755,580	373,596,845	233.9%								
Note:	Lifetime	398,575,264	781,795,732	196.1%	234,163	378,944,990	413,914,345	109.2%								

Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With 7.06% Future Increase

 Note:
 Sequence
 For projections are based on the assumptions derived using experience data through June 30, 2016

 - Indue's certificate forms GCLTCARP-04-OP issue under group policy GLTC.1697
 - The prior authorized increase of 15% is implemented starting January 1st 2018. The current requested increase of 7.06% is assumed to be implemented starting April 2019.

#### 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	219,189,410	x	58%	=	127,129,858
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	219,189,410 0	x	85%	=	0
3 Present value of future projected initial earned premium	135,987,954	x	58%	=	78,873,013
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	159,755,580 23,767,626	x	85%	=	20,202,482
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					226,205,353
6a Accumulated value of incurred claims without the inclusion of active life reserves 6b Present value of future projected incurred claims without the inclusion of active life reserves					40,317,500 373,596,845
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					413,914,345
8 Test: 7 is not less than 5					TRUE

Var         Person         Cars         Parto         Danges         Lage Lage         Person         Description           Var         - </th <th></th> <th></th> <th colspan="11">Group Policy Form: GLTC.1997</th> <th></th> <th></th>			Group Policy Form: GLTC.1997														
Deriv         Deriv <t< th=""><th></th><th>-</th><th>1</th><th>Nithout Interest</th><th>Loss R</th><th>atio Demonst</th><th>ration</th><th>With Interact</th><th></th><th></th><th>ors Derived fr</th><th>om Projected Value</th><th></th><th></th><th>Dnly</th><th></th><th></th></t<>		-	1	Nithout Interest	Loss R	atio Demonst	ration	With Interact			ors Derived fr	om Projected Value			Dnly		
UND         ·			Earned	Incurred				Incurred		Rate Increase		Policy	Policy	Policy		Effective	Disc / Accum
Hamme         1         . <th></th> <th></th> <th>Premium</th> <th>Claims</th> <th></th> <th>Years</th> <th>Premium</th> <th>Claims</th> <th></th> <th>Factor</th> <th>Downgrade</th> <th>Lapse &amp; Mortality</th> <th>Shock Lapse</th> <th>Persistency</th> <th>Persistency</th> <th></th> <th>Factor 2.2297</th>			Premium	Claims		Years	Premium	Claims		Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency		Factor 2.2297
Internet         Image: 1         ·        ·        <		1998			N/A	-	-	-	N/A							4.20%	2.1398
200 0         - <td></td> <td></td> <td>:</td> <td>:</td> <td></td> <td>2.0536 1.9709</td>			:	:													2.0536 1.9709
Section         Section <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>1.8915</td></t<>																	1.8915
attem         303         1         1         No         Image         Ima				-		-	-	-									1.8153
Impart         300         113.84          0.00          0.00 </td <td></td> <td>1.6720</td>																	1.6720
And Part 1         State 3         State3         State 3         State 3								-									1.6046
SC00         B0.380         5.77         1.8%         1.7         4.12.04         7.22         1.5%         1         4.206         1.3           SC11         B2.404         HI         60.15         B3.506         B3.206	Experience							-									1.5400
201         204.04          0.07         100          0.07         100         N         0.07         100         N         0.07         100         N         0.07         100 </td <td></td> <td>1.4184 1.3613</td>																	1.4184 1.3613
301         275.07         111.13         40.66         15         331.96         0.378         0.408         1         4200         1         340.00         1         1         0.50         1         1         0.50         1         1         1         0.50         1				5,379				7,322									1.3613
201         207/13         79/13         79/14																	1.2538
211         2017         1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0																	1.2033
Description         2010         202/64         77/01         20.5%         16/2         201/20         10/20		2014	263,674			149	292,222		0.0%							4.20%	1.1083
Piescent         337         Markoff         Misol         Misol        <																	1.0636 1.0208
Eperine         230         323,877         171,27         181         255,15         150,02         0.115         1400         NA         0.035         NA         0.086         0.041         4.207         0.0           220         277,18         1193,47         255,17         117,17         253,17         117,17         1150         NA         0.038         NA         0.028         0.035         NA         0.045         4.207         0.05         0.207         0.05         0.207         0.05         0.207         0.05         0.207         0.207         0.207         0.207         0.207         0.207		2017	266,657	135,269			261,230	132,516	50.7%							4.20%	0.9796
Test 200 272,188 199484 725% 128 225,07 107,147 275% 11500 NA 00038 NA 0086 0589 440% 05     200,07 200,07 200,07 107,00 100,00 100,00 00,00,																	0.9402 0.9023
202         22/17/3         22/17/3         22/17/3         22/17/3         22/07/3         22		2020	272,186	199,949	73.5%	128	235,701	173,147	73.5%	1.1500	N/A	0.0338	N/A	0.966	0.959	4.20%	0.8660
202         222,500         281122         119.4%         114         110.271         215.17         119.4%         11.00         NA         0.0408         NA         0.059         0.056         4.20%         0.0           203         2223.1         119.5%         137.5%         109         143.24         255.64         119.4%         1.100         NA         0.0512         0.056         4.40.5%         0.054         4.20%         0.054         4.20%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.054         4.40.5%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         4.20%         0.05         1.100         NA         0.057         NA         0.057         NA         0.057         0.053         4.20%         0.05         0.20%         0.057         1.100         NA         0.057         4.20																	0.8311 0.7976
2025         202.843         334.055         116.45         116.16         24.064         116.00         NA         0.0464         NA         0.0554         0.042         4.075         0.0554         0.0254         0.0424         NA         0.0554         NA         0.0551         NA         0			235,508	281,122	119.4%	114	180,271	215,187	119.4%	1.1500		0.0406			0.950	4.20%	0.7655
2028         198,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         97,577         194,56         94,477         11500         NA         0.0662         NA         0.053         0.031																	0.7346
2028         177,086         641,033         255,01         226,44         11:50         N/A         0.0664         N/A         0.964         0.937         4.205         6.5           2031         173,276         552,364         377,87         552,364         377,87         552,364         377,87         552,364         377,87         552,374         243,44         200,97         337,97         11:50         N/A         0.0567         N/A         0.0577         N/A         0.0287 <td></td> <td>2026</td> <td>196,956</td> <td>376,937</td> <td>191.4%</td> <td>99</td> <td>133,264</td> <td>255,043</td> <td>191.4%</td> <td>1.1500</td> <td>N/A</td> <td>0.0493</td> <td>N/A</td> <td>0.951</td> <td>0.938</td> <td>4.20%</td> <td>0.6766</td>		2026	196,956	376,937	191.4%	99	133,264	255,043	191.4%	1.1500	N/A	0.0493	N/A	0.951	0.938	4.20%	0.6766
2029         117,280         147,380         94,97         22,49         280,01         11,500         N/A         0.0022         N/A         0.035         0.13           2031         117,280         95,074         95,077																	0.6494 0.6232
2031         112:778         528:268         507.72         71.144         200.697         97.978         1.1500         NA         0.0887         NA         0.0331         0.314         4.205         55.5           2033         109.018         680.57         52.135         62         53.132         228.470         51.56         NA         0.0778         NA         0.027         0.030         4.205         6.2           2033         109.018         680.57         52.15         22.28.470         51.56         NA         0.0778         NA         0.037         0.039         4.205         6.2           2035         87.164         689.56         4.205         2.4.258         2.4.268         1.100         NA         0.0372         NA         0.037         0.889         4.205         6.2         0.017         NA         0.037         0.011         NA         0.089         0.227         0.021         0.048         4.205         0.011         0.0128         NA         0.0128         NA         0.0179         NA         0.0161         NA         0.0128         NA         0.0128         NA         0.027         0.014         NA         0.085         4.205         0.023         0.0128		2029	157,980	472,332	299.0%	83	94,487	282,499	299.0%	1.1500	N/A	0.0602	N/A	0.940	0.924	4.20%	0.5981
