Metropolitan Life Insurance Company 1300 Hall Boulevard, Bloomfield, CT 06002 Email: <u>bbigelow@metlife.com</u>



William P. Bigelow, FSA, MAAA

February 28, 2020

Maryland Department of Insurance

Re: Group long-term policy G.LTC 1697 (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 previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

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

Title	Description	
Actuarial Memorandum	Lifetime Loss Ratio ("LLR")	
Exhibit I-A	• <i>Nationwide</i> experience	
	• Without/with proposed rate increase of 21%	
	• Weighted average statutory rate 4.20%	
	LLR without rate increase – 113.5%	
	LLR with rate increase – 107.9%	
Exhibit II-A	Demonstration of rate action meeting Rate Stability	
	(58/85) limitations	
Exhibit I-B	Lifetime Loss Ratio ("LLR")	
	• <i>Maryland</i> experience	
	• Without/with proposed rate increase of 21%	
	• Weighted average statutory rate 4.20%	
	LLR without rate increase – 110.7%	
	LLR with rate increase -104.7%	
Exhibit II-B	Demonstration of rate action meeting Rate Stability	
	(58/85) limitations	
Review of Prior Correspondence	Attachment 1 – Assumptions Summary	
	Attachment 2 – A/E Ratios (Calendar Year)	
	Attachment 3 – A/E Ratios (Policy Duration)	
	Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence,	
	Claim Termination)	

Rationale for the Rate Increase Request

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

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

Assumption Setting and Review

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

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

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, the Maryland LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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

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

Sincerely,

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

New York, NY

Actuarial Memorandum for AARP Group Policy

February 28, 2020

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 Facility-only 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%

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III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

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.

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, 2018.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

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Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11+	0.70%

In the year of rate increase implementation, it is assumed that there are no policy lapses and net reductions to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. <u>Ultimate Mortality</u> is assumed to be 93% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <u>Expenses</u> 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 10% of projected future incurred claims.

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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.

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, 2018 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, 2018 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.

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13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Maryland are shown in Exhibit I-A and Exhibit I-B, 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, 2018 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 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 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.

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) 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 10% 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:

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- 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

Round	Authorized %	Authorization Date	Imple mentation Date
1	15.00%	10/10/2017	5/1/2018
2	7.06%	11/15/2018	6/1/2019

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 phased-in series of rate increases (two phases of 10.00% and 10.00%) resulting in a cumulative compounded increase of 21.00% after the final phase for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

Corresponding rate tables reflecting each of the two phases for the 21.00% cumulative compounded increase are included with this filing. Please note 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 Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

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- 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 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions, plus a margin for adverse deviation, 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 the exhibits (unless otherwise stated). As shown in these exhibits, the expected lifetime loss ratio, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying certificates sitused in Maryland, before and after the current requested increases are:

Before increase:	\$2,323
After all prior authorized increases:	\$2,431
After current requested increase:	\$2,942

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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, 2019 (based on premiumpaying certificates inforce count)

Issue Age	Percent
<45	0%
45-49	1%
50-54	12%
55-59	26%
60-64	30%
65-69	23%
70-74	7%
75+	1%
Total	100%

By Issue Age:

By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	29%
4 Year	48%
5 Year	7%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

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

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By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	55%
80%	7%
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%

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22. Number of Certificate holders

As of September 30, 2019, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date			
	Number of Insured	2019 Annualized Premium	Number of Insured	2019 Annualized Premium
Certificates Issued in Maryland	-	-	132	\$306,634
Nationwide	3,260	\$6,889,883	4,564	\$9,322,881

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. The projections contained in this actuarial memorandum are based on best estimate assumptions, plus a margin for moderately adverse experience. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

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;

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- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Group Policy Form: G.LTC.1697

