Re: LTC2007 (with policy application dated after April 30, 2009) Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on 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 data based on earlier reviews. These documents are outlined and summarized here for your convenience.

| Title | Description | | |
|---------------------------------------|--|--|--|
| Actuarial Memorandum | | | |
| Exhibit I-A | Lifetime Loss Ratio ("LLR") | | |
| | Without/with proposed rate increase of 15% | | |
| | Nationwide experience | | |
| | Weighted average statutory rate 4% | | |
| | LLR without rate increase –97.1 % | | |
| | LLR with rate increase – 88.0% | | |
| Exhibit II-A | Demonstration of rate action meeting Rate Stability | | |
| | (58/85) limitations | | |
| Exhibit I-B | Lifetime Loss Ratio ("LLR") | | |
| | Without/with proposed rate increase of 15% | | |
| | Maryland experience | | |
| | Weighted average statutory rate 4% | | |
| | LLR without rate increase – 83.1% | | |
| | LLR with rate increase – 75.7% | | |
| Exhibit II-B | Demonstration of rate action meeting Rate Stability | | |
| | (58/85) limitations | | |
| Review of Prior Correspondence | | | |
| Attachment 1 | Comparison of Original Pricing and Current Best | | |
| | Estimate Assumptions | | |
| Attachment 2 | Nationwide Actual-to-Expected Loss Ratios by | | |
| | Duration | | |
| | LLR without rate increase – 96.6%; A/E – 1.49 | | |
| Attachment 3 | Nationwide Actual-to-Expected Loss Ratios by | | |
| | Calendar Year | | |
| | LLR without rate increase – 96.8%; A/E – 1.51 | | |

| Attachment 4 | Actual-to-Expected results for Lapse, Mortality and Morbidity assumptions |
|--------------|---|
| | |

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.

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

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

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

Mark D. Newton, FSA, MAAA

Mark Deleton

Actuarial Director, Metropolitan Life Insurance Company

New York, NY

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Policy Forms

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

LTC2007

These forms were developed as part of a nationwide series and were issued in Maryland from July 2009 to May 2011, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy forms LTC2007 is an existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

Policy form LTC2007 provides comprehensive long-term care coverage.

1. Purpose of Filing

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

2. Description of Benefits

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

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

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

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

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

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:

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Voluntary Termination Rates

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

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <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 these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

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

7. Underwriting Description

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

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8. Premiums

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

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 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.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series LTC2007 are shown in Exhibit I-A and I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. 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.

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 4.00%.

15. 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.

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

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

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

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

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

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16. History of Previous Inforce Rate Increases

| Round | Authorized % | Authorization Date | Implementation Date |
|-------|--------------|---------------------------|---------------------|
| 1 | 15% | 10/10/2017 | 4/1/2018 |

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

17. Requested Rate Increase

The company is requesting an increase of 15% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, and needed under rate stability regulation, an increase of only 15% is being requested at this time to comply with Maryland's annual limit. Corresponding rate tables reflecting the 15% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

18. Analysis Performed

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

- a. Incidence and continuance rates: The morbidity assumptions used in the pricing were primarily based on the company's own experience. Since the company's own individual block of business was relatively new, these assumptions were modified to reflect the experience of other long term care business that MetLife issued or administered, and to incorporate industry expectation and competitive rate information. Morbidity selection factors were also applied to reflect the effect of underwriting. Due to lack of actual experience of the individual business, we used industry standard selection factors developed by our consultants. These issue-age and duration dependent selection factors are expected to be consistent with our underwriting methods in early durations. Due to lack of actual data, late duration selection factors primarily reflect industry expectations.
- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

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

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

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

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

19. Loss Ratio Requirement Compliance Demonstration

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

20. Average Annual Premium

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

Before increase: \$2,031 After prior approved increase implemenation: \$2,336 After current requested increase: \$2,686

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The average September 30, 2017 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increases are:

Before increase: \$2,205 After prior approved increase implemenation: \$2,536 After current requested increase: \$2,917

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying policies inforce count)

By Issue Age

| Issue Age | % |
|-----------|------|
| <45 | 9% |
| 45-49 | 10% |
| 50-54 | 19% |
| 55-59 | 25% |
| 60-64 | 22% |
| 65-69 | 10% |
| 70-74 | 3% |
| 75+ | 1% |
| Total | 100% |

By Benefit Period

| Benefit Period | % | |
|----------------|------|--|
| 2 Year | 4% | |
| 3 Year | 27% | |
| 4 Year | 22% | |
| 5 Year | 25% | |
| 7 Year | 8% | |
| 8 Year | 7% | |
| 9 Year | 3% | |
| 11 Year | 4% | |
| Total | 100% | |

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By Inflation Type

| Inflation Type | % |
|----------------|------|
| Compound 3% | 32% |
| Compound 5% | 17% |
| FPO | 19% |
| GPO | 4% |
| None | 28% |
| Total | 100% |

By Gender

| Gender | % |
|--------|------|
| Female | 60% |
| Male | 40% |
| Total | 100% |

By Premium Payment Option

| Payment Option | % |
|----------------|------|
| Standard | 98% |
| Ten Year | 2% |
| Total | 100% |

23. Number of Policyholders

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

| | | Issued Before Rate Stability Regulation Effective Date | | Issued On or After Rate Stability Regulation Effective Date | |
|------------|----------------------|---|-------|--|--|
| | Number of Insured | | | 2017 Annualized Premium | |
| Maryland | - | - | 85 | \$187,466 | |
| Nationwide | 1,284 | \$2,812,185 | 4,549 | \$9,034,979 | |

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24. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Maryland.

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 except the filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.

Mark D. Newton, FSA, MAAA

Mark Dleuton

Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A

Metropolitan Life Insurance Company Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase

Policy Forms: LTC2007 Policies with Application Dates on or After May 1, 2009 on New Rate Basis