2022         120,855         550,724         445,756         67         68,864         291,157         445,756         1,1500         NA         0.0775         NA         0.028         0.909         4,207         55           2035         107,104         558,457         51,556         11,150         NA         0.0075         NA         0.0217         NA         0.021																	0.5740 0.5509
2034         97.799         589.872         69.999         57         47.822         222.81         59.394         1.1500         NA         0.0027         NA         0.317         0.897         4.205         0.4           2035         67.71.83         597.36         17.16         47.45         34.369         228.45         76.735         1.1500         NA         0.0027         NA         0.037         0.88         4.205         0.4           2036         69.79         57.266         982.25         1.500         NA         0.0147         NA         0.026         0.027         0.046         4.205         0.4         4.205         0.20         0.20         4.205		2032	120,685	550,724	456.3%	67	63,804	291,157	456.3%	1.1500	N/A	0.0736	N/A	0.926	0.909	4.20%	0.5287
2005         67,154         586,842         67.373         52         40,729         274,245         67.378         1,1500         N/A         0.0052         N/A         0.0053         0.013         0.81         4.205         0.4           2005         67,779         552,305         662,675         652,305         652,675         652,305         653,4205         632,305         653,4205         633,305         653,4205         633,305         663,4205         633,305         653,4205         633,305         643,4205         633,305,305,305,305         653,4205         633,305,305,305,305,305																	0.5074
2027         67.739         582.286         88.95%         4.2         29.167         29.0679         58.95%         1.1500         NNA         0.0073         NA         0.903         0.876         4.205         0.42           2038         51.112         550.046         1007.75%         38         20.235         220.443         193.457         11500         NNA         0.1101         NA         0.885         6.877         0.885         4.205         0.385           2044         477.21         550.241         136.457         11.032         116.368         11.100         NA         0.110         NA         0.885         6.877         0.865         4.205         0.3           2042         31.461         476.763         152.08%         2.20         18.84         168.966         11.500         NA         0.128         NA         0.877         0.844         4.205         0.3           2042         31.461         476.763         152.08%         2.20         11.500         NA         0.1420         NA         0.885         6.42.06         0.2         0.207         0.806         4.205         0.2         0.207         0.206         2.2         0.22         0.22         0.80 <t< td=""><td></td><td>2035</td><td>87,154</td><td>586,842</td><td>673.3%</td><td>52</td><td>40,729</td><td>274,245</td><td>673.3%</td><td>1.1500</td><td>N/A</td><td>0.0871</td><td>N/A</td><td>0.913</td><td>0.891</td><td>4.20%</td><td>0.4673</td></t<>		2035	87,154	586,842	673.3%	52	40,729	274,245	673.3%	1.1500	N/A	0.0871	N/A	0.913	0.891	4.20%	0.4673
2038         59,079         972,686         98,2%         38         24,465         225,537         982,2%         11.500         NM         0.1047         NM         0.885         0.872         4.205         0.33           200         41,381         534,384         121,05%         30         16,688         202,314         121,95%         1.1500         NM         0.1145         NA         0.885         0.828         4.205         0.3           204         314         027,33         163,36%         23         1132         167,35%         11500         NM         0.1347         NA         0.855         0.828         4.205         0.3           2043         27,420         403,414         179,87         17         17,704         122,524         188,7%         1.1500         NM         0.1519         NA         0.858         0.828         4.205         0.3           2046         17,322         237,15%         16         2.553         1.1500         NA         0.1519         NA         0.888         0.828         4.205         0.2         0.2187         NA         0.885         0.829         4.205         0.2         0.2187         NA         0.813         0.777         <																	0.4485
2040         43.861         53.4894         121.95%         13.600         NA         0.1145         NA         0.885         0.885         4.20%         0.33           2044         33.421         550.242         134.528         150.268         150.085         1.1000         NA         0.1228         NA         0.877         0.844         4.20%         0.3           2045         23.4481         1477.63         150.208%         1.1300         NA         0.1238         NA         0.885         4.20%         0.3           2045         21.952         443.64         1052.57         1.1500         NA         0.1519         NA         0.886         0.20%         0.2           2046         14.524         337.257         232.18%         1         1.500         NA         0.1627         NA         0.837         0.806         4.20%         0.2           2046         7.342         228.68%         1.1500         NA         0.1627         NA         0.831         0.777         4.20%         0.2           2046         7.342         228.68%         1.1620         NA         0.1627         NA         0.833         0.787         4.20%         0.2         0.255		2038	59,079	572,606	969.2%	38	24,405	236,537	969.2%	1.1500	N/A	0.1047	N/A	0.895	0.872	4.20%	0.4131
2011         37.321         590.842         1364.5%         28         13.628         18.568         11.500         NA         0.1226         NA         0.877         0.871         4.20%         0.3           2042         33.481         475.765         1520.87         11.032         167.76         1520.87         11.500         NA         0.149         NA         0.865         0.884         4.20%         0.3           2043         22.325         445.545         1693.5%         17         7.543         11.500         NA         0.149         NA         0.865         0.884         4.20%         0.3           2046         14.524         337.25         2231.8%         11         0.865         2.221.8%         11.500         NA         0.1677         NA         0.837         0.806         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20%         0.2         4.20																	0.3964 0.3805
2043         26.252         446,845         1693.8%         11.500         N/A         0.137         N/A         0.885         0.282         4.20%         0.33           2044         21.101         41.0161         182.7%         11.500         N/A         0.1420         N/A         0.888         0.222         4.20%         0.33           2045         17.992         377.187         2081.3%         1.160         N/A         0.1519         N/A         0.848         0.820         4.20%         0.33           2046         11.421         327.27         221.8%         12         4.318         100.222         231.1%         1.1500         N/A         0.1677         N/A         0.832         0.277         4.20%         0.2           2046         7.342         2285.1%         8         1.250         N/A         0.1677         N/A         0.833         0.777         4.20%         0.2         0.205         5.718         1.96.748         1.1510         N/A         0.1686         N/A         0.833         0.778         4.20%         0.2         0.205         3.23.23         1.95.0         N/A         0.1698         N/A         0.833         0.784         4.20%         0.2         0.205		2041	37,321	509,242	1364.5%	26	13,628	185,948	1364.5%	1.1500	N/A	0.1226	N/A	0.877	0.851	4.20%	0.3651
2044         21,810         410,616         1882.7%         17         7,040         132.87         1.1500         N/A         0.1420         N/A         0.888         0.828         4.420%         0.33           2046         11,5292         337.457         2021.8%         12         4.318         100.22         2321.8%         1.1500         N/A         0.1519         N/A         0.848         0.822         4.20%         0.2           2046         14,524         337.25         2321.8%         12         4.318         100.22         1.1500         N/A         0.16127         N/A         0.837         0.00%         4.20%         0.2           2046         9.323         248.378         6         2.2533         72.389         285.1%         1.1900         N/A         0.1627         N/A         0.837         0.797         4.20%         0.2           2051         4.333         166.400         3765.5%         4         1.061         4.025         N/A         0.1866         N/A         0.618         N/A         0.803<0.758																	0.3504