	F	Without Interest				Ratio Demonstration Fail				actors Derived from Projected Values for Illustrative Purposes Only Persistency Factors					Calendar Year	te Factors Mid-Yea
Γ	Calendar	Earned	Incurred	Loss	Life	Earned	Incurred	Loss	Rate Increase	Benefit	Policy	Policy	Policy	Premium	Effective	Disc / Acc
	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 2.4
	1998	-	-	N/A	-	-	-	N/A							4.20%	2.3
	1999	-	-	N/A	-	-	-	N/A							4.20%	2.
	2000	-	-	N/A N/A	-	-	-	N/A							4.20%	2.
	2001		-	N/A N/A	-	-		N/A N/A							4.20%	2.
	2002			N/A	-			N/A							4.20%	1.
	2004	15,224	-	0.0%	87	27,633	-	0.0%							4.20%	1
storical	2005	3,072,136	33,318	1.1%	4,622	5,351,771	58,041	1.1%							4.20%	1
erience	2006 2007	11,981,616 16,482,858	727,300 169,408	6.1% 1.0%	9,810 10,362	20,031,637 26,447,064	1,215,947 271,818	6.1% 1.0%							4.20% 4.20%	1.
	2007	16,826,547	1,712,877	10.2%	10,302	25,910,982	2,637,637	10.2%							4.20%	1
	2009	16,435,961	1,174,914	7.1%	9,882	24,290,021	1,736,356	7.1%							4.20%	1
	2010	16,136,980	3,128,563	19.4%	9,666	22,887,532	4,437,328	19.4%							4.20%	1
	2011 2012	15,773,830 15.645.657	1,852,409 3,776,592	11.7% 24.1%	9,460 9,273	21,471,273 20,438,939	2,521,491 4,933,608	11.7% 24.1%							4.20% 4.20%	1
	2012	15,359,441	2,734,046	24.1%	9,273	20,438,939	3,427,791	24.1% 17.8%							4.20%	1
	2013	15,229,966	4,124,495	27.1%	8,925	18,325,309	4,962,759	27.1%							4.20%	1
	2015	14,957,661	4,761,014	31.8%	8,768	17,272,690	5,497,887	31.8%							4.20%	1
	2016	14,654,901	8,762,298	59.8%	8,607	16,241,386	9,710,872	59.8%							4.20%	1
	2017 2018	14,778,947 14,363,096	4,784,946 9.329,976	32.4% 65.0%	8,396 8,104	15,719,098 14,661,422	5,089,336	32.4% 65.0%							4.20% 4.20%	1
iected	2018	14,363,096	11,565,128	72.9%	8,104	14,001,422	9,523,762	72.9%	1.1573	N/A	0.0128	N/A	0.987	0.989	4.20%	0
iture	2013	16,111,063	13,172,530	81.8%	7,892	15,147,469	12,384,688	81.8%	1.2233	N/A	0.0126	N/A	0.986	0.961	4.20%	0
erience	2021	15,491,554	14,901,734	96.2%	7,823	13,978,314	13,446,108	96.2%	1.2289	N/A	0.0087	N/A	0.991	0.957	4.20%	c
	2022	14,762,932	16,709,223	113.2%	7,760	12,784,282	14,469,714	113.2%	1.2289	N/A	0.0080	N/A	0.992	0.953	4.20%	0
	2023 2024	13,999,531 13,204,453	18,598,804 20,556,123	132.9% 155.7%	7,698 7,637	11,634,858 10,532,027	15,457,265 16,395,805	132.9% 155.7%	1.2289 1.2289	N/A N/A	0.0080 0.0079	N/A N/A	0.992	0.948	4.20% 4.20%	0
	2024	12,367,698	20,556,123	155.7%	7,576	9,467,261	17,227,089	155.7%	1.2289	N/A N/A	0.0079	N/A N/A	0.992		4.20%	
	2026	11,493,803	24,360,567	211.9%	7,516	8,443,901	17,896,445	211.9%	1.2289	N/A	0.0080	N/A	0.992	0.929	4.20%	0
	2027	10,611,466	26,113,506	246.1%	7,455	7,481,672	18,411,471	246.1%	1.2289	N/A	0.0080	N/A	0.992	0.923	4.20%	0
	2028	9,739,908	27,740,128	284.8% 328.4%	7,396	6,590,556	18,770,493	284.8%	1.2289	N/A N/A	0.0079	N/A N/A	0.992	0.918	4.20%	0
	2029 2030	8,885,592 8,053,161	29,183,017 30,412,042	328.4%	7,338 7,280	5,770,288 5,019,049	18,951,401 18,953,989	328.4% 377.6%	1.2289 1.2289	N/A N/A	0.0079	N/A	0.992		4.20% 4.20%	0
	2030	7.252.330	31,413,590	433.2%	7,200	4.337.870	18,789,557	433.2%	1.2289	N/A	0.0080	N/A	0.992	0.901	4.20%	0
	2032	6,485,570	32,136,586	495.5%	7,164	3,722,983	18,447,716	495.5%	1.2289	N/A	0.0080	N/A	0.992		4.20%	C
	2033	5,759,150	32,593,482	565.9%	7,105	3,172,818	17,956,329	565.9%	1.2289	N/A	0.0082	N/A	0.992	0.888	4.20%	0
	2034	5,076,335	32,738,959	644.9% 733.2%	7,049	2,683,991	17,309,941	644.9% 733.2%	1.2289	N/A N/A	0.0079	N/A N/A	0.992	0.881	4.20% 4.20%	0
	2035 2036	4,440,558 3 854 623	32,556,422 32,060,078	733.2% 831.7%	6,991 6,932	2,253,265 1 877 156	16,520,048 15 612 884	733.2% 831.7%	1.2289	N/A N/A	0.0082	N/A N/A	0.992	0.875	4.20%	0
	2037	3,319,702	31,281,441	942.3%	6,868	1,551,535	14,620,062	942.3%	1.2289	N/A	0.0092	N/A	0.991	0.861	4.20%	0
	2038	2,835,427	30,232,853	1066.3%	6,811	1,271,818	13,560,806	1066.3%	1.2289	N/A	0.0083	N/A	0.992	0.854	4.20%	0
	2039	2,402,084	28,914,755	1203.7%	6,747	1,034,043	12,447,147	1203.7%	1.2289	N/A	0.0094	N/A	0.991	0.847	4.20%	0
	2040 2041	2,017,939	27,370,448 25,635,195	1356.4% 1525.3%	6,674 6,584	833,685 666,360	11,307,748 10 164 237	1356.4% 1525.3%	1.2289	N/A N/A	0.0108	N/A N/A	0.989	0.840	4.20%	0
	2041	1,387,394	23,754,230	1712.1%	6,478	527,937	9,039,055	1712.1%	1.2289	N/A	0.0161	N/A	0.980	0.835	4.20%	0
	2043	1,134,906	21,769,752	1918.2%	6,355	414,463	7,950,225	1918.2%	1.2289	N/A	0.0190	N/A	0.981	0.818	4.20%	0
	2044	919,906	19,729,817	2144.8%	6,210	322,414	6,915,012	2144.8%	1.2289	N/A	0.0228	N/A	0.977	0.811	4.20%	0
	2045 2046	738,562 587,077	17,686,956 15,684,337	2394.8% 2671.6%	6,014 5,802	248,428 189,519	5,949,314 5,063,186	2394.8% 2671.6%	1.2289 1.2289	N/A N/A	0.0316 0.0351	N/A N/A	0.968	0.803	4.20% 4.20%	0
	2046	461.925	13,752,600	2071.0%	5,802	143,111	4,260,754	2071.0%	1.2289	N/A N/A	0.0351	N/A N/A	0.905	0.795	4.20%	0
	2048	359,592	11,921,280	3315.2%	5,245	106,919	3,544,610	3315.2%	1.2289	N/A	0.0520	N/A	0.948	0.778	4.20%	0
	2049	276,954	10,221,412	3690.7%	4,903	79,031	2,916,758	3690.7%	1.2289	N/A	0.0652	N/A	0.935	0.770	4.20%	0
	2050	211,037	8,663,804	4105.3%	4,486	57,795	2,372,696	4105.3%	1.2289	N/A	0.0851	N/A	0.915		4.20%	0
	2051 2052	159,024 118,481	7,263,775 6,023,035	4567.7% 5083.5%	4,064 3.648	41,796 29,886	1,909,148 1,519,276	4567.7% 5083.5%	1.2289 1.2289	N/A N/A	0.0941 0.1024	N/A N/A	0.906	0.754	4.20% 4.20%	0
	2052	87.228	4,929,590	5083.5% 5651.4%	3,048	29,880	1,193,372	5651.4%	1.2289	N/A	0.1024	N/A	0.898	0.745	4.20%	
	2054	63,446	3,973,154	6262.2%	2,876	14,741	923,091	6262.2%	1.2289	N/A	0.1091	N/A	0.891	0.727	4.20%	0
	2055	45,558	3,158,775	6933.5%	2,513	10,158	704,323	6933.5%	1.2289	N/A	0.1263	N/A	0.874	0.718	4.20%	0
	2056	32,300	2,470,574	7648.8%	2,139	6,912	528,682	7648.8%	1.2289	N/A	0.1488	N/A	0.851	0.709	4.20%	0
	2057 2058	22,627 15,651	1,906,827 1,448,967	8427.1% 9258.1%	1,735 1,394	4,647 3,085	391,608 285,590	8427.1% 9258.1%	1.2289 1.2289	N/A N/A	0.1886 0.1969	N/A N/A	0.811 0.803		4.20% 4.20%	0
	2058	10,688	1,085,951	9258.1%	1,394	2,022	205,418	9258.1%	1.2289	N/A	0.1969	N/A	0.803	0.683	4.20%	0
	2060	7,204	804,522	11168.5%	880	1,308	146,053	11168.5%	1.2289	N/A	0.2131	N/A	0.787	0.674	4.20%	0
	2061	4,806	588,642	12248.7%	675	837	102,558	12248.7%	1.2289	N/A	0.2334	N/A	0.767	0.667	4.20%	0
	2062 2063	3,175 2.088	427,171 307.032	13455.5% 14702.3%	490 364	531 335	71,427 49,271	13455.5% 14702.3%	1.2289 1.2289	N/A N/A	0.2737	N/A N/A	0.726	0.661	4.20% 4.20%	0
	2063	2,088	307,032 221,635	14702.3% 16058.8%	364 240	335	49,271 34,134	14702.3% 16058.8%	1.2289	N/A N/A	0.2574 0.3417	N/A N/A	0.743	0.658	4.20%	
	2065	932	160,488	17219.0%	133	138	23,721	17219.0%	1.2289	N/A	0.4459	N/A	0.554	0.675	4.20%	
	2066	641	116,504	18185.0%	67	91	16,526	18185.0%	1.2289	N/A	0.4922	N/A	0.508	0.687	4.20%	(
	2067	447	83,821	18764.9%	49	61	11,411	18764.9%	1.2289	N/A	0.2712	N/A	0.729	0.697	4.20%	C
	2068 2069	311 215	59,666 41.028	19182.4% 19048.5%	34 27	41 27	7,796 5.145	19182.4% 19048.5%	1.2289 1.2289	N/A N/A	0.3084 0.2154	N/A N/A	0.692	0.696	4.20% 4.20%	0
	2069 2070+	215 388	41,028 71,318	19048.5% 18369.4%	27 20	27	5,145 8,582	19048.5% 18369.4%	1.2289	N/A N/A	0.2154	N/A N/A	0.785	0.692 N/A	4.20%	
ŀ	20/07	300	/1,318	10308.470	20	4/	0,082	10009.4%	1.2209	IN/A	0.2333	n/A	0.707	IN/A	4.20%	
	Past	201,714,822	47,072,155	23.3%	125,155	268,333,547	56,024,632	20.9%								
10	uture ifetime	202,367,797	771,078,142	381.0%	244,239	148,028,274	416,579,491	281.4%								
		404,082,619	818,150,296	202.5%	369,394	416,361,821	472,604,123	113.5%								

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 21% Future Increase
Group Policy Form: G.LTC.1697