| | | | | Loss Ra | tio Demonstr | ation | | | | ors Derived fr | om Projected Value | | | nly | Interest Rat | |
|---------------------|--------------------|----------------------------|----------------------------|--------------------|--------------------|----------------------------|----------------------------|--------------------|--------------------------|----------------|--------------------|-------------------------|----------------|----------------|----------------------------|--------------------------|
| | 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 | • | - | Persistency | Int Rate | Factor |
| | 1998 1999 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 2.0659 1.9865 |
| | 2000 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.9101 |
| | 2001 2002 | - | - | N/A N/A | | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.8366 1.7660 |
| | 2003 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.6980 |
| Historical | 2004 2005 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.6327 1.5699 |
| Experience | 2006 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.5096 |
| | 2007 2008 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.4515 1.3957 |
| | 2008 | 1,005,858 | - | 0.0% | 1,619 | 1,349,854 | - | 0.0% | | | | | | | 4.00% | 1.3420 |
| | 2010 | 6,471,612 | 481,183 | 7.4% | 5,675 | 8,350,821 | 620,908 | 7.4% | | | | | | | 4.00% | 1.2904 |
| | 2011 2012 | 12,943,257 12,768,074 | 199,347 35,990 | 1.5% 0.3% | 6,893 6,667 | 16,059,313 15,232,648 | 247,340 42,937 | 1.5% 0.3% | | | | | | | 4.00% 4.00% | 1.2407 1.1930 |
| | 2013 | 12,624,976 | 844,678 | 6.7% | 6,410 | 14,482,623 | 968,965 | 6.7% | | | | | | | 4.00% | 1.1471 |
| | 2014 2015 | 12,338,858 12,036,604 | 732,949 942,052 | 5.9% 7.8% | 6,265 6,153 | 13,610,006 12,765,975 | 808,458 999,136 | 5.9% 7.8% | | | | | | | 4.00% 4.00% | 1.1030 1.0606 |
| | 2016 | 11,851,227 | 1,913,115 | 16.1% | 6,041 | 12,085,927 | 1,951,002 | 16.1% | | | | | | / | 4.00% | 1.0198 |
| Projected Future | 2017 2018 | 11,544,222 11,860,876 | 2,550,669 2,781,389 | 22.1% 23.5% | 5,919 5,827 | 11,320,041 11,183,217 | 2,501,137 2,622,477 | 22.1% 23.5% | 1.0000 1.0516 | N/A N/A | 0.0202 0.0156 | N/A N/A | | 0.974 0.977 | 4.00% 4.00% | 0.9806 0.9429 |
| Experience | 2019 | 12,621,440 | 3,069,731 | 24.3% | 5,706 | 11,442,622 | 2,783,024 | 24.3% | 1.1479 | N/A | 0.0208 | N/A | 0.979 | 0.975 | 4.00% | 0.9066 |
| | 2020 2021 | 12,023,954 11,412,626 | 3,399,956 3,792,915 | 28.3% 33.2% | 5,580 5,452 | 10,481,674 9,566,114 | 2,963,852 3,179,239 | 28.3% 33.2% | 1.1500 1.1500 | N/A N/A | 0.0220 0.0231 | N/A N/A | | 0.951 0.949 | 4.00% 4.00% | 0.8717 0.8382 |
| | 2022 | 11,067,318 | 4,254,279 | 38.4% | 5,319 | 8,919,880 | 3,428,803 | 38.4% | 1.1500 | N/A | 0.0243 | N/A | 0.976 | 0.970 | 4.00% | 0.8060 |
| | 2023 2024 | 10,722,236 10,368,659 | 4,792,174 5,413,465 | 44.7% 52.2% | 5,183 5,044 | 8,309,381 7,726,318 | 3,713,777 4,033,901 | 44.7% 52.2% | 1.1500 1.1500 | N/A N/A | 0.0256 0.0269 | N/A N/A | | 0.969 0.967 | 4.00% 4.00% | 0.7750 0.7452 |
| | 2025 | 10,004,448 | 6,120,143 | 61.2% | 4,900 | 7,168,194 | 4,385,087 | 61.2% | 1.1500 | N/A | 0.0285 | N/A | 0.972 | 0.965 | 4.00% | 0.7165 |
| | 2026 | 9,630,039 | 6,913,061 | 71.8% | 4,753 | 6,634,548 | 4,762,705 | 71.8% | 1.1500 | N/A | 0.0301 | N/A N/A | | 0.963 | 4.00% | 0.6889 |
| | 2027 2028 | 9,246,634 8,853,852 | 7,789,629 8,749,186 | 84.2% 98.8% | 4,601 4,446 | 6,125,388 5,639,607 | 5,160,202 5,572,938 | 84.2% 98.8% | 1.1500 1.1500 | N/A N/A | 0.0319 0.0337 | N/A N/A | | 0.960 0.958 | 4.00% 4.00% | 0.6624 0.6370 |
| | 2029 | 8,452,557 | 9,783,238 | 115.7% | 4,287 | 5,176,919 | 5,991,918 | 115.7% | 1.1500 | N/A | 0.0358 | N/A | | 0.955 | 4.00% | 0.6125 |
| | 2030 2031 | 8,044,163 7,629,907 | 10,882,504 12,029,149 | 135.3% 157.7% | 4,124 3,958 | 4,737,299 4,320,518 | 6,408,830 6,811,637 | 135.3% 157.7% | 1.1500 1.1500 | N/A N/A | 0.0379 0.0403 | N/A N/A | | 0.952 0.949 | 4.00% 4.00% | 0.5889 0.5663 |
| | 2032 | 7,211,287 | 13,200,061 | 183.0% | 3,789 | 3,926,413 | 7,187,191 | 183.0% | 1.1500 | N/A | 0.0428 | N/A | 0.957 | 0.945 | 4.00% | 0.5445 |
| | 2033 2034 | 6,790,059 6,368,271 | 14,378,968 15,543,537 | 211.8% 244.1% | 3,617 3,443 | 3,554,868 3,205,813 | 7,527,965 7,824,677 | 211.8% 244.1% | 1.1500 1.1500 | N/A N/A | 0.0454 0.0482 | N/A N/A | | 0.942 0.938 | 4.00% 4.00% | 0.5235 0.5034 |
| | 2035 | 5,948,070 | 16,670,746 | 280.3% | 3,267 | 2,879,117 | 8,069,344 | 280.3% | 1.1500 | N/A | 0.0511 | N/A | 0.949 | 0.934 | 4.00% | 0.4840 |
| | 2036 2037 | 5,531,523 5,121,199 | 17,718,783 18,682,793 | 320.3% 364.8% | 3,090 2,912 | 2,574,510 2,291,861 | 8,246,768 8,361,002 | 320.3% 364.8% | 1.1500 1.1500 | N/A N/A | 0.0541 0.0574 | N/A N/A | | 0.930 0.926 | 4.00% 4.00% | 0.4654 0.4475 |
| | 2038 | 4,719,334 | 19,524,578 | 413.7% | 2,736 | 2,030,785 | 8,401,655 | 413.7% | 1.1500 | N/A | 0.0607 | N/A | 0.939 | 0.922 | 4.00% | 0.4303 |
| | 2039 2040 | 4,328,445 3,950,725 | 20,214,758 20,757,299 | 467.0% 525.4% | 2,560 2,387 | 1,790,943 1,571,786 | 8,364,084 8,258,238 | 467.0% 525.4% | 1.1500 1.1500 | N/A N/A | 0.0641 0.0677 | N/A N/A | | 0.917 0.913 | 4.00% 4.00% | 0.4138 0.3978 |