2046         14.524         337.22         22.218%         12         4.318         10.522         22.218%         1.1500         N/A         0.1561         N/A         0.847         0.237         266.62%         10.00         0.339         0.8572         22.658         1.1500         N/A         0.1677         N/A         0.837         0.837         4.20%         0.2           2048         9.325         224.437         2285.1%         7         1.929         60.333         312.1%         1.1500         N/A         0.1677         N/A         0.832         0.303         0.773         4.20%         0.2           2050         5.718         196.400         376.95%         4.10.02         4.02.75         376.6%         1.1500         N/A         0.1868         N/A         0.813         0.773         4.20%         0.2           2054         1.844         9.316         577.6%         2         392         19.922         967.4%         1.1500         N/A         0.206         N/A         0.743         0.774         4.20%         0.2           2055         1.334         74.371         557.1%         2         392         19.925         50.6%         N/A         0.743         0.772				410,616				132,534									0.3228
2047         11,701         300,277         2566,2%         100         N/A         0.627         N/A         0.837         0.806         4.20%         0.2           2048         9,325         224,6372         2285,1%         1.1500         N/A         0.1677         N/A         0.813         0.787         4.20%         0.2           2049         7,342         2286.68         3128,1%         7         1.929         60,333         3128,1%         1.1500         N/A         0.1872         N/A         0.813         0.779         4.20%         0.2           2050         5.718         196,78         344.06%         1.061         40,275         3786.5%         1.1500         N/A         0.1989         N/A         0.031         0.778         4.20%         0.2           2052         2.432         114.655         418.5%         1         552         2.575.5%         1.1500         N/A         0.2265         N/A         0.743         0.777         4.20%         0.2           2055         1.534         7.377         1.26         8.501         673.7%         1.1500         N/A         0.2255         N/A         0.774         0.702         4.20%         0.1																	0.3098
2049         7,342         229,68         3128,1%         7         1,229         60,353         3128,1%         1,1500         N/A         0.1672         N/A         0.813         0.787         420%         0.2           2051         5,718         196,743         340,6%         1,061         44,0275         376,5%         1,1500         N/A         0.1686         N/A         0.813         0.787         420%         0.2           2051         4,333         166,400         3796,5%         4         1,061         40,275         376,5%         1,1500         N/A         0.1698         N/A         0.801         0.766         420%         0.2           2053         2,422         114,652         4618,5%         3         352,559         4618,5%         1.1500         N/A         0.2256         N/A         0.774         4.20%         0.2           2056         552         575,1%         2         274         15,271         575,1%         1.1500         N/A         0.243         N/A         0.713         4.20%         0.11           2057         668         4,494         6731,7%         1         126         652         575,1%         0.714         0.727																	0.2853
2000         5.7.18         196,748         3440.6%         6         1.442         49.619         3440.6%         1.1500         N/A         0.1896         N/A         0.813         0.779         4.205         0.2           2051         3.233         139.190         4188.5%         4         1051         42025         3.233         139.190         N/A         0.801         0.756         4.205         0.2           2052         3.233         139.190         4188.5%         4         1051         2056         1.834         0.813         0.778         4.205         0.2           2054         1.344         131.55         5076.4%         2         392         5076.4%         1.1500         N/A         0.2403         N/A         0.778         0.739         4.205         0.2           2055         1.334         173.15         5076.4%         1         128         8.516         731.7%         1.1500         N/A         0.243         N/A         0.773         4.205         0.1           2057         668         44.949         731.7%         1         128         8.516         731.2%         1.1500         N/A         N/A         N/A         N/A         4.205																	0.2738
2052         3.23         139.19         4188.5%         4         772         32.33         418.5%         1.1500         N/A         0.1296         NA         0.803         0.758         42.0%         0.22           2053         2.242         114.652         4618.5%         2         392         5076.4%         1.1500         N/A         0.2266         NA         0.778         0.774         0.420         0.22           2055         1.334         47.371         5575.1%         2         274         15.57         1.1500         N/A         0.243         NA         0.778         0.73         4.20%         0.2           2055         1.334         473.17         1         128         8.501         673.17%         1.1500         N/A         0.225         NA         0.774         0.72         4.20%         0.1           2055         313         2.4628         7304.2%         1         1.500         N/A         NA         NA         NA         4.20%         0.1           2056         2051         12.68         7304.2%         1.1500         N/A         NA         NA         NA         4.20%         0.1           2066         12.237																	0.2628
2005         2.482         114.652         6418.5%         3         553         2559         4618.5%         1.1500         N/A         0.2268         N/A         0.774         0.747         0.420%         0.22           2054         1.334         74.31         5575.1%         2         2757.5%         1.1500         N/A         0.2050         N/A         0.776         0.727         4.20%         0.22           2055         1.334         74.371         5575.1%         1.1500         N/A         0.2433         N/A         0.776         0.727         4.20%         0.01           2055         668         44.99         6731.7%         1         126         5.01         6731.7%         1.1500         N/A         0.74         N/A         N/A         4.20%         0.71           2056         133         2.4628         787.4%         0         54         4.290         787.4%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2061         126         12.397         983.4%         0         2         1.288         983.4%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.						4											0.2420
2055         1.33         74,371         5575.1%         274         15,271         5575.1%         1.1500         N/A         0.2433         N/A         0.776         0.727         4.20%         0.21           2056         5952         58.450         6142.2%         1         188         11,518         6142.7%         1.1500         N/A         0.2257         N/A         0.774         0.702         4.20%         0.11           2057         668         44.99         6731.7%         1.1500         N/A         N/A         N/A         N/A         N/A         N/A         1.072         4.20%         0.11           2059         313         24.628         7877.4%         0         54         4.290         7877.4%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2061         12.6         12.397         983.4%         0         20         1.989         983.4%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2062         76         8.157         10750.4%         0         7         765         11673.3%         1.1500         N/A         N/A         N/A <td></td> <td>0.2323</td>																	0.2323
2056         952         58,460         6142.2%         1         11,518         6142.2%         11,500         N/A         0.2257         N/A         0.743         0.713         4.20%         0.11           2057         668         44,949         6731.7%         1         126         8.51         6731.7%         1.1500         N/A																	0.2139