Image: start start Image: start		1			Loss R	atio Demonstr	ation			Fact	ors Derived fr	om Projected Value	s for Illustrat	ive Purposes	Only	Interest Ra	te Factors
Yar Perter Care Rate Face Dange Lage Lage <thlage< th=""> Lage Lage <t< th=""><th></th><th>Online day</th><th></th><th></th><th></th><th></th><th></th><th></th><th>1</th><th>Premium</th><th></th><th></th><th>Persistency</th><th>Factors</th><th></th><th>Calendar Year</th><th>Mid-Year</th></t<></thlage<>		Online day							1	Premium			Persistency	Factors		Calendar Year	Mid-Year
1979 1																	Disc / Accum Factor
1999 I		1997	-	-	N/A	-	-	-	N/A							4.20%	2.4205
Image: bit is in the second			-	-		-	-	-									2.3230
Harborner Sol I <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></td><td>2.2294</td></th<>			-			-	-										2.2294
Sector Sector<			-	-		-	-	-									2.0534
Base No Sol			-			-	-	-									1.9707
Internal Dennino Second 200 200 307.18 1181.68 3131 1181.68 1181.68 1181.68 1172.88 1182.68 530.17 1181.68 1181.68 1181.68 1172.88 1182.68		2003	15 224		N/A 0.0%	87	27 633	-	N/A 0.0%								1.8913 1.8152
1 200 164.258 10.96 10.96 10.95 10.	Historical	2005	3,072,136		1.1%	4,622	5,351,771									4.20%	1.7420
Solution 1000 10128 10128 2.859.08 1028 1000 10138 1000 10148 <	Experience																1.6719
Product 2000 11/3.0.901 11/3.9.90 11/3.9.9.90 11/3.9.9.90																	1.6045 1.5399
Partial 2011 1577,889 137% 0.600 21,472,92 2,251,441 177% 0.400% 1 2014 152,066,00 41,066,00 77,060 41,066,00 42,07 1 4																	1.4779
Bits Solution Solution <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></td><td>1.4183</td></th<>																	1.4183
Projection 2013 15.38/441 27.24.068 17.85 12.22.06 <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>1.3612 1.3064</td></t<>																	1.3612 1.3064
2015 14.97/01 4.97/01 31.95 14.20% 1 4.20% 1 2016 14.66/0.00 0.97/0.00																	1.2537
Bits Bits <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></td><td>1.2032</td></th<>																	1.2032
Expension Control Contro Control Control <																	1.1548 1.1083
Protect 2019 15.888.351 15.888.131 17.885.128 72.96 11.328.849 72.96 11.328.160 0.0121 15.000 0.0187 0.088 0.4205 0.088 0.4205 0.088 0.081 0.088 0.081 0.082																	1.0636
Epidemic 2020 16111.003 13.72.530 81.9% 7.020 15.47.460 12.344.680 81.8% 1.223 1.0000 0.018 1.0000 0.091 0.001 4.20% 0 2020 10.530.642 14.30.747.77 15.47.460 12.84.71 12.203 1.0000 0.0001 0.0912 0.021 4.20% 0 2020 10.530.642 19.89.644 10.8% 7.068 14.6776.171 15.47.462 10.86 10.000 0.0001 0.000 0.992 0.644 4.20% 0 2020 11.653.83 22.54.47 10.44.7 7.76 11.46.78 10.24.4 14.807 10.000 0.0001 0.000 0.992 0.644 4.20% 0 2020 11.78.288 27.44.128 22.44.74 15.47.468 15.47.468 14.807 1.0000 0.0000 0.0000 0.002 0.023 0.021 4.20% 0.021 4.20% 0.021 4.20% 0.021 4.20% 0.021 4.20%		2018	14,363,096	9,329,976	65.0%	8,104	14,661,422	9,523,762	65.0%							4.20%	1.0208
Expension 2021 111:330:880 144:01:34:01 91:25 12085 10000 0.0007 10000 0.997 4.20% 0 2020 17:11:840 110:07:338 10:05:84:12 127:75 11:05:12 10:00 0.0079 10:000 0.992 0.955 4.20% 0 2020 11:07:738 10:05:84:12 127:75 71:71 11:05:12 10:06:10 0.0079 10:000 0.992 0.955 4.20% 0 2020 11:05:77:38 10:05:47 75:76 11:07:17:0 17:06:44 17:27:0 10:000 0.0091 10:000 0.992 0.952 4.20% 0 2020 11:05:56 29:18:017 27:16 10:27:10 17:06:44 17:27:0 10:000 0.0079 10:000 0.992 0.992 4.20% 0 2020 11:75:56 29:18:017 27:16 0.992 0.914 4.20% 0 0.0079 10:000 0.992 0.914 4.20% 0 0.912																	0.9797
2022 17:118.80 10:70.223 07:00 14.824.40 14.847.14 07:86 14.826 10:000 0.0000 10:000 0.0000 10:000 0.0000 10:000 0.0000 10:000 0.0000 10:000 0.0000 10:000 0.0000 10:000 0.0000 <th< td=""><td></td><td>2021</td><td>16,330,680</td><td>14,901,734</td><td>91.2%</td><td>7,823</td><td>14,735,472</td><td>13,446,108</td><td>91.2%</td><td>1.2955</td><td>1.0000</td><td>0.0087</td><td>1.0000</td><td>0.991</td><td>0.957</td><td>4.20%</td><td>0.9023</td></th<>		2021	16,330,680	14,901,734	91.2%	7,823	14,735,472	13,446,108	91.2%	1.2955	1.0000	0.0087	1.0000	0.991	0.957	4.20%	0.9023
2024 15.977.388 20.256.12 12.78.75 17.278.733 15.095.860 12.78.74 1.4870 1.000 0.0079 1.000 0.022 0.854 4.20% C 2025 11.85.874 22.51.46 7.276.75 11.45.056 1.177.56 1.14.057 1.000 0.022 0.037 1.000 0.022 0.037 4.20% C 2026 11.775.568 27.41.01 23.548 7.476.13 1.075.158 1.000 0.022 0.017 1.000 0.022 0.012 4.20% C 2026 11.775.568 27.41.758 1.000 0.022 0.012 4.20% C 0.000 0.022 0.012 4.20% C 0.010 0.022 0.012 4.20% C 0.010 0.022 0.014 4.20% C 0.010 0.022 0.014 4.20% C 0.000 0.022 0.014 4.20% C 0.010 0.022 0.014 4.20% C 0.21% 0.21% 0.21%<																	0.8660
2026 1 4.964.915 2.22.04.867 19.045 7.576 11.465.380 17.227.089 19.047 1.000 0.0079 1.000 0.002 0.027 0.022 <th0.022< th=""> <th0.022< th=""> 0.022<</th0.022<></th0.022<>																	0.8311 0.7976
2027 12.838.874 22.113.568 22.143.568 22.143.568 22.143.568 22.143.571 22.144 14.871 10.000 0.0007 10.000 0.952 0.932 4.20% C 2026 11.715.568 22.115.071 27.44 7.386 0.562.048 18.51.401 27.14 1.400 0.0079 1.0000 0.0079 1.0000 0.0022 0.516 4.20% C 2031 0.775.103 3.44.308 3.56.0% 7.222 5.24.822 16.75.75 5.86.1% 1.470 1.0000 0.0088 1.0000 0.952 0.884 4.20% C 2032 7.847.540 3.21.95.88 4.075 1.0000 0.0008 1.0000 0.0522 0.884 4.20% C 2034 6.44.245 3.27.84.96 3.27.84.96 3.27.82.9 1.73.984 1.8470 1.0000 0.00022 0.884 4.20% C 2034 4.04.540 3.22.78.89 3.287.620 177.384 1.4470 1.0000 0.0002																	0.7655
2028 11,785.288 27,740,728 28,746,73 18,770,449 23,84 14,870 10,000 0,0079 1,0000 0,922 0,918 4,20% 0 2030 10,751,658 21,151,718 1,143,528 33,015 1,470 1,000 0,0079 1,000 0,922 0,918 4,20% 0 2031 0,744,324 30,412,042 31,11% 7,226 6,420,217 33,618 1,4107 1,000 0,0028 1,000 0,922 0,984 4,20% 0 2033 6,968,572 32,834 44,77% 7,104 3,247,628 7,339,41 33,0% 1,4470 1,000 0,0022 0,884 4,20% 0 2034 6,442,463 32,28,043 7,75 6,884 2,74,628 7,739,414 33,05% 1,4470 1,000 0,0022 0,884 4,20% 0 2035 2,53,73,076 32,245,447 7,74,838 1,157,389 1,512,921 4,4171 1,000 0,0024 1,000 0,																	0.7346
2026 10.751.566 22.18.5017 271.4% 7.238 6.582.048 15.61.401 21.21.4% 1.4670 1.0000 0.0079 1.0000 0.992 0.912 4.20% C 2031 6.775.310 31.41.3509 36.050 7.728 5.246.520 16.765.396 1.4270 1.0000 0.0079 1.0000 0.992 0.912 4.20% C 2033 6.066.77 32.38.050 7.710 3.38.3101 7.769.329 447.75 1.4470 1.0000 0.0079 1.0000 0.992 0.881 4.20% C 2034 6.42.266 32.78.959 6.33.0% 7.044 3.347.629 17.78 1.4670 1.0000 0.0082 1.0000 0.992 0.881 4.20% C 2035 4.464.000 32.209.0774 67.74% 6.052 2.77.849 1.4670 1.0000 0.0084 1.0000 0.992 0.881 4.20% C 2036 4.464.000 32.209.0776 6.974 6.0574 <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><td>0.7051 0.6767</td></td<>																	0.7051 0.6767
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2032 7,847,540 32,135,586 409,5% 7,164 3,589,110 77,958,329 447,7540 1,0000 0.0022 1.0000 0.0922 0.888 4.20% 0 2034 6,142,385 327,789,599 33,359,110 77,958,329 447,7540 1.0000 0.0022 1.0001 0.0292 0.888 4.20% 0 2035 5,37,701 32,324,629 0.53,051 1.4770 1.0000 0.0022 1.0001 0.0922 0.881 4.20% 0 2033 4,016,840 32,21,441 77,845 6,641 1.277,343 14,4500 1.0000 0.0062 1.0000 0.0921 0.854 4.20% 0 2033 4,016,840 32,21,441 77,85 6,641 1.251,192 1.24,47,147 1.0000 0.00631 1.0000 0.992 0.854 4.20% 0 2034 2,407,472 2,73,243 1.4150,1107,748 11,21,107,748 11,21,107,748 11,470 1.0000 0.0188 1.0000 0.848																	0.6232
2033 6.968.572 32.93.482 407.7% 7.139.941 53.74 6.97 1.4870 1.0000 0.0022 0.881 4.20% 0 2035 6.14.265 32.73.869 53.73.076 32.956.422 065.9% 6.991 2.271.389 16.502.048 605.9% 1.4870 1.0000 0.0024 1.0000 0.992 0.881 4.20% 0 2035 5.6373.076 37.44 6.6384 1.1877.389 14.4507 1.0000 0.0024 1.0000 0.992 0.861 4.20% 0 2035 2.065.22 2.814.755 94.86 6.74 1.00579 1.307.44 1.4470 1.0000 0.0191 1.0000 0.989 0.440 4.20% 0 2040 2.441.766 2.737.448 1.210% 6.674 1.0007.79 1.217.24% 1.4470 1.0000 0.0191 1.0000 0.984 0.22 4.20% 0 2044 1.678.74 2.337.42.30 1.116.772 86.833 0.993.65																	0.5981
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2007 4.016,840 31.281,441 177.88% 1.877.358 11.558.060 51.2% 1.4470 1.0000 0.0092 1.0000 0.991 0.861 4.20% 0 2038 3.430.866 30.224.553 81.2% 1.4171 194.8% 1.4870 1.0000 0.0094 1.0000 0.991 0.841 4.20% 0 2040 2.441.766 27.370.448 112.0% 1.677.47 1.271.427 1.266.6% 6.584 806.265 10.142.37 1260.6% 1.4470 1.0000 0.0166 1.0000 0.0844 0.284 4.20% 0 2043 1.371.237 21.798.7742 0.116.0% 6.475 6.383 8.03.90.55 1.4470 1.0000 0.0164 0.086 0.833 4.20% 0 0.022 1.0000 0.0164 0.086 0.833 4.20% 0 0.0100 0.0164 0.000 0.0164 0.001 0.000 0.0164 0.001 0.000 0.0165 0.001 0.000 0.0165 0.0																	0.5074
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2069 261 41/028 15742 6% 27 33 5,145 15742 6% 1.4870 1.0000 0.2154 1.0000 0.785 0.692 4.20% 0 2070+ 470 71.318 15181.3% 20 57 8.582 15181.3% 1.4870 1.0000 0.2154 1.0000 0.765 0.692 4.20% 0 Past 201,714.822 47,072,155 23.3% 125,155 268,33,547 56,024,632 20.9% 57 56,024,632 20.9% 57 524,590,491 24.5% 57 56,024,632 20.9% 57 524,590,491 24.5% 57 52,024,632 20.9% 57 524,590,491 24.5% 57 52,024,632 20.9% 57 524,590,491 24.5% 57 524,590,491 24.5% 57 524,590,491 24.5% 57 524,590,491 24.5% 57 524,590,491 24.5% 57 524,590,491 24.5% 56 56 56,597,4914 24.5% 57 56																	0.1361
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Future 234,990,959 771,078,142 328.1% 244,239 169,845,867 416,579,491 245.3%		Daet	201 714 822	47 072 155	23 30/	125 1FF	268 333 547	56 024 633	20.0%								
Note:		Lifetime	436,705,781		187.3%	369,394	438,179,414	472,604,123	107.9%								