| | 2041 | 3,588,050 | 21,126,460 | 588.8% | 2,217 | 1,372,593 | 8,081,834 | 588.8% | 1.1500 | N/A | 0.0713 | N/A | | 0.908 | 4.00% | 0.3825 |
| | 2042 2043 | 3,242,089 2,914,587 | 21,322,791 21,327,940 | 657.7% 731.8% | 2,050 1,889 | 1,192,545 1,030,845 | 7,843,211 7,543,370 | 657.7% 731.8% | 1.1500 1.1500 | N/A N/A | 0.0750 0.0787 | N/A N/A | | 0.904 0.899 | 4.00% 4.00% | 0.3678 0.3537 |
| | 2044 | 2,606,597 | 21,167,950 | 812.1% | 1,733 | 886,456 | 7,198,831 | 812.1% | 1.1500 | N/A N/A | 0.0826 | N/A | | 0.894 | 4.00% | 0.3401 |
| | 2045 2046 | 2,319,093 2,052,390 | 20,844,803 20,343,394 | 898.8% 991.2% | 1,583 1,440 | 758,347 645,322 | 6,816,283 6,396,463 | 898.8% 991.2% | 1.1500 1.1500 | N/A N/A | 0.0864 0.0903 | N/A N/A | | 0.890 0.885 | 4.00% 4.00% | 0.3270 0.3144 |
| | 2047 | 1,806,923 | 19,714,622 | 1091.1% | 1,305 | 546,290 | 5,960,348 | 1091.1% | 1.1500 | N/A N/A | 0.0940 | N/A N/A | | 0.880 | 4.00% | 0.3023 |
| | 2048 | 1,582,390 | 18,952,188 | 1197.7% | 1,177 | 460,006 | 5,509,462 | 1197.7% | 1.1500 | N/A | 0.0980 | N/A | | 0.876 | 4.00% | 0.2907 |
| | 2049 2050 | 1,378,603 1,194,912 | 18,060,913 17,097,009 | 1310.1% 1430.8% | 1,057 946 | 385,350 321,158 | 5,048,428 4,595,188 | 1310.1% 1430.8% | 1.1500 1.1500 | N/A N/A | 0.1016 0.1053 | N/A N/A | | 0.871 0.867 | 4.00% 4.00% | 0.2795 0.2688 |
| | 2051 | 1,030,285 | 16,055,609 | 1558.4% | 843 | 266,261 | 4,149,317 | 1558.4% | 1.1500 | N/A | 0.1090 | N/A | | 0.862 | 4.00% | 0.2584 |
| | 2052 2053 | 883,737 754,534 | 14,960,597 13,845,020 | 1692.9% 1834.9% | 748 661 | 219,604 180,286 | 3,717,623 3,308,085 | 1692.9% 1834.9% | 1.1500 1.1500 | N/A N/A | 0.1124 0.1159 | N/A N/A | | 0.858 0.854 | 4.00% 4.00% | 0.2485 0.2389 |
| | 2054 | 641,167 | 12,714,965 | 1983.1% | 583 | 147,306 | 2,921,225 | 1983.1% | 1.1500 | N/A | 0.1192 | N/A | 0.881 | 0.850 | 4.00% | 0.2297 |
| | 2055 2056 | 542,196 456,553 | 11,604,008 10,523,334 | 2140.2% 2305.0% | 511 447 | 119,777 96,978 | 2,563,448 2,235,303 | 2140.2% 2305.0% | 1.1500 1.1500 | N/A N/A | 0.1223 0.1256 | N/A N/A | | 0.846 0.842 | 4.00% 4.00% | 0.2209 0.2124 |
| | 2057 | 382,850 | 9,483,270 | 2477.0% | 390 | 78,195 | 1,936,903 | 2477.0% | 1.1500 | N/A | 0.1283 | N/A | 0.872 | 0.839 | 4.00% | 0.2042 |
| | 2058 2059 | 319,812 266,149 | 8,503,390 7,579,666 | 2658.9% 2847.9% | 339 293 | 62,808 50,258 | 1,669,969 1,431,308 | 2658.9% 2847.9% | 1.1500 1.1500 | N/A N/A | 0.1311 0.1335 | N/A N/A | | 0.835 0.832 | 4.00% 4.00% | 0.1964 0.1888 |
| | 2060 | 220,592 | 6,726,379 | 3049.2% | 254 | 40,053 | 1,221,325 | 3049.2% | 1.1500 | N/A | 0.1360 | N/A | 0.864 | 0.829 | 4.00% | 0.1816 |
| | 2061 2062 | 182,332 150,265 | 5,930,243 5,204,018 | 3252.4% 3463.2% | 218 188 | 31,833 25,226 | 1,035,354 873,619 | 3252.4% 3463.2% | 1.1500 1.1500 | N/A N/A | 0.1383 0.1407 | N/A N/A | | 0.827 0.824 | 4.00% 4.00% | 0.1746 0.1679 |
| | 2063 | 123,496 | 4,544,390 | 3679.8% | 161 | 19,934 | 733,543 | 3679.8% | 1.1500 | N/A | 0.1425 | N/A | 0.858 | 0.822 | 4.00% | 0.1614 |
| | 2064 2065 | 101,229 82,784 | 3,942,870 3,407,036 | 3895.0% 4115.6% | 138 118 | 15,712 12,355 | 611,968 508,463 | 3895.0% 4115.6% | 1.1500 1.1500 | N/A N/A | 0.1446 0.1464 | N/A N/A | | 0.820 0.818 | 4.00% 4.00% | 0.1552 0.1492 |
| | 2066 | 67,522 | 2,933,721 | 4344.9% | 100 | 9,689 | 420,987 | 4344.9% | 1.1500 | N/A | 0.1490 | N/A | 0.851 | 0.816 | 4.00% | 0.1435 |
| | 2067 2068 | 54,966 44,629 | 2,520,773 2,160,727 | 4586.1% 4841.6% | 85 72 | 7,584 5,921 | 347,816 286,670 | 4586.1% 4841.6% | 1.1500 1.1500 | N/A N/A | 0.1497 0.1530 | N/A N/A | | 0.814 0.812 | 4.00% 4.00% | 0.1380 0.1327 |
| | 2068 | 36,147 | 1,847,026 | 5109.7% | 72 61 | 4,611 | 235,626 | 5109.7% | 1.1500 | N/A N/A | 0.1530 | N/A N/A | | 0.812 | 4.00% | 0.1327 |
| | 2070 | 29,200 | 1,579,142 | 5408.0% | 51 | 3,582 | 193,704 | 5408.0% | 1.1500 | N/A | 0.1570 | N/A | | 0.808 | 4.00% | 0.1227 |
| | 2071 2072 | 23,531 18,907 | 1,347,036 1,146,117 | 5724.5% 6062.0% | 43 36 | 2,775 2,144 | 158,877 129,981 | 5724.5% 6062.0% | 1.1500 1.1500 | N/A N/A | 0.1584 0.1613 | N/A N/A | | 0.806 0.803 | 4.00% 4.00% | 0.1179 0.1134 |
| | 2073 | 15,124 | 973,099 | 6433.9% | 30 | 1,649 | 106,114 | 6433.9% | 1.1500 | N/A | 0.1642 | N/A | 0.836 | 0.800 | 4.00% | 0.1090 |
| | 2074 2075 | 12,066 9,579 | 822,398 692,886 | 6815.8% 7233.0% | 25 21 | 1,265 966 | 86,231 69,857 | 6815.8% 7233.0% | 1.1500 1.1500 | N/A N/A | 0.1684 0.1695 | N/A N/A | | 0.798 0.794 | 4.00% 4.00% | 0.1049 0.1008 |
| | 2076 | 7,568 | 583,597 | 7711.6% | 17 | 734 | 56,576 | 7711.6% | 1.1500 | N/A | 0.1788 | N/A | 0.821 | 0.790 | 4.00% | 0.0969 |
| | 2077-2097 | 22,097 | 2,481,275 | 11229.0% | 14 | 2,060 | 231,291 | 11229.0% | 1.1500 | N/A | 0.1740 | N/A | 0.826 | N/A | 4.00% | 0.0932 |
| | Past | 82,040,466 | 5,149,315 | 6.3% | 45,723 | 93,937,168 | 5,638,746 | 6.0% | | | | | | | | |
| | Future Lifetime | 232,616,800 314,657,266 | 603,083,668 608,232,983 | 259.3% 193.3% | 124,744 170,467 | 151,586,293 245,523,461 | 232,795,052 238,433,798 | 153.6% 97.1% | | | | | | | | |
| Note: | | | | | | • • | | | | | | | | | | |