2058         441         33,086         7304.2%         1         84         6,116         7304.2%         1,1500         N/A						2											0.2053
2059         313         24.628         7877.4%         0         54         4.290         7877.4%         1.1500         N/A         A         A         2050         0.203         17.672         668.4%         0         234         22.94         868.4%         1.1500         N/A         N/A         N/A         N/A         A         N/A         4.20%         0.11           2062         76         18.157         10750.4%         0         12         1.256         10750.4%         0         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2064         26         3.162         12281.0%         0         4         448         1281.10%         N/A         N/A         N/A         N/A         N/A         4.20%         0.11           2066         14         1.827         13135.1%         0         2         250         1355.1%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2066         1         1.253         1565.3%         0         0						1											0.1891 0.1815
2060         203         17,672         6868,4%         0         34         2,954         8686,4%         1,1500         N/A         N/A         N/A         N/A         N/A         A         N/A         N/A         A         N/A         A         A         A         420%         0.11           2061         126         12,337         10750,4%         0         12         1256         10750,4%         1.1500         N/A         N/A         N/A         N/A         N/A         A         A         420%         0.11           2063         44         5.179         10753,4%         0         7         7755         11650         N/A         N/A         N/A         N/A         A         A         420%         0.11           2064         2.66         3.182         12810,5%         0         2         2503         11500         N/A         N/A         N/A         N/A         420%         0.11           2066         14         1.387         15865,3%         0         0         14870,5%         1.1500         N/A         N/A         N/A         420%         0.11           2067         5         1581487,0%         0         0						1	54										0.1742
2002         76         8.157         10720.34%         0         12         1268         10750.45%         11.500         N/A		2060	203	17,672	8686.4%	0	34	2,954	8686.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.1672
2063         44         5,179         11673.3%         0         7         765         11673.3%         1,1500         N/A         N/A         N/A         N/A         N/A         4.20%         0.1.           2064         26         3,162         12281.0%         0         4         448         12281.0%         N/A         A/A																	0.1604 0.1540
2065         14         1.137         13135.1%         0         2         205         13135.1%         1.1500         N/A         N/A         N/A         N/A         A		2063	44	5,179	11673.3%	0	7	765	11673.3%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.1478
2006         8         1.2.53         1.5865.3%         0         1         146         1965.3%         1.1500         N/A         N/A         N/A         N/A         4.20%         0.1           2067         5         5.69         1.3487.0%         0         1         80         1.1500         N/A         N/A         N/A         N/A         N/A         N/A         N/A         A         A         4.20%         0.1           2068         3         335         12507.5%         0         0         15027.9%         1.1500         N/A         N/A         N/A         N/A         A         A         4.20%         0.1           2069         1         127         1037.9%         0         0         15037.9%         1.1500         N/A         N/A         N/A         A         4.20%         0.1           2070         0         59         19728.4%         1.000         N/A         N/A         N/A         N/A         4.20%         0.0           2071         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.0           2075         -         N/A <td></td> <td>0.1418 0.1361</td>																	0.1418 0.1361
2068         3         335         12507.5%         0         0         40         12500         N/A         N/A         N/A         N/A         N/A         4.20%         0.11           2069         1         127         10327.9%         -         0         15<10327.9%			8	1,253			1			1.1500							0.1306
2089         1         127         10327 9%         0         0         15 10327 9%         11500         N/A         L20%         0.1           2071         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         N/A         4.20%         0.11           2072         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2073         -         -         N/A         -         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.00           2077.010         -																	0.1254 0.1203
2071         -         -         N/A         -         -         N/A         1/1500         N/A         N/A         N/A         N/A         4.20%         0.01           2073         -         -         N/A         -         -         N/A         1/1500         N/A         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         N/A         1/1500         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2077.0070         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2077.20070         -		2069	1	127	10327.9%	-	0	15	10327.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.1155
2072         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.11           2073         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.01           2074         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.01           2077-2097         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.2			0	59		-	0	7									0.1108 0.1063
2074         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.0           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.0           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.0           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.00           2077-2097         -         -         N/A         -         -         N/A         N/A         N/A         4.20%         0.00           2077-2097         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.00           2075         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.00           Pati <t< td=""><td></td><td>2072</td><td>-</td><td></td><td>N/A</td><td>-</td><td>-</td><td>-</td><td>N/A</td><td>1.1500</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td><td>4.20%</td><td>0.1021</td></t<>		2072	-		N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.1021
2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.00           2075         -         -         N/A         -         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.00           2077-2097         -         -         N/A         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.00           2077-2097         -         -         N/A         -         N/A         1.1500         N/A         N/A         N/A         4.20%         0.00           Past         3.037.209         323.770         10.7%         1.832         3.846,933         382.065         9.9%              4.20%         0.00           Future         4.177.80         14.277.540         341.7%         2.210         2.926,185         6.945,655         237.4%			-			-	-	-									0.0979 0.0940
2077-2097         -         N/A         -         N/A         1.1500         N/A         N/A         N/A         N/A         4.20%         0.00           Past         3.037.209         323.770         10.7%         1.832         3.848,933         382,065         9.9%         5.27.4%		2075	-		N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.20%	0.0902
Past         3.037.209         323.770         10.7%         1.832         3.848.933         382.085         9.9%           Future         4.177.800         14.277.540         341.7%         2.210         2.926.185         6.945.655         237.4%           Lifetime         7.215.099         14.607.31         202.4%         4.042         6.775.118         7.327.20         108.2%				-		-	-	-									0.0866 0.0831
Future         4,177,890         14,277,540         341.7%         2,210         2,926,185         6,945,655         237,4%           Lifetime         7,215,099         14,601,311         202.4%         4,042         6,775,118         7,327,720         108.2%														190	140		0.0001
	Noto	Lifetime	7,215,099	14,601,311	202.4%	4,042	6,775,118	7,327,720	108.2%								