 Lifetime
 436.(US/2f1
 016.(US/2f2)
 107.378
 308.0471
 Texture Texture

Exhibit II-A 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	267,830,015	x	58%	= 155,341,409
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	268,333,547 503,532	x	85%	= 428,003
3 Present value of future projected initial earned premium	121,295,869	x	58%	= 70,351,604
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	169,845,867 48,549,998	x	85%	= 41,267,499
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				267,388,514
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				56,024,632 416,579,491
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				472,604,123
8 Test: 7 is not less than 5				TRUE

Exhibit I-B Metropolitan Life Insurance Company Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) Group Policy Form: G.LTC.1697

	L			Loss Ra	atio Demonst	ration				ors Derived fr	rom Projected Valu			Only	Interest Ra	
-	Calendar	Earned	lincurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency 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	Int Rate	Factor
	1997 1998	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	2.4205 2.3230
	1999	-	-	N/A	-	-	-	N/A							4.20%	2.2294
	2000 2001	-	-	N/A N/A		-	-	N/A N/A							4.20% 4.20%	2.1396 2.0534
	2002	-	-	N/A	-	-	-	N/A							4.20%	1.9707
	2003 2004	-	-	N/A N/A		-	-	N/A N/A							4.20% 4.20%	1.8913 1.8152
Historical	2005	14,274	-	0.0%	46	24,866	-	0.0%							4.20%	1.7420
Experience	2006	193,564 314 379	-	0.0%	170 183	323,613 504 428	-	0.0%							4.20%	1.6719 1.6045
	2008	309,856	46,625	15.0%	178	477,143	71,797	15.0%							4.20%	1.5399
	2009 2010	303,386 290,129	5,372	1.8% 0.0%	172 168	448,361 411,497	7,939	1.8% 0.0%							4.20% 4.20%	1.4779 1.4183
	2011	284,935	180	0.1%	161	387,853	245	0.1%							4.20%	1.3612
	2012 2013	275,511 267,400	101,227 56,464	36.7% 21.1%	154 153	359,918 335,250	132,239 70,792	36.7% 21.1%							4.20% 4.20%	1.3064 1.2537
	2014	263,685	-	0.0%	148	317,277		0.0%							4.20%	1.2032
	2015 2016	259,207 261,463	322,126	0.0% 123.2%	147 144	299,325 289,768	356,998	0.0% 123.2%							4.20% 4.20%	1.1548 1.1083
	2017	266,991	3,862	1.4%	142	283,975	4,108	1.4%							4.20%	1.0636
Projected	2018 2019	269,260 298,154	92,118 183,575	34.2% 61.6%	134 132	274,853 292,087	94,032 179,839	34.2% 61.6%	1.1573	N/A	0.0131	N/A	0.987	0.991	4.20%	1.0208
Future	2020	304,598	210,913	69.2%	130	286,380	198,299	69.2%	1.2233	N/A	0.0139	N/A	0.986	0.967	4.20%	0.9402
Experience	2021 2022	295,002 283,216	241,341 273,583	81.8% 96.6%	129 128	266,186 245,257	217,767 236,915	81.8% 96.6%	1.2289 1.2289	N/A N/A		N/A N/A		0.964	4.20% 4.20%	0.9023
	2023	270,710	307,757	113.7%	127	224,984	255,773	113.7%	1.2289	N/A	0.0079	N/A	0.992	0.956	4.20%	0.8311
	2024	257,615 243.823	343,368 380,729	133.3% 156.1%	126 125	205,477 186.642	273,874 291,441	133.3% 156.1%	1.2289 1.2289	N/A N/A	0.0080	N/A N/A		0.952	4.20%	0.7976
	2026	229,082	420,364	183.5%	124	168,295	308,819	183.5%	1.2289	N/A	0.0081	N/A	0.992	0.940	4.20%	0.7346
	2027 2028	213,901 198,668	457,614 492,801	213.9% 248.1%	123 122	150,812 134,429	322,643 333,456	213.9% 248.1%	1.2289 1.2289	N/A N/A	0.0081	N/A N/A		0.934	4.20% 4.20%	0.7051 0.6767
	2029	183,456	527,053	287.3%	121	119,136	342,268	287.3%	1.2289	N/A	0.0079	N/A	0.992	0.923	4.20%	0.6494
	2030 2031	168,328 153,445	559,027 586,093	332.1% 382.0%	120 119	104,909 91,781	348,408 350,563	332.1% 382.0%	1.2289 1.2289	N/A N/A		N/A N/A		0.918 0.912	4.20% 4.20%	0.6232 0.5981
	2032	138,937	608,739	438.1%	118	79,756	349,441	438.1%	1.2289	N/A	0.0079	N/A	0.992	0.905	4.20%	0.5740
	2033 2034	124,894 111,408	626,995 638,446	502.0% 573.1%	117 116	68,806 58,904	345,423 337,563	502.0% 573.1%	1.2289 1.2289	N/A N/A		N/A N/A		0.899	4.20% 4.20%	0.5509 0.5287
	2035	98,599	643,003	652.1%	116	50,032	326,278	652.1%	1.2289	N/A	0.0079	N/A	0.992	0.885	4.20%	0.5074
	2036 2037	86,559 75,354	640,211 631,316	739.6% 837.8%	115 114	42,153 35,218	311,775 295.059	739.6% 837.8%	1.2289 1.2289	N/A N/A		N/A N/A		0.878	4.20%	0.4870
	2038	64,996	615,277	946.6%	113	29,154	275,979	946.6%	1.2289	N/A	0.0082	N/A	0.992	0.863	4.20%	0.4485
	2039 2040	55,539 47,022	592,113 563,621	1066.1% 1198.6%	111 110	23,908 19,426	254,891 232,853	1066.1% 1198.6%	1.2289 1.2289	N/A N/A		N/A N/A		0.854 0.847	4.20% 4.20%	0.4305
	2041	39,432	531,664	1348.3%	109	15,635	210,802	1348.3%	1.2289	N/A	0.0079	N/A	0.992	0.839	4.20%	0.3965
	2042 2043	32,736 26,899	495,628 457,240	1514.0% 1699.8%	109 107	12,457 9,824	188,598 166,982	1514.0% 1699.8%	1.2289 1.2289	N/A N/A		N/A N/A		0.830	4.20% 4.20%	0.3805 0.3652
	2044	21,872	416,198	1902.9%	104	7,666	145,871	1902.9%	1.2289	N/A	0.0306	N/A	0.969	0.813	4.20%	0.3505
	2045 2046	17,582 13,977	374,361 333,384	2129.2% 2385.3%	100 98	5,914 4 512	125,923 107 622	2129.2% 2385.3%	1.2289	N/A N/A		N/A N/A		0.804	4.20%	0.3364
	2047	10,985	293,042	2667.6%	96	3,403	90,789	2667.6%	1.2289	N/A	0.0237	N/A	0.976	0.786	4.20%	0.3098
	2048 2049	8,520 6,528	253,967 217,129	2980.9% 3326.3%	93 86	2,533 1,863	75,513 61,960	2980.9% 3326.3%	1.2289 1.2289	N/A N/A		N/A N/A		0.776	4.20% 4.20%	0.2973
	2050	4,938	183,115	3708.1%	80	1,352	50,149	3708.1%	1.2289	N/A	0.0705	N/A	0.929	0.757	4.20%	0.2739
	2051 2052	3,681 2,710	152,644 125,511	4146.7% 4631.0%	76 68	968 684	40,120 31,659	4146.7% 4631.0%	1.2289 1.2289	N/A N/A		N/A N/A		0.745	4.20% 4.20%	0.2628
	2053	1,957	101,637	5193.3%	62	474	24,605	5193.3%	1.2289	N/A	0.0846	N/A	0.915	0.722	4.20%	0.2421
	2054 2055	1,392 974	81,055 63.507	5822.1% 6520.8%	56 49	323 217	18,832 14,160	5822.1% 6520.8%	1.2289	N/A N/A		N/A N/A		0.711	4.20% 4.20%	0.2323
	2056	669	48,926	7310.7%	41	143	10,470	7310.7%	1.2289	N/A	0.1577	N/A	0.842	0.687	4.20%	0.2140
	2057 2058	451 298	36,776 27,123	8147.3% 9103.1%	35 28	93 59	7,553 5,346	8147.3% 9103.1%	1.2289 1.2289	N/A N/A		N/A N/A		0.674	4.20% 4.20%	0.2054 0.1971
	2059	192	19,452	10153.1%	26	36	3,679	10153.1%	1.2289	N/A	0.0838	N/A	0.916	0.643	4.20%	0.1892
	2060 2061	118 70	13,669 9,534	11558.6% 13641.9%	20 15	21 12	2,481 1,661	11558.6% 13641.9%	1.2289 1.2289	N/A N/A		N/A N/A		0.617 0.591	4.20% 4.20%	0.1815 0.1742
	2062	40	6,124	15357.3%	10	7	1,024	15357.3%	1.2289	N/A	0.2912	N/A	0.709	0.571	4.20%	0.1672
	2063 2064	23 12	3,797	16793.8% 19421.8%	8 5	4	609 351	16793.8% 19421.8%	1.2289 1.2289	N/A N/A		N/A N/A		0.567	4.20%	0.1605
	2065	6	1,334	21803.6%	3	1	197	21803.6%	1.2289	N/A	0.5027	N/A	0.497	0.521	4.20%	0.1478
	2066 2067	4	941 466	25770.9% 23099.4%	1	1	133 63	25770.9% 23099.4%	1.2289 1.2289	N/A N/A	0.5074	N/A N/A		0.596	4.20% 4.20%	0.1419 0.1361
	2068	1	221	24658.3%	1	0	29	24658.3%	1.2289	N/A	0.0149	N/A	0.985	0.445	4.20%	0.1307
	2069 2070+	0	64 32	30396.0% N/A	1	0	8	30396.0% N/A	1.2289 1.2289	N/A N/A		N/A N/A		0.233 N/A	4.20% 4.20%	0.1254 0.1203
	20704	-	32		-	-			1.2209	IN/A	I N/A	IN/A	. INVA	N/A	4.20%	0.1203
	Past Future	3,574,040 4,099,378	627,975 14 794 760	17.6% 360.9%	2,100 4 145	4,738,127	738,150 7,776,522	15.6% 263.4%								