The premiums are normalized to reflect prior authorized increase by Maryland instead of rate action authorized by other state.
The prior authorized increase of 15% will be implemented from April 2018 through March 2019.
The projections are based on the assumptions derived using experience data through 6/30/2016.

Exhibit I-A

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

Policy Forms: LTC2007

| Cick Series Court Cour | | | | | Loss Ra | tio Demonstr | | | | | ors Derived fr | om Projected Values | | | nly | Interest Ra | |
|--|------------|----------|------------|------------|---------|--------------|------------|-----------|---------|--------------------------|----------------|---------------------|--------|-------|---------|----------------------------|--------------------------|
| No. Section | | Calendar | | | Loss | Life | | | Loss | Premium Rate Increase | Benefit | Policy | | | Premium | Calendar Year Effective | Mid-Year Disc / Accum |
| 1.50 | | Year | | | Ratio | | | | Ratio | | | • | • | | | Int Rate | Factor |
| 200 1.0 | | | - | - | | - | - | - | | | | | | | | | 2.0659 1.9865 |
| The rest 1.50 1.5 | | | - | - | | - | - | - | | | | | | | | | 1.9101 |
| Transport 1,000 | | | - | - | | | - | | | | | | | | | | 1.8366 1.7660 |
| Horse Color Colo | | 2003 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.6980 |
| The column | Historical | | - | - | | | - | - | | | | | | | | | 1.6327 1.5699 |
| Control Cont | | 2006 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.5096 |
| Sign | | | - | - | | - | - | - | | | | | | | | | 1.4515 1.3957 |
| 201 156,5427 195,547 195, 6409 141,6420 203,000 120, | | 2009 | | - | 0.0% | 1,619 | | - | 0.0% | | | | | | | 4.00% | 1.3420 |
| 2006 15 15 15 15 15 15 15 1 | | | | | | | | | | | | | | | | | 1.2904 1.2407 |
| Property 1.00 | | | , , | | | - | | | | | | | | | | | 1.1930 |
| Dec 10,000 10,0 | | | | | | | | | | | | | | | | | 1.1471 1.1030 |
| Person 1987 1199/222 | | 2015 | | | 7.8% | | | 999,136 | 7.8% | | | | | | | 4.00% | 1.0606 |
| February 1,000 1 | Projected | | | | | | | | | 1 0000 | 1 0000 | 0.0202 | 1 0000 | 0.980 | 0.974 | | 1.0198 0.9806 |
| The color of the | | | | | | | | | 23.5% | 1.0516 | 1.0000 | | | | 0.977 | 4.00% | 0.9429 |
| 2072 22-15-519 56-75-52 5 | Experience | | | | | * | | | | | | | | | | | 0.9066 0.8717 |
| 2002 11-842229 4-540 5-476 5 | | 2021 | 12,221,553 | 3,531,963 | 28.9% | 5,233 | 10,244,160 | 2,960,507 | 28.9% | 1.3225 | 0.9700 | 0.0432 | 0.9600 | 0.957 | 0.949 | 4.00% | 0.8382 |
| 2024 11,92250 5,641,915 40,90 4,942 92,75509 2,750,7509 | | | | | | * | | | | | | | | | | | 0.8060 0.7750 |
| The color of the | | 2024 | 11,103,590 | 5,041,019 | 45.4% | 4,842 | 8,273,959 | 3,756,369 | 45.4% | 1.3225 | 0.9700 | 0.0269 | 0.9600 | 0.973 | 0.967 | 4.00% | 0.7452 |
| 2277 9402236 9.0000 9.000 9. | | | | | | | | | | | | | | | | | 0.7165 0.6889 |
| 2026 3.05 274 103.07 101.07 11.07 11.07 11.07 11.07 11.07 10.07 | | 2027 | 9,902,036 | 7,253,703 | 73.3% | 4,417 | 6,559,556 | 4,805,180 | 73.3% | 1.3225 | 0.9700 | 0.0319 | 0.9600 | 0.968 | 0.960 | 4.00% | 0.6624 |
| 200 | | | | | | · · | | | | | | | | | | | 0.6370 0.6125 |
| 2002 7.772,473 | | 2030 | 8,614,334 | 10,133,788 | 117.6% | | 5,073,079 | 5,967,903 | 117.6% | 1.3225 | 0.9700 | 0.0379 | 0.9600 | 0.962 | 0.952 | 4.00% | 0.5889 |
| 2005 7,277,399 13,389.65 184,1% 3,472 3,980,877 7,710,041 194 18 1,222 0,9700 0,0452 0,6900 0,895 0,942 4,079 0,050 | | | | | | · · | | | | | | | | | | | 0.5663 0.5445 |
| 2005 6,289,670 15,623,789 24,7% 3,196 3,083,199 7,514,172 24,9% 24,9% 24,9% 24,95% 24,9 | | 2033 | 7,271,339 | 13,389,695 | 184.1% | 3,472 | 3,806,837 | 7,010,041 | 184.1% | 1.3225 | 0.9700 | 0.0454 | 0.9600 | 0.955 | 0.942 | 4.00% | 0.5235 |
| 2009 5,022,098 16,489,790 27,85 2,996 2,765 992 7,767 300 276 13,022 0,970 0,0141 0,0150 0,044 0,089 4,00% 0,44 0,089 4, | | | | | | · · | | | | | | | | | | | 0.5034 0.4840 |
| 2008 5.053.641 15.151.277 558.95% 2.660 2.174.7277 7.223.651 598.95% 1.3225 0.5700 0.0607 0.9600 0.969 0.922 4.00% 0.44 0.06 0.06 0.074 4.00% 0.44 0.06 0.06 0.074 4.00% 0.06 0.074 4.00% 4.00% 4. | | 2036 | 5,923,598 | 16,499,730 | 278.5% | 2,966 | 2,756,992 | 7,679,390 | 278.5% | 1.3225 | 0.9700 | 0.0541 | 0.9600 | 0.946 | 0.930 | 4.00% | 0.4654 |
| 2019 4.035.246 18,623,953 406.15% 2.656 1.917.865 7.786,056 4.05.15% 1.3225 0.0700 0.0941 0.0960 0.055 0.917 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.013 4.00% 0.32 0.00% 0.0 | | | | | | · · | | | | | | | | | | | 0.4475 0.4303 |