# 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

 Uterime
 7.215,099
 14,601,311
 202.4%
 4,042

 Note:
 The projections are based on the assumptions derived using experience data through June 30, 2016
 Includes certificate forms GCLTCAARP-04-OP issued under group policy GLTC.1697

		Group Policy Form: G.LTC.1897														
		W	ithout Interest	Loss Ra	ntio Demonstr	ation	With Interest		Fact Premium	ors Derived fr	om Projected Value	es for Illustrati Persistency		nly	Interest Ra Calendar Year	te Factors Mid-Year
	Calendar	Earned	Incurred	Loss	Life	Earned	Incurred	Loss	Rate Increase	Benefit	Policy	Policy	Policy	Premium	Effective	Disc / Accum
	Year 1997	Premium -	Claims -	Ratio N/A	Years -	Premium -	Claims -	Ratio N/A	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate 4.20%	Factor 2.2297
	1998 1999			N/A N/A	1	-		N/A N/A							4.20%	2.1398
	2000	-	-	N/A	-	-	-	N/A							4.20%	1.9709
	2001 2002			N/A N/A	-	-		N/A N/A							4.20% 4.20%	1.8915 1.8153
	2003 2004			N/A N/A	-	-		N/A N/A							4.20% 4.20%	1.7422 1.6720
Historical	2005	14,274		0.0%	46	22,905	-	0.0%							4.20%	1.6046
Experience	2006 2007	193,564 314,379		0.0%	170 183	298,084 464,632		0.0%							4.20%	1.5400
	2008	309,856	46,686	15.1%	178	439,498	66,219	15.1%							4.20%	1.4184
	2009 2010	303,386 290,149	5,379	1.8% 0.0%	173 169	412,984 379,055	7,322	1.8% 0.0%							4.20% 4.20%	1.3613 1.3064
	2011 2012	284,949 275,537	181 111,193	0.1% 40.4%	162 155	357,263 331,545	227 133,796	0.1% 40.4%							4.20% 4.20%	1.2538 1.2033
	2013	267,413	79,733	29.8%	154	308,807	92,076	29.8%							4.20%	1.1548
	2014 2015	263,674 259,185	3.582	0.0% 1.4%	149 148	292,222 275,675	3.810	0.0% 1.4%							4.20% 4.20%	1.1083
Projected	2016 2017	260,842 266.657	77,015	29.5% 50.7%	145 141	266,261 261,230	78,615	29.5% 50.7%	1.0000	1.0000	0.0279	1.0000	0.972	1.000	4.20%	1.0208
Future	2018	277,695	154,664	55.7%	137	261,085	145,413	55.7%	1.0813	1.0000	0.0297	1.0000	0.970	0.963	4.20%	0.9402
Experience	2019 2020	288,882 287,022	175,503 197,214	60.8% 68.7%	132 127	260,660 248,548	158,357 170,779	60.8% 68.7%	1.1754 1.2295	0.9991 0.9971	0.0348 0.0409	0.9966 0.9892	0.965 0.959	0.961 0.959	4.20% 4.20%	0.9023 0.8660
	2021	274,684 261,771	221,923 248,360	80.8% 94.9%	122	228,281	184,433 198,089	80.8% 94.9%	1.2312	0.9970	0.0359	0.9890	0.964	0.956	4.20%	0.8311
	2023	248,614	277,196	111.5%	113	208,786 190,303	212,181	111.5%	1.2312	0.9970	0.0406	0.9890	0.959	0.950	4.20% 4.20%	0.7655
	2024 2025	235,210 221,626	307,046 338,264	130.5% 152.6%	108 103	172,789 156,251	225,562 238,483	130.5% 152.6%	1.2312 1.2312	0.9970	0.0432 0.0464	0.9890	0.957 0.954	0.946	4.20% 4.20%	0.7346 0.7050
	2026	207,916	371,672	178.8%	98	140,680	251,481	178.8%	1.2312	0.9970	0.0493	0.9890	0.951	0.938	4.20%	0.6766
	2027 2028	194,144 180,406	404,578 435,426	208.4% 241.4%	92 87	126,069 112,429	262,717 271,357	208.4% 241.4%	1.2312 1.2312	0.9970	0.0534 0.0564	0.9890 0.9890	0.947 0.944	0.934 0.929	4.20% 4.20%	0.6494 0.6232
	2029 2030	166,771 153.342	465,735 494,995	279.3% 322.8%	82 77	99,744 88.018	278,553 284,126	279.3% 322.8%	1.2312 1.2312	0.9970	0.0602	0.9890	0.940	0.924	4.20% 4.20%	0.5981 0.5740
	2031	140,166	520,868	371.6%	71	77,214	286,932	371.6%	1.2312	0.9970	0.0687	0.9890	0.931	0.914	4.20%	0.5509
	2032 2033	127,401 115,081	543,032 560,606	426.2% 487.1%	66 61	67,355 58,390	287,091 284,441	426.2% 487.1%	1.2312 1.2312	0.9970	0.0736 0.0775	0.9890 0.9890	0.926	0.909	4.20% 4.20%	0.5287 0.5074
	2034 2035	103,241 92.003	572,759 578,645	554.8% 628.9%	56 51	50,272 42,995	278,900 270,415	554.8% 628.9%	1.2312 1.2312	0.9970	0.0829	0.9890	0.917 0.913	0.897	4.20% 4.20%	0.4869
	2036	81,398	579,102	711.4%	46	36,507	259,726	711.4%	1.2312	0.9970	0.0932	0.9890	0.907	0.885	4.20%	0.4485
	2037 2038	71,508 62,367	574,260 564.608	803.1% 905.3%	42 37	30,779 25,763	247,178 233,233	803.1% 905.3%	1.2312 1.2312	0.9970	0.0973 0.1047	0.9890	0.903	0.878	4.20% 4.20%	0.4304 0.4131
	2039 2040	53,956 46,302	548,280 527,423	1016.2% 1139.1%	33 30	21,391 17,617	217,364 200,671	1016.2% 1139.1%	1.2312 1.2312	0.9970	0.1101 0.1145	0.9890 0.9890	0.890 0.885	0.865 0.858	4.20% 4.20%	0.3964 0.3805
	2040	39,397	502,130	1274.5%	26	14,386	183,351	1274.5%	1.2312	0.9970	0.1226	0.9890	0.877	0.858	4.20%	0.3651
	2042 2043	33,233 27,790	472,076 439.618	1420.5% 1581.9%	23 20	11,646 9,346	165,433 147,851	1420.5% 1581.9%	1.2312 1.2312	0.9970	0.1298 0.1347	0.9890	0.870	0.844	4.20% 4.20%	0.3504 0.3363
	2044 2045	23,024 18,888	404,881 368,961	1758.5% 1953.4%	17 14	7,431 5,851	130,683 114,292	1758.5% 1953.4%	1.2312 1.2312	0.9970	0.1420 0.1519	0.9890	0.858	0.828	4.20% 4.20%	0.3228
	2046	15,332	332,515	2168.7%	12	4,558	98,852	2168.7%	1.2312	0.9970	0.1561	0.9890	0.844	0.812	4.20%	0.2973
	2047 2048	12,353 9,844	296,083 260,680	2396.9% 2648.1%	10 8	3,524 2,695	84,476 71,378	2396.9% 2648.1%	1.2312 1.2312	0.9970	0.1627 0.1677	0.9890 0.9890	0.837 0.832	0.806	4.20% 4.20%	0.2853 0.2738
	2049 2050	7,751	226,460 194,000	2921.8% 3213.7%	7	2,037	59,510 48,926	2921.8% 3213.7%	1.2312	0.9970	0.1872	0.9890	0.813	0.787	4.20% 4.20%	0.2628
	2051	4,627	164,075	3546.2%	4	1,120	39,712	3546.2%	1.2312	0.9970	0.1989	0.9890	0.801	0.766	4.20%	0.2420
	2052 2053	3,508 2,621	137,246 113,051	3912.3% 4314.0%	4	815 584	31,880 25,202	3912.3% 4314.0%	1.2312 1.2312	0.9970	0.1969 0.2256	0.9890 0.9890	0.803	0.758	4.20% 4.20%	0.2323 0.2229
	2054	1,936	91,815	4741.7%	2	414	19,644	4741.7%	1.2312	0.9970	0.2050	0.9890	0.795	0.739	4.20%	0.2139
	2055 2056	1,408 1,005	73,332 57,634	5207.4% 5737.2%	2 1	289 198	15,057 11,357	5207.4% 5737.2%	1.2312 1.2312	0.9970	0.2443 0.2575	0.9890 0.9890	0.756 0.743	0.727 0.713	4.20% 4.20%	0.2053 0.1971
	2057 2058	705 487	44,321 33.225	6287.8% 6822.6%	1	133 88	8,382 6.030	6287.8% 6822.6%	1.2312 1.2312	0.9970	0.2258 N/A	0.9890	0.774 N/A	0.702 N/A	4.20% 4.20%	0.1891 0.1815
	2059	330	24,284	7358.0%	0	57	4,230	7358.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1742
	2060 2061	215 133	17,425 12,224	8113.6% 9185.0%	0	36 21	2,913 1,961	8113.6% 9185.0%	1.2312 1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1672 0.1604
	2062 2063	80	8,043 5,107	10041.4%	0	12	1,238	10041.4%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1540
	2064	27	3,118	11471.2%	0	4	442	11471.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1418
	2065 2066	15 8	1,811 1,236	12268.9% 14819.1%	0	2	247 161	12268.9% 14819.1%	1.2312 1.2312	0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1361 0.1306
	2067	5	630	12597.6%	0	1	79	12597.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1254
	2068 2069	3 1	330 125	11682.7% 9646.9%	0	0	40 14	11682.7% 9646.9%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1203 0.1155
	2070 2071	0	58	18427.5% N/A	-	0	6	18427.5% N/A	1.2312 1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1108 0.1063
	2072			N/A N/A	-	-		N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1021
	2073 2074			N/A	-			N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.0979
	2075 2076			N/A N/A	-			N/A N/A	1.2312 1.2312	0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.0902
	2077-2097			N/A	-	-		N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0831
	Past	3,037,209	323,770	10.7%	1,832	3,848,933	382,065	9.9%								
	Future Lifetime	4,368,972 7,406,181	14,083,925 14,407,695	322.4% 194.5%	2,190 4,022	3,049,938 6,898,870	6,854,103 7,236,168	224.7% 104.9%								
Note:																_