Literime 1,023410 10742,03 20100 0244 - The premiums shown in this exhibit reflect prior rate inreases authorized by Maryland. - The predictions are based on the assumptions derived using operimente data through June 30, 2018 - Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC.1697

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 21% Future Increase
Group Policy Form: G.LTC.1697

				Loss R	atio Demonst	ration			Fact	ors Derived fr	om Projected Value	es for Illustrat	tive Purposes	Only	Interest Ra	te Factors
			ithout Interest				With Interest		Premium			Persistency	Factors		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1997	-	-	N/A	-	-	-	N/A							4.20%	2.4205
	1998 1999	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	2.3230 2.2294
	2000	-		N/A		-		N/A							4.20%	2.1396
	2001	-	-	N/A		-	-	N/A							4.20%	2.0534
	2002 2003	-	-	N/A N/A	-	-		N/A N/A							4.20% 4.20%	1.9707
	2003	-		N/A N/A		-		N/A N/A							4.20%	1.8913 1.8152
Historical	2005	14,274	-	0.0%	46	24,866		0.0%							4.20%	1.7420
Experience	2006 2007	193,564 314,379	-	0.0%	170 183	323,613 504,428	-	0.0%							4.20% 4.20%	1.6719 1.6045
	2007	314,379 309,856	46.625	15.0%	183	477,143	71,797	15.0%							4.20%	1.6045
	2009	303,386	5,372	1.8%	172	448,361	7,939	1.8%							4.20%	1.4779
	2010 2011	290,129 284,935	- 180	0.0%	168 161	411,497 387,853	245	0.0%							4.20%	1.4183 1.3612
	2011 2012	284,935 275,511	180 101,227	0.1%	161 154	387,853	245 132,239	0.1% 36.7%							4.20% 4.20%	1.3612
	2013	267,400	56,464	21.1%	153	335,250	70,792	21.1%							4.20%	1.2537
	2014	263,685	-	0.0%	148 147	317,277		0.0%							4.20%	1.2032
	2015 2016	259,207 261,463	322.126	0.0% 123.2%	147	299,325 289,768	356.998	0.0% 123.2%							4.20% 4.20%	1.1548
	2017	266,991	3,862	1.4%	142	283,975	4,108	1.4%							4.20%	1.0636
Decision 1	2018	269,260	92,118	34.2%	134	274,853	94,032	34.2%	4.4570	4 00000		4 0000	0.000		4.20%	1.0208
Projected Future	2019 2020	298,154 304,598	183,575 210,913	61.6% 69.2%	132 130	292,087 286,380	179,839 198,299	61.6% 69.2%	1.1573 1.2233	1.0000	0.0131 0.0139	1.0000		0.991	4.20% 4.20%	0.9797
Experience	2021	310,982	241,341	77.6%	129	280,604	217,767	77.6%	1.2955	1.0000	0.0092	1.0000		0.964	4.20%	0.9023
	2022	328,413	273,583	83.3%	128	284,396	236,915	83.3%	1.4250	1.0000	0.0080	1.0000		0.960	4.20%	0.8660
	2023 2024	327,559 311,715	307,757 343,368	94.0% 110.2%	127 126	272,231 248,627	255,773 273,874	94.0% 110.2%	1.4870 1.4870	1.0000 1.0000	0.0079	1.0000			4.20% 4.20%	0.8311 0.7976
	2025	295,026	380,729	129.0%	125	225,837	291,441	129.0%	1.4870	1.0000	0.0079	1.0000			4.20%	0.7655
	2026	277,189	420,364	151.7%	124	203,637	308,819	151.7%	1.4870	1.0000	0.0081	1.0000			4.20%	0.7346
	2027 2028	258,821 240,388	457,614 492,801	176.8% 205.0%	123 122	182,483 162,660	322,643 333,456	176.8% 205.0%	1.4870 1.4870	1.0000	0.0081 0.0079	1.0000			4.20% 4.20%	0.7051 0.6767
	2029	221,982	527,053	237.4%	121	144,155	342,268	237.4%	1.4870	1.0000	0.0079	1.0000	0.992	0.923	4.20%	0.6494
	2030	203,677	559,027	274.5%	120	126,940	348,408	274.5%	1.4870	1.0000	0.0078	1.0000			4.20%	0.6232
	2031	185,669 168 114	586,093 608 739	315.7% 362.1%	119 118	111,055 96,504	350,563 349 441	315.7% 362.1%	1.4870 1.4870	1.0000	0.0081	1.0000			4.20%	0.5981
	2032	151,122	626,995	414.9%	117	83,256	345,423	414.9%	1.4870	1.0000	0.0079	1.0000			4.20%	0.5509
	2034	134,803	638,446	473.6%	116	71,274	337,563	473.6%	1.4870	1.0000	0.0079	1.0000	0.992		4.20%	0.5287
	2035 2036	119,305 104,737	643,003 640,211	539.0% 611.3%	116 115	60,539 51,006	326,278 311,775	539.0% 611.3%	1.4870 1.4870	1.0000	0.0079 0.0078	1.0000			4.20% 4.20%	0.5074 0.4870
	2030	91,178	631,316	692.4%	113	42,614	295,059	692.4%	1.4870	1.0000	0.0078	1.0000			4.20%	0.4674
	2038	78,646	615,277	782.3%	113	35,276	275,979	782.3%	1.4870	1.0000	0.0082	1.0000		0.863	4.20%	0.4485
	2039 2040	67,202 56,896	592,113 563,621	881.1% 990.6%	111 110	28,929 23,506	254,891 232,853	881.1% 990.6%	1.4870 1.4870	1.0000	0.0153 0.0077	1.0000			4.20% 4.20%	0.4305
	2041	47,713	531,664	1114.3%	109	18,918	210,802	1114.3%	1.4870	1.0000	0.0079	1.0000			4.20%	0.3965
	2042	39,610	495,628	1251.3%	109	15,073	188,598	1251.3%	1.4870	1.0000	0.0079	1.0000			4.20%	0.3805
	2043 2044	32,548 26,465	457,240 416,198	1404.8% 1572.6%	107 104	11,886 9,276	166,982 145,871	1404.8% 1572.6%	1.4870 1.4870	1.0000	0.0153 0.0306	1.0000		0.822	4.20% 4.20%	0.3652
	2045	21,275	374,361	1759.7%	100	7,156	125,923	1759.7%	1.4870	1.0000	0.0377	1.0000			4.20%	0.3364
	2046	16,912	333,384	1971.3%	98	5,459	107,622	1971.3%	1.4870	1.0000	0.0160	1.0000		0.795	4.20%	0.3228
	2047 2048	13,292 10,309	293,042 253,967	2204.6% 2463.6%	96 93	4,118 3.065	90,789 75,513	2204.6% 2463.6%	1.4870 1.4870	1.0000 1.0000	0.0237 0.0323	1.0000		0.786	4.20% 4.20%	0.3098 0.2973
	2049	7,899	217,129	2749.0%	86	2,254	61,960	2749.0%	1.4870	1.0000	0.0746	1.0000			4.20%	0.2854
	2050	5,975	183,115	3064.5%	80	1,636	50,149	3064.5%	1.4870	1.0000	0.0705	1.0000		0.757	4.20%	0.2739
	2051 2052	4,454 3,279	152,644 125,511	3427.0% 3827.3%	76 68	1,171 827	40,120 31,659	3427.0% 3827.3%	1.4870 1.4870	1.0000	0.0457 0.1070	1.0000		0.745	4.20% 4.20%	0.2628
	2053	2,368	101,637	4292.0%	62	573	24,605	4292.0%	1.4870	1.0000	0.0846	1.0000	0.915	0.722	4.20%	0.2421
	2054	1,685	81,055	4811.6%	56	391	18,832	4811.6%	1.4870	1.0000	0.1036	1.0000	0.896	0.711	4.20%	0.2323
	2055 2056	1,178 810	63,507 48 926	5389.1% 6041.9%	49 41	263 173	14,160 10,470	5389.1% 6041.9%	1.4870 1.4870	1.0000	0.1261	1.0000		0.700	4.20%	0.2230
	2057	546	36,776	6733.3%	35	112	7,553	6733.3%	1.4870	1.0000	0.1494	1.0000			4.20%	0.2054
	2058	361	27,123	7523.2%	28	71	5,346	7523.2%	1.4870	1.0000	0.1928	1.0000		0.660	4.20%	0.1971
	2059 2060	232 143	19,452 13,669	8391.0% 9552.6%	26 20	44 26	3,679 2,481	8391.0% 9552.6%	1.4870 1.4870	1.0000	0.0838 0.2379	1.0000			4.20% 4.20%	0.1892 0.1815
	2060	85	9,534	9552.6%	20	20	2,481	9552.6%	1.4870	1.0000	0.2511	1.0000		0.617	4.20%	0.1815
	2062	48	6,124	12692.0%	10	8	1,024	12692.0%	1.4870	1.0000	0.2912	1.0000		0.571	4.20%	0.1672
	2063 2064	27 14	3,797 2,282	13879.1% 16051.1%	8 5	4	609 351	13879.1% 16051.1%	1.4870 1.4870	1.0000	0.2730 0.2793	1.0000		0.567	4.20% 4.20%	0.1605
1	2065	7	1,334	18019.5%	3	1	197	18019.5%	1.4870	1.0000	0.5027	1.0000		0.520	4.20%	0.1340
1	2066	4	941	21298.3%	1	1	133	21298.3%	1.4870	1.0000	0.5074	1.0000			4.20%	0.1419
	2067 2068	2	466 221	19090.4% 20378 7%	1	0	63 29	19090.4% 20378.7%	1.4870 1.4870	1.0000	0.0000	1.0000		0.552	4.20%	0.1361 0.1307
	2068	0	64	20378.7%	1	0	29	20378.7%	1.4870	1.0000	0.0000	1.0000	1.000	0.445	4.20%	0.1307
	2070+		32	N/A		-	4	N/A	1.4870	1.0000	N/A	1.0000		N/A	4.20%	0.1203
	Past	3.574.040	627.975	17.6%	2.100	4,738,127	738,150	15.6%								
	Future	4,773,420	14,794,760	309.9%	4,145	3,396,521	7,776,522	229.0%								
	Lifetime	8,347,460	15,422,735	184.8%	6,245	8,134,648	8,514,673	104.7%								