| 2014 3.84_371 19.872_999 512_0% 1.988 1.276_073 3.258_085 51.99% 1.3225 0.9700 0.0715 0.9800 0.922 0.904 4.00% 0.32 2.484 2.79_073 19.880_077 1.981 1.10_0912 7.02_4.386 6.96_3% 1.3225 0.9700 0.0760 0.9800 0.921 0.896 4.00% 0.33 0.204 2.79_073 0.204 2.79_073 0.204 2.79_073 0.204 2.79_073 0.204 2.79_073 0.204 2.79_073 0.204 | | 2039 | 4,635,246 | 18,823,983 | 406.1% | 2,458 | 1,917,885 | 7,788,635 | 406.1% | 1.3225 | 0.9700 | 0.0641 | 0.9600 | 0.936 | 0.917 | 4.00% | 0.4138 |
| 2042 3.47,889 19.855,783 571.9% 1.968 1.277,073 7.305,988 571.9% 1.3225 0.9700 0.0760 0.0960 0.925 0.894 4.00% 0.32 0.244 2.781,382 19.711,585 706.2% 1.524 5.864 5.942,581 7.024,386 5.035,581 7.082,781 1.3225 0.9700 0.0884 0.8600 0.917 0.894 4.00% 0.33 0.844 2.781,382 1.324,783 1.325 0.9700 0.0884 0.9800 0.917 0.894 4.00% 0.33 0.844 0.984 0 | | | | | | | | | | | | | | | | | 0.3978 0.3825 |
| 2044 2,781,382 19,711,585 706,2% 1,684 949,888 6,703,551 706,2% 1,3225 0,9700 0,0826 0,9600 0,917 0,984 4,00% 0,3 2,445,370 19,410,680 73,410,880 78,183 691,082 5,556,386 861,9% 1,3225 0,9700 0,0803 0,0800 0,910 0,885 4,00% 0,3 2,447,410,410,410,410,410,410,410,410,410,410 | | 2042 | 3,471,889 | 19,855,783 | 571.9% | | | 7,303,598 | 571.9% | 1.3225 | 0.9700 | 0.0750 | 0.9600 | 0.925 | 0.904 | 4.00% | 0.3678 |
| 2045 2,483,470 19,410,880 781,6% 1,520 812,089 810,082 5,585,336 819% 13,225 0,370 0,0864 0,9600 0,910 0,886 4,00% 0,320 0,701 0,910 | | | | | | • | | | | | | | | | | | 0.3537 0.3401 |
| 2047 1,934,988 18,388,286 948.7% 1,263 585,011 5,550,276 948.7% 1,3225 0,9700 0,0840 0,9800 0,900 0,9800 0,900 | | 2045 | 2,483,470 | 19,410,680 | 781.6% | • | | 6,347,323 | 781.6% | 1.3225 | 0.9700 | 0.0864 | 0.9600 | 0.914 | 0.890 | 4.00% | 0.3270 |
| 2048 1,694,549 17,642,778 1041,578 1,130 402,611 5,130,411 1041,578 1,3225 0,9700 0,0880 0,9800 0,902 0,876 4,00% 0,22 0,900 1,279,607 15,902,735 1244,278 908 343,322 4,279,039 1244,278 1,3225 0,9700 0,1053 0,9600 0,985 0,867 4,00% 0,22 0,000 | | | | | | | | | | | | | | | | | 0.3144 0.3023 |
| 2600 1279,687 15,202,735 1244.2% 908 34,3,922 4,279,039 1244.2% 1,3225 0,9700 0,1053 0,9600 0,895 0,887 4,00% 0,22 0,2052 946,376 13,331,308 1472.1% 718 235,199 3,461,851 1472.1% 1,3225 0,9700 0,1124 0,9600 0,884 0,858 4,00% 0,2 0,2053 0,2053 0,861,132 0,9700 0,1124 0,9600 0,884 0,858 4,00% 0,2 0,2054 0,9600 0,884 0,854 4,00% 0,2 0,2054 0,9600 0,864 0,864 0,805 0,9600 0,864 0,864 0,805 0,9600 0,864 0,865 0,9600 0,864 0,865 0,9600 0,864 0,865 0,9600 0,864 0,865 0,9600 0,864 0,865 0,9600 0,864 0,865 0,9600 0,864 0,9600 | | 2048 | 1,694,549 | 17,648,278 | 1041.5% | 1,130 | 492,611 | 5,130,411 | 1041.5% | 1.3225 | 0.9700 | 0.0980 | 0.9600 | 0.902 | 0.876 | 4.00% | 0.2907 |
| 2051 1,103,312 14,950,984 1355,1% 809 285,133 3,853,844 1355,1% 13,225 0,9700 0,1190 0,9600 0,881 0,862 4,00% 0,22 2,055 880,016 12,892,482 1595,6% 635 193,085 3,080,489 1595,6% 13,225 0,9700 0,1194 0,9600 0,884 0,854 4,00% 0,2 2,055 680,617 1,805,652 1861,0% 491 122,267 2,387,082 1861,0% 13,225 0,9700 0,1192 0,9600 0,881 0,865 4,00% 0,2 2,055 580,627 10,805,652 1861,0% 491 122,267 2,387,082 1861,0% 13,225 0,9700 0,1223 0,9600 0,878 0,946 4,00% 0,2 2,056 4,09,987 8,830,821 215,99% 374 83,737 1,803,644 15,125 1,322,58 0,9700 0,1223 0,9600 0,874 0,44 4,00% 0,2 2,056 4,09,987 8,830,821 215,99% 374 83,737 1,803,644 215,99% 13,225 0,9700 0,1230 0,9600 0,874 0,44 4,00% 0,2 2,056 0,9700 0,1256 0,9700 0,1256 0,9700 0,1256 0,9600 0,872 0,839 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,44 4,00% 0,2 0,9600 0,974 0,9 | | | | | | • | | | | | | | | | | | 0.2795 0.2688 |
| 2003 808.016 12,892.482 1965.69% 635 133.060 3,809.080 1956.69% 1,3225 0,9700 0.1199 0.9600 0.884 0.855 4.00% 0.2 2056 680.627 10,805.682 180.01% 491 128.267 2,387.082 1861.0% 1,3225 0,9700 0.1129 0.9600 0.884 0.855 4.00% 0.2 2056 488.814 9.799.329 2004.3% 429 103.852 2,081.514 2004.3% 13.225 0,9700 0.1225 0.9600 0.879 0.846 4.00% 0.2 2057 409.987 8,830.821 2163.99% 374 83.737 1,803.644 2163.9% 1,3225 0,9700 0.1283 0.9600 0.872 0.839 4.00% 0.2 2058 342.881 7,918.357 2312.1% 325 67.259 1,555.076 2312.1% 1,322.51 0,9700 0.1335 0.9600 0.867 0.832 4.00% 0.1 2059 285.014 7,058.185 2476.4% 282 53.821 1,332.834 2476.4% 1,3225 0,9700 0.1335 0.9600 0.8667 0.832 4.00% 0.1 2059 285.014 7,058.185 2476.4% 282 53.821 1,332.834 2476.4% 1,3225 0,9700 0.1335 0.9600 0.8667 0.832 4.00% 0.1 2051 195.255 5,522.242 2828.2% 210 34.089 964.122 2828.2% 1,3225 0,9700 0.1383 0.9600 0.866 0.822 4.00% 0.1 2051 195.255 5,522.242 2828.2% 210 34.089 964.122 2828.2% 1,3225 0,9700 0.1383 0.9600 0.869 0.867 0.824 4.00% 0.1 2053 132.250 4.231.736 3199.8% 155 21.347 683.075 3198.6% 1,3225 0,9700 0.1407 0.9600 0.869 0.824 4.00% 0.1 2053 132.250 4.231.736 3199.8% 155 21.347 683.075 3198.6% 1,3225 0,9700 0.1446 0.9600 0.858 0.822 4.00% 0.1 2055 8.8652 3.172.632 247.344 3987.9% 82 16.825 89.855 38.896.9% 1,3225 0.9700 0.1446 0.9600 0.855 0.820 4.00% 0.1 2055 8.8652 2.347.344 3987.9% 82 8.122 23.287 389.9% 1,3225 0.9700 0.1446 0.9600 0.855 0.820 4.00% 0.1 2056 8.8652 2.347.344 3987.9% 82 8.122 23.2887 389.9% 1,3225 0.9700 0.1446 0.9600 0.855 0.820 0.814 4.00% 0.1 2056 8.877 2.273 1881 3778 1% 96 10.230 473.81 3778 1% 96 10.230 473.81 3778 1% 96 10.225 0.9700 0.1446 0.9600 0.855 0.820 0.841 4.00% 0.1 2056 8.47792 2.2012.068 4.201.5% 83 83 83 83 83 83 83 83 83 83 83 83 83 | | 2051 | 1,103,312 | 14,950,984 | 1355.1% | 809 | 285,133 | 3,863,844 | 1355.1% | 1.3225 | 0.9700 | 0.1090 | 0.9600 | 0.891 | 0.862 | 4.00% | 0.2584 |