# 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: GLTC-1697

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 1,000,00

 • The projections are based on the assumptions derived using experimente data through June 30, 2016

 • Induces certificate forms GCLTCRARP-04-0P issued under group policy GLTC.1697

 • The prior authorized increase of 15% is implemented starting January 1st 2018. The current requested increase of 7.06% is assumed to be implemented starting April 2019.

#### Attachment 2 Metropolitan Life Insurance Company Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-04-OP Comparison of Original Pricing and Current Best Estimate Assumptions

	Original Pric	ing Assumpti	ons Curre	ent Best E	stimate Assumptions
Discount Rate	5.50%			4.20%	
Voluntary Lapse Rates	Policy Duration	Lapse Rate		Policy Iration	Lapse Rate
	1 2	6.25% 3.50%		1 2	5.50% 3.50%
	3-7 8	3.00% 2.50%		3 4	2.50% 2.00%
	9 10-12	2.25% 2.00%		5 6	1.50% 1.25%
	13-14 15+	1.75% 1.50%		7+	1.00%

## Active Life Mortality Rates Mortality was based on 105% of the Annuity 2000 Basic mortality table with Projection Scale H.

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

Delieur	Mantality
Policy	Mortality
Duration	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 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter- Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.
Continuance	Continuance rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or

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.

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

Attained	Facility	/ Care	Home Care			
Age	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%		

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.

Home Care	<ul> <li>Facility Care</li> </ul>
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

	Lapse											
Policy												
Duration	Actual	Expected *	A/E%									
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

	Мо	rtality	
Policy Duration	Actual	Expected *	A/E%
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

			Fer	nale					M	ale		
		Facility Care	Э	Home Care				Facility Care	9	Home Care		
Calendar Year	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%
Total	3,516	3,483	101%	2,128	2,046	104%	1,871	1,860	101%	1,368	1,385	99%

<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

	Non AARP-Pru Block								
Claim Duration (Months)	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%		
Total	19,387	19,402	3,115	3,137	100%	99%	100%		