 Litetime
 6.347.400
 12.42.7.33
 154.02
 0.24.43

 - The previous shown in this exhibit reflect prior rate inreases authorized by Maryland.
 The previous shown in this exhibit reflect prior rate inreases authorized by Maryland.

 - The previous services and the assumptions derived using experience data through June 30, 2018

 - Includes certificate forms GCL TCAARP-04-OP issued under group policy GL TC 1697

 - The current requested increases of 21% is assumed to be implemented over two phases

Exhibit II-B 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	4,728,688	x	58%	= 2,742,639
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	4,738,127 9,440	x	85%	= 8,024
3 Present value of future projected initial earned premium	2,417,887	x	58%	= 1,402,375
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	3,396,521 978,634	x	85%	= 831,839
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				4,984,876
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				738,150 7,776,522
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				8,514,673
8 Test: 7 is not less than 5				TRUE

	Attach	ment 1					
	Metropolitan Life Ir						
	Group Policy Form: G.LGC1697, Ce						
	Comparison of Original Pricing and	Current Best Estima	ate Assumptio	ons			
	Original Pricing Assumptions	Current Best	t Estimate Ass	sumptions			
Discount Rate	5.50%	4.20%					
Voluntary Lapse Rates	Policy Lapse	Policy	Lapse	1			
	Duration Rate	Duration	Rate				
	1 6.25%	1	5.50%				
	2 3.50% 3-7 3.00%	23	3.50% 2.50%				
	8 2.50%	4	2.00%				
	9 2.25%	5	1.50%				
	10-12 2.00%	6	1.25%				
	13-14 1.75%	7	0.90%				
	15+ 1.50%	8	0.80%				
		9	0.80%				
		10 11+	0.80% 0.70%				
			0.7078	1			
Active Life Mortality Rates	Mortality was based on 105% of the Annuity 2000 Basic mortality table	93% Appuito	2000 Basic Ta	ble with Mortal	lity Selection F	actors of	
louve Life monancy rates	with Projection Scale H.	Policy	Mortality	Policy	Mortality	7	
		Duration	Selection	Duration	Selection		
		1	30%	11	76%		
		2	48%	12	79%		
		3	49%	13	80%		
		4 5	58% 62%	14 15	80% 81%		
		6	63%	16	88%		
		7	69%	17	88%		
		8	72%	18	88%		
		9	73%	19	88%		
		10	75%	20+	100%		
Morbidity:		Sample Ultim	ate Smoothed	Incidence Rat	es (before aro	oss-up to zero	-day elimination)
ncidence	Incidence rates for nursing home care and home health care were	Attained	Facilit	y Care	Home	e Care] ´ ´
	based on studies from the 1985 and 1997 National Nursing Home	Age	Male	Female	Male	Female	
	Survey and 1982-84-89 National Long Term Care Survey, respectively,	80	1.43%	1.56%	1.18%	1.29%	
	supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate	81 82	1.72% 2.06%	1.84% 2.17%	1.37% 1.59%	1.48% 1.68%	
	experience of other long-term care business that MetLife issued or	83	2.45%	2.53%	1.84%	1.91%	
	administered.	84	2.89%	2.94%	2.11%	2.16%	
		85	3.37%	3.39%	2.42%	2.44%	J
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 administered.	path separate exponential s minimize diffe total as well a Death and re- termination ta	curves were co ly for deaths a haped curve w rences betwer is at periodic d covery termina ble for modelin e were some m	nd recoveries vere based on en actual and e uration points tion rates are ng and valuatio	. Coefficients t experience ac expected term along the curv recombined in on uses.	to an djusted to inations in res. ito a single	
Jtilization	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	Home Care 72%	Facility Care 87%]			