| 2094 686,613 11,840,175 1724.9% 559 157,747 2,720,244 1724.9% 13.225 0,9700 0,1192 0,9600 0,881 0,850 4,00% 0,22 0,265 1580,627 10,805,652 1861.0% 491 128,267 2,287,082 1861.0% 13.225 0,9700 0,1256 0,9600 0,874 0,846 4,00% 0,2 0,205 1,840,840 1,8 | | | | | | | | | | | | | | | | | 0.2485 0.2389 |
| 2056 488,914 9,799,329 2004.3% 429 103.852 2.081,514 2004.3% 13.225 0.9700 0.1256 0.9600 0.874 0.842 4.00% 0.2 2.058 342.811 7,918.357 2312.1% 3.25 6.7259 1.555,076 2312.1% 13.225 0.9700 0.1311 0.9600 0.869 0.835 4.00% 0.1 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 | | 2054 | 686,613 | 11,840,175 | 1724.4% | | 157,747 | 2,720,244 | 1724.4% | 1.3225 | 0.9700 | 0.1192 | 0.9600 | 0.881 | | 4.00% | 0.2297 |
| 2057 409.887 8,830.821 2153.9% 374 883.737 1,803.644 2153.9% 1,3225 0,9700 0,1283 0,9600 0,872 0,839 4,00% 0,22 0,256 342.481 7,918.357 2312.1% 325 67.259 1,555.076 2312.1% 1,3225 0,9700 0,1335 0,9600 0,867 0,832 4,00% 0,11 0,206 0,285.086 0,285.14 7,058.185 2476.4% 282 53.821 1,332.834 2476.4% 1,3225 0,9700 0,1335 0,9600 0,867 0,832 4,00% 0,11 0,206 1,195.55 5,522.42 2626.2% 210 34.098 964,122 2828.2% 1,3225 0,9700 0,1360 0,9600 0,864 0,829 4,00% 0,11 0,206 1,195.55 5,522.42 2626.2% 210 34.098 964,122 2828.2% 1,3225 0,9700 0,1407 0,9600 0,859 0,824 4,00% 0,11 0,206 1,195.25 3,195.25 4,231.736 3199.8% 155 21,347 663,075 3199.8% 1,3225 0,9700 0,1407 0,9600 0,859 0,824 4,00% 0,11 0,206 1,195.25 3,671.60 1,195.25 3,1 | | | | | | | | | | | | | | | | | 0.2209 0.2124 |
| 2069 285,014 7,058,185 2476,4% 282 53,821 1,332,834 2476,4% 1,3225 0,9700 0,1335 0,9800 0,867 0,832 4,00% 0,11 2061 195,255 5,522,242 228,2% 210 34,089 964,122 2828,2% 1,3225 0,9700 0,1333 0,9800 0,862 0,827 4,00% 0,11 2062 160,916 4,845,982 3011,5% 180 27,014 813,514 3011,5% 1,3225 0,9700 0,1407 0,9800 0,865 0,827 4,00% 0,11 2063 132,250 4,231,736 3199,8% 155 21,347 683,075 3199,8% 1,3225 0,9700 0,1407 0,9800 0,859 0,824 4,00% 0,11 2064 108,405 3,671,601 3386,9% 132 16,825 569,865 3386,9% 1,3225 0,9700 0,1446 0,9800 0,855 0,820 4,00% 0,11 2065 88,652 3,172,632 3678,8% 113 13,230 473,481 3678,8% 1,3225 0,9700 0,1446 0,9800 0,855 0,820 4,00% 0,11 2066 72,307 2,731,881 3778,1% 96 10,376 392,023 3778,1% 1,3225 0,9700 0,1440 0,9800 0,854 0,818 4,00% 0,11 2067 58,862 3,47,344 3987,9% 82 8,122 232,887 3987,9% 1,3225 0,9700 0,1490 0,9800 0,851 0,816 4,00% 0,11 2068 47,792 2,012,089 4210,1% 69 6,341 266,548 4210,1% 1,3225 0,9700 0,1530 0,9800 0,847 0,812 4,00% 0,11 2070 31,270 1,470,497 4702,6% 49 3,836 180,377 4702,6% 1,3225 0,9700 0,1530 0,9800 0,847 0,812 4,00% 0,11 2071 25,199 1,254,360 4977,8% 41 2,972 147,947 4977,9% 1,3225 0,9700 0,1548 0,9800 0,845 0,808 4,00% 0,11 2073 20,447 1,067,264 5271,3% 35 2,296 121,036 5271,3% 1,3225 0,9700 0,1640 0,9800 0,845 0,808 4,00% 0,11 2074 12,921 765,817 596,268 42 1,355 8,999 596,88 1,3225 0,9700 0,1640 0,9800 0,845 0,808 4,00% 0,11 2074 12,921 765,817 596,268 42 1,355 5,387,46 6,0% 1,3225 0,9700 0,1640 0,9800 0,845 0,808 4,00% 0,11 2075 10,258 645,215 6288,6% 20 1,034 65,051 6288,6% 1,3225 0,9700 0,1740 0,9800 0 | | 2057 | 409,987 | 8,830,821 | 2153.9% | 374 | 83,737 | 1,803,644 | 2153.9% | 1.3225 | 0.9700 | 0.1283 | 0.9600 | 0.872 | 0.839 | 4.00% | 0.2042 |
| 2060 236.228 6,263,604 2661.5% 243 42,892 1,137.297 2651.5% 13.225 0,9700 0.1360 0.9600 0.864 0.829 4,00% 0.11 2061 195.255 5,522.242 2828.2% 210 34,089 964.122 2828.2% 13.225 0,9700 0.1407 0.9600 0.852 0.827 4.00% 0.11 2062 160.916 4,845.982 3011.5% 180 27,014 813,514 3011.5% 1.3225 0,9700 0.1407 0.9600 0.859 0.824 4.00% 0.11 2063 132.250 4,231,736 3199.8% 155 21,347 683,075 3199.8% 13.225 0,9700 0.1425 0.9600 0.858 0.822 4.00% 0.11 2064 108,405 3,671,601 3386.9% 132 16,825 569,865 3386.9% 1.3225 0,9700 0.1426 0.9600 0.858 0.822 4.00% 0.11 2066 88,652 3,172,632 3578.8% 113 13,230 473,481 3578.8% 1.3225 0,9700 0.1464 0.9600 0.855 0.820 4.00% 0.11 2066 72,307 2,731,881 3978.1% 96 10,376 392,023 3778.1% 1.3225 0,9700 0.1464 0.9600 0.854 0.816 4.00% 0.11 2066 72,307 2,731,881 3978.9% 82,023 378.1% 132 13,330 473,481 3578.8% 1.3225 0,9700 0.1490 0.9600 0.854 0.816 4.00% 0.11 2068 47,792 2,012,069 420.11% 69 6,341 266,948 4210.1% 1.3225 0,9700 0.1497 0.9600 0.850 0.814 4.00% 0.11 2068 47,792 