<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

		/ Projected Experi erience through 1		Expect Reproduced	-		
		ased on Current A			ptions since incept		
	A	В	C = B / A	D	E	F=E/D	G = C / F
	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to
Duration	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio
1	9,161,897	401,775	4.4%	9,161,897	312,872	3.4%	1.28
2	17,360,052	418,831	2.4%	17,360,052	1,399,752	8.1%	0.30
3	16,868,984	919,759	5.5%	16,539,444	1,956,719	11.8%	0.46
4	16,518,968	1,332,452	8.1%	15,822,805	2,513,721	15.9%	0.51
5	16,190,689	2,331,424	14.4%	15,116,964	3,155,181	20.9%	0.69
6	15,916,682	2,667,201	16.8%	14,422,836	4,110,997	28.5%	0.59
7	15,687,903	2,788,959	17.8%	13,739,514	4,632,405	33.7%	0.53
8	15,457,661	3,069,255	19.9%	13,066,102	4,990,800	38.2%	0.52
9	15,238,599	4,510,178	29.6%	12,464,666	5,478,004	43.9%	0.67
10	15,066,738	4,865,863	32.3%	11,896,499	5,912,673	49.7%	0.65
11	14,993,410	6,928,597	46.2%	11,356,958	6,309,932	55.6%	0.83
12	15,686,903	10,218,495	65.1%	10,818,876	6,898,769	63.8%	1.02
13	16,024,053	9,281,733	57.9%	10,282,490	7,388,883	71.9%	0.81
14	15,368,599	10,340,098	67.3%	9,774,048	7,775,187	79.5%	0.85
15	14,685,754	11,702,948	79.7%	9,266,094	8,397,100	90.6%	0.88
16	13,981,673	13,171,647	94.2%	8,782,733	8,919,110	101.6%	0.93
17	13,268,017	14,732,330	111.0%	8,299,525	9,351,337	112.7%	0.99
18	12,543,532	16,385,516	130.6%	7,817,591	9,986,525	127.7%	1.02
19	11,809,025	18,094,545	153.2%	7,338,452	10,448,260	142.4%	1.08
20	11,068,012	19,826,363	179.1%	6,863,768	10,838,381	157.9%	1.13
21	10,324,476	21,550,567	208.7%	6,395,296	11,430,341	178.7%	1.17
22	9,582,145	23,218,004	242.3%	5,934,822	11,904,501	200.6%	1.21
23	8,849,168	24,808,014	280.3%	5,483,869	12,273,557	223.8%	1.25
24	8,128,412	26,281,066	323.3%	5,044,261	12,768,281	253.1%	1.28
25	7,424,221	27,575,719	371.4%	4,617,917	13,164,997	285.1%	1.30
26	6,742,494	28,695,242	425.6%	4,206,617	13,525,267	321.5%	1.32
27	6,087,171	29,592,064	486.1%	3,811,948	13,989,739	367.0%	1.32
28	5,461,861	30,245,549	553.8%	3,435,396	14,373,196	418.4%	1.32
29	4,869,277	30,641,120	629.3%	3,078,183	14,529,804	472.0%	1.33
30	4,312,204	30,749,712	713.1%	2,740,967	14,963,543	545.9%	1.31
31	3,792,106	30,576,185	806.3%	2,424,678	15,197,502	626.8%	1.29
32	3,311,871	30,116,427	909.3%	2,129,897	15,342,504	720.3%	1.26
33	2,872,409	29,376,021	1022.7%	1,856,897	15,528,562	836.3%	1.22
34	2,473,123	28,385,771	1147.8%	1,605,619	15,314,690	953.8%	1.20
35	2,113,111	27,155,125	1285.1%	1,375,903	15,213,182	1105.7%	1.16
36	1,791,025	25,712,759	1435.6%	1,167,760	14,998,577	1284.4%	1.12
37 38	1,505,604	24,092,692	1600.2%	980,784	14,510,152	1479.4%	1.08 1.07
39	1,255,391	22,353,145	1780.6%	814,517	13,494,143	1656.7%	1.07
39 40	1,037,846	20,521,635	1977.3%	668,327	12,633,848	1890.4%	0.98
40	850,279 690,257	18,637,773	2192.0% 2427.6%	541,326 432,889	12,103,782	2236.0% 2236.0%	1.09
41		16,756,818	2684.1%	432,889 341,450	9,679,193		1.20
42	555,239 442,248	14,902,950 13,104,290	2004.1%	265,591	7,634,655 5,938,479	2236.0% 2236.0%	1.33
43	442,248 348,578	11,397,267	3269.6%	203,717	4,555,021	2236.0%	1.33
44 45	271,835	9,795,634	3269.6%	153,828	4,555,021 3,439,512	2236.0%	1.46
45 46	209,490	9,795,634 8,326,758	3974.8%	114,582	2,561,991	2236.0%	1.78
46 47	209,490	6,997,140	3974.8% 4376.5%	83,866	1,875,197	2236.0%	1.78
47	120,697	5,798,084	4803.8%	60,246	1,347,069	2236.0%	2.15
40 49	89,982	4,737,976	4803.8% 5265.5%	42,372	947,423	2236.0%	2.15
50 51	66,335 48,219	3,810,483 3,016,799	5744.3% 6256 5%	28,908 19,385	646,379 433,444	2236.0% 2236.0%	2.57 2.80
51	48,219 34,560		6256.5% 6800.1%	19,385	433,444 281,666	2236.0%	3.04
		2,350,101	7367.3%		177,330	2236.0%	
53 54	24,439 17,031	1,800,528 1,356,936	7367.3%	7,931 4,855	108,555	2236.0%	3.29
54 55	11,689	1,008,611	8628.6%	4,855 2,917	65,234	2236.0%	3.56 3.86
55 56	7,902	739,688	9360.6%	1,750	39,119	2236.0%	4.19
56	5,257	535,810	10192.3%	860	19,237	2236.0%	4.19
57	3,445	384,227	11153.3%	611	13,656	2236.0%	4.56
59	2,243	273,351	12185.4%	421	9,417	2236.0%	5.45
60	1,446	195,974	13555.5%	0	0	0.0%	0.00
50	.,			. <u> </u>		0.070	0.00
Lifetime	388,792,117	791,561,987	203.6%	290,285,077	437,809,353	150.8%	1.35
Lifetime*	229,704,694	257,763,140	112.2%	161,123,028	120,854,999	75.0%	1.50
Note:		. ,,					

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 4.2%, 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 5.5%.