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios

Group Policy Form: G.LTC.1697

						ted Pricing Experie				Accumulative Loss Ratio as of 12/31/2018			
		A	В	C = B / A	D	E	F = E / D	G = C / F	Н	I I	J = H / I		
	Calendar	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to	Actual/Projected	Expected at 5.5%	Actual to		
	Year 2004	Premium	Claims 0	Ratio	Premium	Claims	Ratio 3.4%	Expected Ratio 0.00	at 4.2% (on C) 0.0%	(on F) 3.4%	Expected Ratio 0.00		
		15,224	-	0.0%	15,224	520							
	2005	3,072,136	33,318	1.1%	863,918	35,102	4.1%	0.27	1.1%	4.1%	0.27		
	2006	11,981,616	727,300	6.1%	7,710,584	539,518	7.0%	0.87	5.0%	6.7%	0.75		
	2007	16,482,858	169,408	1.0%	15,081,579	1,340,409	8.9%	0.12	3.0%	8.1%	0.37		
	2008	16,826,547	1,712,877	10.2%	15,930,501	1,913,097	12.0%	0.85	5.4%	9.6%	0.56		
	2009	16,435,961	1,174,914	7.1%	15,394,390	2,463,946	16.0%	0.45	5.8%	11.2%	0.52		
	2010	16,136,980	3,128,563	19.4%	14,764,562	3,162,324	21.4%	0.91	8.3%	13.2%	0.63		
	2011	15,773,830	1,852,409	11.7%	14,140,956	3,858,423	27.3%	0.43	8.8%	15.3%	0.58		
Historical	2012	15,645,657	3,776,592	24.1%	13,523,578	4,333,320	32.0%	0.75	10.7%	17.3%	0.62		
Experience	2013	15,359,441	2,734,046	17.8%	12,934,417	4,747,869	36.7%	0.48	11.4%	19.1%	0.60		
	2014	15,229,966	4,124,495	27.1%	12,390,316	5,188,295	41.9%	0.65	12.8%	21.0%	0.61		
	2015	14,957,661	4,761,014	31.8%	11,876,427	5,606,464	47.2%	0.67	14.3%	22.8%	0.63		
	2016	14,654,901	8,762,298	59.8%	11,376,611	6,076,757	53.4%	1.12	17.4%	24.6%	0.71		
	2017	14,778,947	4,784,946	32.4%	10,876,958	6,598,865	60.7%	0.53	18.3%	26.4%	0.69		
	2018	14,363,096	9,329,976	65.0%	10,385,297	7,059,654	68.0%	0.96	20.9%	28.2%	0.74		
	2019	15,868,351	11,565,128	72.9%	9,904,031	7,555,080	76.3%	0.96	23.7%	30.0%	0.79		
	2020	16,111,063	13,172,530	81.8%	9,431,488	8,117,186	86.1%	0.95	26.7%	31.9%	0.84		
	2021	15,491,554	14,901,734	96.2%	8,967,652	8,625,502	96.2%	1.00	29.8%	33.7%	0.88		
	2022	14,762,932	16,709,223	113.2%	8,502,737	9,163,142	107.8%	1.05	33.0%	35.6%	0.93		
	2023	13,999,531	18,598,804	132.9%	8,035,698	9,726,578	121.0%	1.10	36.5%	37.5%	0.97		
	2024	13,204,453	20,556,123	155.7%	7,567,973	10,204,255	134.8%	1.15	40.1%	39.4%	1.02		
	2025	12,367,698	22,504,867	182.0%	7,101,354	10,712,994	150.9%	1.21	43.9%	41.3%	1.06		
	2026	11,493,803	24,360,567	211.9%	6,637,745	11,269,317	169.8%	1.25	47.7%	43.2%	1.10		
	2027	10,611,466	26,113,506	246.1%	6,179,000	11,752,047	190.2%	1.29	51.7%	45.1%	1.15		
	2028	9,739,908	27,740,128	284.8%	5,726,994	12,225,768	213.5%	1.33	55.7%	47.0%	1.19		
	2029	8,885,592	29,183,017	328.4%	5,283,811	12,715,561	240.7%	1.36	59.8%	48.9%	1.22		
	2020	8,053,161	30,412,042	377.6%	4,851,585	13,159,078	271.2%	1.39	63.9%	50.7%	1.26		
	2030	7,252,330	31,413,590	433.2%	4,432,342	13,619,977	307.3%	1.33	68.0%	52.6%	1.29		
	2031	6,485,570	32,136,586	495.5%	4,027,977	14,098,171	350.0%	1.41	72.0%	54.4%	1.32		
	2032	5,759,150	32,130,500	495.5% 565.9%			397.3%		75.9%	56.2%	1.32		
					3,640,221	14,462,185		1.42					
	2034	5,076,335	32,738,959	644.9%	3,270,436	14,817,285	453.1%	1.42	79.6%	58.0%	1.37		
	2035	4,440,558	32,556,422	733.2%	2,919,785	15,210,988	521.0%	1.41	83.2%	59.7%	1.39		
	2036	3,854,623	32,060,078	831.7%	2,589,381	15,497,300	598.5%	1.39	86.7%	61.4%	1.41		
	2037	3,319,702	31,281,441	942.3%	2,280,046	15,736,324	690.2%	1.37	89.9%	63.1%	1.43		
	2038	2,835,427	30,232,853	1066.3%	1,992,265	15,826,953	794.4%	1.34	92.9%	64.7%	1.44		
	2039	2,402,084	28,914,755	1203.7%	1,726,263	15,762,212	913.1%	1.32	95.7%	66.2%	1.45		
	2040	2,017,939	27,370,448	1356.4%	1,482,245	15,666,332	1056.9%	1.28	98.3%	67.6%	1.45		
Projected	2041	1,680,625	25,635,195	1525.3%	1,260,312	15,402,704	1222.1%	1.25	100.6%	69.0%	1.46		
Experience	2042	1,387,394	23,754,230	1712.1%	1,060,323	14,768,681	1392.8%	1.23	102.6%	70.2%	1.46		
	2043	1,134,906	21,769,752	1918.2%	881,980	13,894,170	1575.3%	1.22	104.4%	71.3%	1.47		
	2044	919,906	19,729,817	2144.8%	724,752	13,158,373	1815.6%	1.18	106.0%	72.3%	1.47		
	2045	738,562	17,686,956	2394.8%	588,045	11,814,078	2009.0%	1.19	107.4%	73.1%	1.47		
	2046	587,077	15,684,337	2671.6%	470,945	9,659,180	2051.0%	1.30	108.5%	73.8%	1.47		
	2047	461,925	13,752,600	2977.2%	372,070	7,644,386	2054.6%	1.45	109.5%	74.3%	1.47		
	2048	359,592	11,921,280	3315.2%	289,915	5,956,518	2054.6%	1.61	110.4%	74.6%	1.48		
	2049	276,954	10,221,412	3690.7%	222,666	4,574,929	2054.6%	1.80	111.0%	74.9%	1.48		
	2050	211,037	8,663,804	4105.3%	168,524	3,462,630	2054.7%	2.00	111.6%	75.1%	1.49		
	2051	159,024	7,263,775	4567.7%	125,640	2,581,514	2054.7%	2.22	112.0%	75.2%	1.49		
	2052	118,481	6,023,035	5083.5%	92,072	1,891,782	2054.7%	2.47	112.4%	75.3%	1.49		
	2053	87,228	4,929,590	5651.4%	66,196	1,360,116	2054.7%	2.75	112.7%	75.4%	1.49		
	2054	63,446	3,973,154	6262.2%	46,499	955,401	2054.7%	3.05	112.9%	75.4%	1.50		
	2055	45,558	3,158,775	6933.5%	31,866	654,735	2054.7%	3.37	113.1%	75.4%	1.50		
	2056	32,300	2,470,574	7648.8%	21,338	438,419	2054.7%	3.72	113.2%	75.5%	1.50		
	2057	22,627	1,906,827	8427.1%	13,882	285,230	2054.7%	4.10	113.3%	75.5%	1.50		
	2058	15,651	1,448,967	9258.1%	8,766	180,107	2054.7%	4.51	113.3%	75.5%	1.50		
	2058	10,688	1,085,951	10160.2%	5,395	110,840	2054.7%	4.94	113.4%	75.5%	1.50		
	2055	7,204	804,522	11168.5%	3,266	67,099	2054.7%	5.44	113.4%	75.5%	1.50		
	2000	4,806	588,642	12248.7%	1,878	38,579	2054.7%	5.96	113.5%	75.5%	1.50		
	2061 2062	3,175	427,171	12246.7%	1,078	21,823	2054.7%	5.96 6.55	113.5%	75.5%	1.50		
	2063	2,088	307,032	14702.3% 16058.8%	700	14,380	2054.7%	7.16	113.5%	75.5%	1.50		
	2064	1,380	221,635		341	7,003	2054.7%	7.82	113.5%	75.5%	1.50		
	2065	932	160,488	17219.0%	56	1,149	2054.7%	8.38	113.5%	75.5%	1.50		
	2066	641	116,504	18185.0%	4	76	2054.7%	8.85	113.5%	75.5%	1.50		
	2067	447	83,821	18764.9%	0	1	2054.7%	9.13	113.5%	75.5%	1.50		
	2068	311	59,666	19182.4%	0	1	2054.7%	9.34	113.5%	75.5%	1.50		
	2069	215	41,028	19048.5%	0	1	2054.7%	9.27	113.5%	75.5%	1.50		
	2070	388	71,318	18369.4%	0	0	N/A	N/A	113.5%	75.5%	1.50		
1		004 74 4 000	47.070.455	00.00/	407 005 045	50.001.501	04.00/	0.74	20.001	20.224	0.74		
	Past	201,714,822	47,072,155	23.3%	167,265,319	52,924,564	31.6%	0.74	20.9%	28.2%	0.74		
	Future	202,367,797	771,078,142	381.0%	123,009,520	384,868,144	312.9%	1.22	281.4%	217.6%	1.29		
	Lifetime	404,082,619	818,150,296	202.5%	290,274,839	437,792,708	150.8%	1.34	113.5%	75.0%	1.51		