2,012,069 4210.1% 69 6,341 266,948 4210.1% 1.3225 0,9700 0.1497 0.9600 0.850 0.814 4.00% 0.11 2069 38,710 1,719,950 4443.2% 58 4,938 219,415 4443.2% 1.3225 0,9700 0.1530 0.9600 0.847 0.812 4.00% 0.11 2070 2.5199 1.254,360 497.8% 41 2,972 147,947 470,26% 1.3225 0,9700 0.1560 0.843 0.9600 0.843 0.808 4.00% 0.11 2071 2.5199 1.254,360 497.8% 41 2,972 147,947 470,26% 1.3225 0,9700 0.1570 0.9600 0.843 0.808 4.00% 0.11 2072 20,247 1.067,264 5271.3% 35 2,296 121,038 5271.3% 1.3225 0,9700 0.1684 0.9600 0.839 0.803 4.00% 0.11 2074 12,921 765,817 5926.8% 24 1.355 80,299 5926.8% 1.3225 0.9700 0.1684 0.9600 0.830 0.808 4.00% 0.11 2076 8.104 543,456 5705.8% 676,58% 16 786 52,838 592.6% 1.3225 0.9700 0.1684 0.9600 0.830 0.800 4.00% 0.11 2076 8.104 543,456 5705.8% 16 786 52,838 592.6% 1.3225 0.9700 0.1684 0.9600 0.830 0.908 4.00% 0.11 2076 8.104 543,456 5705.8% 16 786 52,838 592.6% 1.3225 0.9700 0.1684 0.9600 0.830 0.908 0.000 4.00% 0.11 2076 8.104 543,445 5705.8% 14 1.3555 1.0565 159,574,288 217,424,505 159,574,585 217,5790 0.1685 0.9900 0.826 | | | | | | | | | | | | | | | | | 0.1964 0.1888 |
| 2062 160,916 4,845,982 3011.5% 180 27,014 813,514 3011.5% 1.3225 0.9700 0.1407 0.9600 0.859 0.824 4.00% 0.11 2063 132,250 4.231,736 3199.8% 155 21,347 683,075 3199.8% 1.3225 0.9700 0.1425 0.9600 0.858 0.822 4.00% 0.11 2064 109,405 3,671,601 3386.9% 132 16,825 569,865 3386.9% 1.3225 0.9700 0.1446 0.9600 0.855 0.820 4.00% 0.11 2066 72,307 2,731,881 3778.1% 96 10,376 392,023 3778.1% 1.3225 0.9700 0.1446 0.9600 0.854 0.818 4.00% 0.11 2066 72,307 2,731,881 3978.1% 96 10,376 392,023 3778.1% 1.3225 0.9700 0.1490 0.9600 0.851 0.816 4.00% 0.11 2066 4.79,207 2.012,069 4210.1% 69 6,341 2.66,948 4210.1% 1.3225 0.9700 0.1497 0.9600 0.854 0.818 4.00% 0.11 2069 38,710 1,719,950 4443.2% 58 4.938 219,415 4443.2% 1.3225 0.9700 0.1530 0.9600 0.847 0.812 4.00% 0.11 2069 38,710 1,719,950 4443.2% 58 4.938 219,415 4443.2% 1.3225 0.9700 0.1530 0.9600 0.845 0.810 4.00% 0.11 2070 31,270 1,470,497 4702.6% 49 3.836 180,377 4702.6% 1.3225 0.9700 0.1548 0.9600 0.845 0.810 4.00% 0.11 2071 25,199 1.254,360 4977.8% 41 2.972 147,947 4977.8% 1.3225 0.9700 0.1554 0.9600 0.842 0.806 4.00% 0.11 2072 20,247 1,067,264 5271.3% 35 2.296 121,038 5271.3% 1.3225 0.9700 0.1613 0.9600 0.842 0.806 4.00% 0.11 2074 12,921 765,817 5926.8% 20 1,034 65,051 68,059 5926.8% 1.3225 0.9700 0.1642 0.9600 0.830 0.803 4.00% 0.11 2074 12,921 765,817 5926.8% 20 1,034 65,051 68,059 5926.8% 1.3225 0.9700 0.1642 0.9600 0.836 0.800 4.00% 0.11 2074 12,921 765,817 5926.8% 20 1,034 65,051 62,99 5926.8% 1.3225 0.9700 0.1642 0.9600 0.836 0.800 4.00% 0.11 2075 10,258 645,215 6299.6% 20 1.034 65,051 629.96 91,025 0.9700 0.1644 0.9600 0.832 0.798 4.00% 0.11 2075 10,258 645,215 6299.6% 20 1.034 65,051 629.96 926.8% 1.3225 0.9700 0.1642 0.9600 0.836 0.800 4.00% 0.11 2075 10,258 645,215 6299.6% 20 1.034 65,051 629.96 91,025 0.9700 0.1642 0.9600 0.836 0.800 4.00% 0.11 2075 10,258 645,215 6299.6% 20 1.034 65,051 6299.6% 1.3225 0.9700 0.1644 0.9600 0.836 0.800 4.00% 0.11 2075 10,258 645,215 6299.6% 20 1.034 65,051 6299.6% 1.3225 0.9700 0.1684 0.9600 0.830 0.800 4.00% 0.11 2075 10,258 645,21 | | 2060 | 236,228 | 6,263,604 | 2651.5% | 243 | 42,892 | 1,137,297 | 2651.5% | 1.3225 | 0.9700 | 0.1360 | 0.9600 | 0.864 | 0.829 | 4.00% | 0.1816 |
| 2063 132,250 4,231,736 3199.8% 155 21,347 683,075 3199.8% 1,3225 0,9700 0,1425 0,9600 0,858 0,822 4,00% 0,11 2064 108,405 3,671,601 3386.9% 132 16,825 569,865 3386.9% 1,3225 0,9700 0,1446 0,9600 0,855 0,820 4,00% 0,11 2065 88,652 3,172,632 3578.8% 113 13,230 473,481 3578.8% 1,3225 0,9700 0,1446 0,9600 0,854 0,818 4,00% 0,1 2066 72,307 2,731,881 3778.1% 96 10,376 392,023 3778.1% 1,3225 0,9700 0,1490 0,9600 0,851 0,816 4,00% 0,1 2067 58,862 2,347,344 3987.9% 82 8,122 323,887 3987.9% 13,225 0,9700 0,1490 0,9600 0,851 0,816 4,00% 0,1 2068 47,792 2,012,069 4210.1% 69 6,341 266,948 4210.1% 1,3225 0,9700 0,1490 0,9600 0,851 0,816 4,00% 0,1 2070 31,270 1,470,497 4702.6% 49 3,836 180,377 4702.6% 1,3225 0,9700 0,1530 0,9600 0,847 0,812 4,00% 0,1 2070 31,270 1,470,497 4702.6% 49 3,836 180,377 4702.6% 1,3225 0,9700 0,1548 0,9600 0,845 0,810 4,00% 0,1 2071 25,199 1,254,360 477.8% 41 2,972 147,947 4977.8% 1,3225 0,9700 0,1584 0,960 0,843 0,808 4,00% 0,1 2072 20,247 1,067,264 5271,3% 35 2,296 121,038 5271,3% 1,3225 0,9700 0,1631 0,9600 0,839 0,803 4,00% 0,1 2073 16,197 906,149 5594.7% 29 1,766 98,813 5594.7% 1,3225 0,9700 0,1684 0,960 0,839 0,803 4,00% 0,1 2074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1,3225 0,9700 0,1684 0,9600 0,832 0,798 4,00% 0,1 2075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1,3225 0,9700 0,1684 0,9600 0,832 0,798 4,00% 0,1 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1,3225 0,9700 0,1684 0,9600 0,832 0,798 4,00% 0,1 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1,3225 0,9700 0,1788 0,9600 0,821 0,790 4,00% 0,00 2077-2097 23,683 2,310,563 9,764.4% 14 2,206 215,378 9,764.4% 1,3225 0,9700 0,1780 0,9600 0,821 0,790 4,00% 0,00 2077-2097 23,683 2,310,563 9,764.4% 14 2,206 215,378 9,764.4% 1,3225 0,9700 0,1780 0,9600 0,821 0,790 4,00% 0,00 2077-2097 23,683 2,310,563 9,764.4% 14 2,206 215,378 9,764.4% 1,3225 0,9700 0,1780 0,9600 0,821 0,790 4,00% 0,00 2077-2097 23,683 2,310,563 9,764.4% 14 2,206 215,378 9,764.4% 1,3225 0,9700 0,1740 0,9600 0,826 N/A 4,00% 0, | | | | | | | | | | | | | | | | | 0.1746 0.1679 |