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

		Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2016				
		A	В	C=B/A	D	E	F=E/D	G = C / F	Н		J = H / I	
	Calendar	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to	Actual/Projected	Expected at 5.5%	Actual to	
	Year	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio	at 4.2% (on C)	(on F)	Expected Rati	
	2004	15,224	0	0.0%	15,224	520	3.4%	0.00	0.0%	3.4%	0.00	
	2005	3,072,938	33,317	1.1%	863,923	35,102	4.1%	0.27	1.1%	4.1%	0.27	
	2006	11,981,848	715,303	6.0%	7,710,825	539,537	7.0%	0.85	4.9%	6.7%	0.74	
	2007	16,482,645	169,535	1.0%	15,082,108	1,340,460	8.9%	0.12	2.9%	8.1%	0.37	
	2008	16,827,073	1,717,214	10.2%	15,931,066	1,913,170	12.0%	0.85	5.4%	9.6%	0.56	
	2009	16,436,701	1,159,746	7.1%	15,394,936	2,464,040	16.0%	0.44	5.8%	11.2%	0.51	
	2010	16,138,869	3,088,403	19.1%	14,765,086	3,162,445	21.4%	0.89	8.2%	13.2%	0.62	
	2011	15,775,482	1,811,444	11.5%	14,141,458	3,858,570	27.3%	0.42	8.7%	15.3%	0.57	
Historical	2012	15,648,110	3,861,559	24.7%	13,524,058	4,333,485	32.0%	0.77	10.7%	17.3%	0.62	
Experience	2012	15.359.757	2.832.958	18.4%	12,934,877	4,748.050	36.7%	0.50	11.5%	19.1%	0.60	
Expensice	2013	15,230,807	4,110,651	27.0%	12,390,756	5,188,492	41.9%	0.64	12.9%	21.0%	0.60	
										22.8%		
	2015	14,962,757	4,772,540	31.9%	11,876,849	5,606,677	47.2%	0.68	14.3%		0.63	
	2016	14,650,879	10,817,066	73.8%	11,377,015	6,076,988	53.4%	1.38	18.4%	24.6%	0.75	
	2017	14,541,372	8,254,997	56.8%	10,877,344	6,599,115	60.7%	0.94	20.7%	26.4%	0.79	
	2018	15,098,651	9,444,206	62.6%	10,385,666	7,059,922	68.0%	0.92	23.1%	28.2%	0.82	
	2019	15,378,398	10,733,061	69.8%	9,904,382	7,555,367	76.3%	0.91	25.6%	30.0%	0.85	
	2020	14,677,656	12,127,551	82.6%	9,431,823	8,117,495	86.1%	0.96	28.3%	31.9%	0.89	
	2021	13,962,955	13,619,298	97.5%	8,967,970	8,625,830	96.2%	1.01	31.1%	33.7%	0.92	
	2022	13,237,659	15,207,186	114.9%	8,503,039	9,163,490	107.8%	1.07	34.1%	35.6%	0.96	
	2023	12,500,178	16,879,636	135.0%	8,035,984	9,726,948	121.0%	1.12	37.2%	37.5%	0.99	
	2024	11,753,437	18,596,898	158.2%	7.568.242	10,204,644	134.8%	1.17	40.5%	39.4%	1.03	
	2024	11,001,052	20.333.279	184.8%	7,101,606	10,713,401	150.9%	1.23	40.3%	41.3%	1.03	
							169.8%		44.0%	41.3%		
	2026	10,247,565	22,043,885	215.1%	6,637,981	11,269,746		1.27			1.10	
	2027	9,496,428	23,688,952	249.5%	6,179,219	11,752,494	190.2%	1.31	51.3%	45.1%	1.14	
	2028	8,756,486	25,246,220	288.3%	5,727,198	12,226,233	213.5%	1.35	55.1%	47.0%	1.17	
	2029	8,029,552	26,657,168	332.0%	5,283,999	12,716,045	240.7%	1.38	59.0%	48.9%	1.21	
	2030	7,322,124	27,906,044	381.1%	4,851,758	13,159,579	271.2%	1.41	62.8%	50.7%	1.24	
	2031	6,638,055	28,966,258	436.4%	4,432,500	13,620,495	307.3%	1.42	66.7%	52.6%	1.27	
	2032	5.982.167	29,784,365	497.9%	4.028.120	14.098.707	350.0%	1.42	70.5%	54.4%	1.30	
	2033	5,357,528	30,366,910	566.8%	3.640.350	14,462,735	397.3%	1.43	74.3%	56.2%	1.32	
	2034	4,766,639	30,675,524	643.5%	3,270,552	14,817,848	453.1%	1.42	77.9%	58.0%	1.34	
	2035	4,212,840	30,708,833	728.9%	2,919,889	15,211,566	521.0%	1.40	81.4%	59.7%	1.36	
	2036	3,696,001	30,444,171	823.7%	2,589,473	15,497,889	598.5%	1.38	84.8%	61.4%	1.38	
	2037	3,221,325	29,895,654	928.1%	2,280,127	15,736,922	690.2%	1.34	88.0%	63.1%	1.39	
	2038	2,787,685	29,081,447	1043.2%	1,992,336	15,827,555	794.4%	1.31	91.0%	64.7%	1.41	
	2039	2,394,620	28,021,374	1170.2%	1,726,324	15,762,811	913.1%	1.28	93.8%	66.2%	1.42	
	2040	2,041,069	26,727,100	1309.5%	1,482,297	15,666,928	1056.9%	1.24	96.3%	67.6%	1.42	
Projected	2041	1,725,507	25,225,723	1461.9%	1,260,356	15,403,290	1222.1%	1.20	98.6%	69.0%	1.43	
Experience	2042	1,446,838	23,570,202	1629.1%	1,060,361	14,769,243	1392.9%	1.17	100.7%	70.2%	1.44	
	2043	1.203.316	21,804,357	1812.0%	882,011	13.894.698	1575.3%	1.15	102.6%	71.3%	1.44	
	2044	992,156	19,958,164	2011.6%	724,778	13,158,874	1815.6%	1.11	104.2%	72.3%	1.44	
	2045	810,577	18,075,075	2229.9%	588,066	11,814,527	2009.0%	1.11	105.7%	73.1%	1.45	
	2045	656,120	16,206,194	2470.0%	470,961	9,659,547	2051.0%	1.20	105.9%	73.8%	1.45	
	2047	526,259	14,371,752	2730.9%	372,084	7,644,677	2054.6%	1.33	108.0%	74.3%	1.45	
	2048	417,913	12,598,219	3014.6%	289,925	5,956,745	2054.6%	1.47	108.9%	74.6%	1.46	
	2049	328,367	10,921,919	3326.1%	222,674	4,575,103	2054.6%	1.62	109.6%	74.9%	1.46	
	2050	255,279	9,363,845	3668.1%	168,530	3,462,762	2054.7%	1.79	110.2%	75.1%	1.47	
	2051	196,056	7,935,484	4047.6%	125,645	2,581,612	2054.7%	1.97	110.7%	75.2%	1.47	
	2052	149,209	6,645,751	4454.0%	92,075	1,891,854	2054.7%	2.17	111.1%	75.3%	1.48	
	2053	112,120	5,492,020	4898.3%	66,198	1,360,168	2054.7%	2.38	111.5%	75.4%	1.48	
	2054	83,434	4,468,796	5356.1%	46,500	955,437	2054.7%	2.61	111.7%	75.4%	1.48	
	2055	61,312	3,581,466	5841.4%	31,867	654,760	2054.7%	2.84	111.9%	75.4%	1.48	
	2056	44,401	2,822,497	6356.8%	21,338	438,436	2054.7%	3.09	112.1%	75.5%	1.49	
	2057	31,714	2,191,834	6911.2%	13,882	285,241	2054.7%	3.36	112.2%	75.5%	1.49	
	2057	22,363	1.674.776	7489.1%	8,766	180.113	2054.7%	3.64	112.2%	75.5%	1.49	
	2058	15,556	1,260.683	8104.2%	5,395	110,844	2054.7%	3.94	112.3%	75.5%	1.49	
		- ,	,,									
	2060	10,660	935,779	8778.4%	3,266	67,101	2054.7%	4.27	112.3%	75.5%	1.49	
	2061	7,196	685,433	9524.7%	1,878	38,581	2054.7%	4.64	112.4%	75.5%	1.49	
	2062	4,789	496,887	10376.0%	1,062	21,824	2054.7%	5.05	112.4%	75.5%	1.49	
	2063	3,145	355,555	11306.7%	700	14,381	2054.7%	5.50	112.4%	75.5%	1.49	
	2064	2,051	255,371	12452.7%	341	7,003	2054.7%	6.06	112.4%	75.5%	1.49	
	2065	1,333	183,418	13757.7%	56	1,149	2054.7%	6.70	112.4%	75.5%	1.49	
	2066	886	133,104	15031.2%	4	76	2054.7%	7.32	112.4%	75.5%	1.49	
	2067	611	95,959	15701.3%	0	1	2054.7%	7.64	112.4%	75.5%	1.49	
					-	· · · · · · · · · · · · · · · · · · ·	//					
	Past	172,583,091	35,089,737	20.3%	146,008,181	39,267,536	26.9%	0.76	18.4%	24.6%	0.75	
	Future	216,210,611	756,720,281	350.0%	144,276,896	398,541,815	276.2%	1.27	246.8%	184.5%	1.34	
		388,793,702	791,810,018	203.7%	290,285,077	437,809,351	150.8%	1.35	112.4%	75.0%	1.50	

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.