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

		Projected Experi		Expect			
		erience through 1 sed on Current A			d based on Original ptions since incept		
	A	B	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 2	9,160,850	414,834 417,725	4.5% 2.4%	9,160,850 17,359,560	312,836	3.4% 8.1%	1.33
2	17,359,560	-	2.4% 5.4%		1,399,713	-	0.30 0.46
4	16,868,254	917,576	5.4% 8.2%	16,538,969	1,956,663	11.8% 15.9%	
4 5	16,518,113 16,189,298	1,354,352 2,405,319	8.2% 14.9%	15,822,344 15,116,519	2,513,648 3,155,088	20.9%	0.52 0.71
6	15,914,952	2,659,444	14.9%	14,422,405	4,110,874	20.9%	0.59
7	15,685,648	2,803,112	17.9%	13,739,098	4,632,265	33.7%	0.59
8	15,457,003	2,895,868	18.7%	13,065,702	4,990,647	38.2%	0.49
9	15,237,664	4,453,222	29.2%	12,464,279	5,477,834	43.9%	0.66
10	15,061,689	4,861,153	32.3%	11,896,125	5,912,487	49.7%	0.65
11	14,799,939	6,005,144	40.6%	11,356,597	6,309,731	55.6%	0.73
12	14,720,655	7,563,342	51.4%	10,818,528	6,898,547	63.8%	0.81
13	14,790,674	7,264,682	49.1%	10,282,155	7,388,643	71.9%	0.68
14	15,723,868	10,883,983	69.2%	9,773,726	7,774,931	79.5%	0.87
15	16,288,486	12,735,105	78.2%	9,265,785	8,396,821	90.6%	0.86
16	15,632,062	14,383,669	92.0%	8,782,437	8,918,810	101.6%	0.91
17	14,908,775	16,175,669	108.5%	8,299,242	9,351,018	112.7%	0.96
18	14,154,857	18,040,925	127.5%	7,817,322	9,986,181	127.7%	1.00
19	13,374,507	19,976,926	149.4%	7,338,196	10,447,895	142.4%	1.05
20	12,562,799	21,956,121	174.8%	6,863,526	10,837,999	157.9%	1.11
21	11,695,306	23,843,918	203.9%	6,395,068	11,429,934	178.7%	1.14
22	10,813,969	25,620,093	236.9%	5,934,609	11,904,073	200.6%	1.18
23	9,943,381	27,283,317	274.4%	5,483,670	12,273,111	223.8%	1.23
24	9,088,438	28,791,185	316.8%	5,044,075	12,767,812	253.1%	1.25
25	8,253,598	30,082,131	364.5%	4,617,746	13,164,508	285.1%	1.28
26	7,447,941	31,150,626	418.2%	4,206,459	13,524,759	321.5%	1.30
27	6,675,731	31,964,206	478.8%	3,811,804	13,989,208	367.0%	1.30
28	5,941,673	32,501,503	547.0%	3,435,265	14,372,646	418.4%	1.31
29	5,250,071	32,741,419	623.6%	3,078,064	14,529,242	472.0%	1.32
30	4,604,144	32,655,266	709.3%	2,740,860	14,962,959	545.9%	1.30
31	4,007,029	32,249,267	804.8%	2,424,583	15,196,903	626.8%	1.28
32	3,460,284	31,561,526	912.1%	2,129,813	15,341,893	720.3%	1.27
33	2,963,979	30,583,405	1031.8%	1,856,822	15,527,937	836.3%	1.23
34	2,518,047	29,348,536	1165.5%	1,605,554	15,314,068	953.8%	1.22
35	2,121,458	27,865,264	1313.5%	1,375,847	15,212,559	1105.7%	1.19
36	1,772,162	26,181,222	1477.4%	1,167,712	14,997,956	1284.4%	1.15
37	1,467,452	24,337,515	1658.5%	980,743	14,509,547	1479.4%	1.12
38	1,204,210	22,380,340	1858.5%	814,483	13,493,575	1656.7%	1.12
39	979,157	20,347,057	2078.0%	668,299	12,633,311	1890.4%	1.10
40	788,692	18,293,238	2319.4%	541,303	12,103,263	2236.0%	1.04
41	629,107	16,275,545	2587.1%	432,870	9,678,774	2236.0%	1.16
42	496,715	14,317,360	2882.4%	341,435	7,634,322	2236.0%	1.29
43	388,024	12,448,965	3208.3%	265,579	5,938,218	2236.0%	1.43
44	299,904	10,706,810	3570.1%	203,708	4,554,818	2236.0%	1.60
45	229,293	9,100,880	3969.1%	153,821	3,439,358	2236.0%	1.78
46	173,416	7,653,309	4413.3%	114,577	2,561,875	2236.0%	1.97
47	129,663	6,367,188	4910.6%	83,862	1,875,112	2236.0%	2.20
48	95,807	5,224,201	5452.8%	60,243	1,347,007	2236.0%	2.44
49	69,924	4,228,134	6046.8%	42,370	947,379	2236.0%	2.70
50	50,375	3,371,588	6692.9%	28,907	646,349	2236.0%	2.99
51	35,804	2,647,657	7394.9%	19,384	433,424	2236.0%	3.31
52	25,121	2,048,149	8153.1%	12,597	281,652	2236.0%	3.65
53	17,409	1,558,758	8953.7%	7,930	177,322	2236.0%	4.00
54	11,899	1,169,286	9827.1%	4,855	108,550	2236.0%	4.40
55 56	8,022	865,942	10795.0%	2,917	65,231	2236.0% 2236.0%	4.83
56 57	5,345	634,133	11863.9%	1,749	39,117	2236.0% 2236.0%	5.31
57	3,522	459,412	13042.7%	860	19,236	2236.0% 2236.0%	5.83
58 59	2,304	330,059 235.641	14325.0% 15639.8%	611 421	13,656		6.41 6.99
59 60	1,507 997	235,641 169,948	15639.8% 17044.1%	421 0	9,416 0	2236.0% 0.0%	6.99 0.00
00	531	103,340	17044.170	U	U	0.0%	0.00
Lifetime	404,080,534	817,762,171	202.4%	290,274,839	437,792,708	150.8%	1.34
Lifetime*	236,115,045	267,934,235	113.5%	161,117,259	120,850,672	75.0%	1.54
2.1001110	200,110,040	201,004,200	110.070	101,111,200	120,000,012	10.070	1.01

Note:

Figures in column A are normalized to reflect the prior rate action authorized by Maryland rather than the prior rate action approved by other states.
Figures in column D do not reflect any rate action.
* Columns A and B are discounted back to the inception date at an interest rate of 4.2%, 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 4 Metropolitan Life Insurance Company Actual-to-Expected Results - Lapse Group Policy Form: G.LTC1697

	Lapse								
Policy Duration	Actual	Expected ^{1,2}	A/E%						
1	6,620	6,653	99.5%						
2	3,764	4,040	93.2%						
3	2,701	2,795	96.6%						
4	2,059	2,177	94.6%						
5	1,545	1,595	96.8%						
6	1,403	1,301	107.8%						
7	1,196	917	130.5%						
8	1,032	797	129.5%						
9	893	780	114.6%						
10	852	761	111.9%						
11	794	728	109.0%						
12	651	678	96.0%						
13+	2,013	2,328	86.5%						

Attachment 4 Metropolitan Life Insurance Company Actual-to-Expected Results - Mortality Group Policy Form: G.LTC1697

Mortality								
Policy Duration	Actual	Expected ¹	A/E%					
1	291	260	111.93%					
2	499	438	113.93%					
3	541	478	113.13%					
4	691	608	113.58%					
5	795	700	113.50%					
6	870	767	113.37%					
7	1,034	905	114.21%					
8	1,152	1,017	113.29%					
9	1,199	1,107	108.34%					
10	1,388	1,218	113.94%					
11	1,494	1,314	113.72%					
12	1,592	1,409	113.02%					
13	1,715	1,434	119.60%					
14	1,577	1,391	113.35%					
15	1,474	1,302	113.22%					
16	1,353	1,194	113.29%					
17	980	981	99.86%					
18	665	692	96.12%					
19	339	349	97.14%					
20+	154	113	136.05%					

¹ The expecteds are based on current best estimate assumptions.

 2 Experience based on most recent five years only. The majority of the remaining policies are in their 13th duration or later, as a result, the results for duration 12 and before are no longer relevant.

Attachment 4 Metropolitan Life Insurance Company Actual to Expected Incidence Group Policy Form: G.LTC1697

	Female						Male					
	Facility Care			Home Care		Facility Care			Home Care			
Attained Age	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	1	3	35%	4	4	102%	1	1	79%	2	2	115%
55 to 59	22	28	79%	48	42	116%	4	16	26%	28	22	128%
60 to 64	62	87	71%	135	142	95%	50	54	92%	86	78	111%
65 to 69	189	205	92%	291	321	91%	118	125	94%	162	181	89%
70 to 74	581	567	102%	473	512	92%	365	284	128%	329	301	109%
75 to 79	1,224	1,162	105%	715	729	98%	680	658	103%	438	477	92%
80 to 84	1,513	1,475	103%	734	702	104%	796	855	93%	458	471	97%
85 to 89	1,077	1,067	101%	413	412	100%	547	548	100%	262	261	100%
over 89	296	317	93%	107	91	117%	136	98	139%	63	62	101%
Total	4,965	4,911	101%	2,920	2,956	99%	2,697	2,640	102%	1,828	1,855	99%

¹Based on actual experience through 6/30/2018.
 ²The expected claims are based on current best estimate assumptions.

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

Claim Duration (Months)	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

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