| 2065 88,652 3,172,632 3578.8% 113 13,230 473,481 3578.8% 1.3225 0,9700 0.1464 0.9600 0.854 0.818 4.00% 0.1- 2066 72,307 2,731,881 3778.1% 96 10,376 392,023 3776.1% 1.3225 0,9700 0.1490 0.9600 0.851 0.816 4.00% 0.1- 2067 58,862 2,347,344 3987.9% 82 8,122 323,887 3987.9% 13225 0,9700 0.1490 0.9600 0.851 0.816 4.00% 0.1- 2068 47,792 2,012,069 4210.1% 69 6,341 266,948 4210.1% 1.3225 0,9700 0.1530 0.9600 0.847 0.812 4.00% 0.1- 2069 38,710 1,719,504 4443.2% 58 4,938 219,415 4443.2% 1.3225 0,9700 0.1530 0.9600 0.847 0.812 4.00% 0.1- 2070 31,270 1,470,407 4702.6% 49 3,836 180,377 4702.6% 1.3225 0,9700 0.1548 0.9600 0.845 0.810 4.00% 0.1- 2071 25,199 1,254,360 4977.8% 41 2,972 147,947 4977.8% 1.3225 0.9700 0.1584 0.9600 0.843 0.808 4.00% 0.1- 2072 20,247 1,067,264 5271.3% 35 2,296 121,038 5271.3% 1.3225 0.9700 0.1684 0.9600 0.839 0.803 4.00% 0.1- 2073 16,197 906,149 5594.7% 29 1,766 98,813 5594.7% 1.3225 0.9700 0.1684 0.9600 0.839 0.803 4.00% 0.1- 2074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1.3225 0.9700 0.1684 0.9600 0.836 0.800 4.00% 0.1- 2075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1684 0.9600 0.830 0.794 4.00% 0.1- 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1.3225 0.9700 0.1684 0.9600 0.830 0.794 4.00% 0.1- 2077-2097 23,663 23,10,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1684 0.9600 0.830 0.794 4.00% 0.1- 2077-2097 23,663 5,149,315 6.3% 45,723 93,937,168 5,638,746 6.0% Future 246,149,174 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Elifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | 2063 | 132,250 | 4,231,736 | 3199.8% | 155 | 21,347 | 683,075 | 3199.8% | 1.3225 | 0.9700 | 0.1425 | 0.9600 | 0.858 | 0.822 | 4.00% | 0.1614 |
| 2066 72,307 2,731,881 3778.1% 96 10,376 392,023 3778.1% 1.3225 0.9700 0.1490 0.9600 0.851 0.816 4.00% 0.15067 58,862 2,347,344 3987.9% 82 8,122 323,887 3987.9% 1.3225 0.9700 0.1497 0.9600 0.850 0.814 4.00% 0.15068 47,792 2.012,069 4210.1% 69 6.341 266,948 4210.1% 1.3225 0.9700 0.1497 0.9600 0.850 0.814 4.00% 0.15069 38,710 1,719,950 4443.2% 58 4.938 219,415 4443.2% 1.3225 0.9700 0.1548 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.810 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.845 0.800 4.00% 0.15070 0.1507 0.9600 0.839 0.803 4.00% 0.15070 0.1507 0.9600 0.839 0.803 4.00% 0.15070 0.1507 0.9600 0.839 0.803 4.00% 0.15070 0.1507 0.9600 0.839 0.803 4.00% 0.15070 | | | | | | | | | | | | | | | | | 0.1552 0.1492 |
| 2068 47,792 2,012,069 4210.1% 69 6,341 266,948 4210.1% 1.3225 0.9700 0.1530 0.9600 0.847 0.812 4.00% 0.152069 38,710 1.719,950 4443.2% 58 4,938 219,415 4443.2% 1.3225 0.9700 0.1548 0.9600 0.845 0.810 4.00% 0.152070 31,270 1,470,497 4702.6% 49 3,836 180,377 4702.6% 1.3225 0.9700 0.1570 0.9600 0.843 0.808 4.00% 0.152071 25,199 1,254,360 4977.8% 41 2,972 147,947 4977.8% 1.3225 0.9700 0.1584 0.9600 0.842 0.806 4.00% 0.152072 20,247 1,067,264 5271.3% 35 2,296 121,038 5271.3% 1.3225 0.9700 0.1613 0.9600 0.842 0.806 4.00% 0.152073 16,197 906,149 5594.7% 29 1,766 98,813 5594.7% 1.3225 0.9700 0.1642 0.9600 0.839 0.803 4.00% 0.152074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1.3225 0.9700 0.1642 0.9600 0.832 0.798 4.00% 0.152075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.152075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.152077.2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1788 0.9600 0.826 N/A 4.00% 0.0000 0.000000000000000000000000 | | 2066 | 72,307 | 2,731,881 | 3778.1% | 96 | 10,376 | 392,023 | 3778.1% | 1.3225 | 0.9700 | 0.1490 | 0.9600 | 0.851 | 0.816 | 4.00% | 0.1435 |
| 2069 38,710 1,719,950 4443.2% 58 4,938 219,415 4443.2% 1.3225 0.9700 0.1548 0.9600 0.845 0.810 4.00% 0.15 0.9700 31,270 1,470,497 4702.6% 49 3.836 180,377 4702.6% 1.3225 0.9700 0.1570 0.9600 0.843 0.808 4.00% 0.15 0.9700 0.1570 0.9600 0.843 0.808 4.00% 0.15 0.9700 0.1570 0.9600 0.843 0.808 4.00% 0.15 0.9700 0.1584 0.9600 0.842 0.806 4.00% 0.15 0.9700 0.1584 0.9600 0.842 0.806 4.00% 0.15 0.9700 0.1584 0.9600 0.842 0.806 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.839 0.803 4.00% 0.15 0.9700 0.1584 0.9600 0.832 0.798 4.00% 0.15 0.9700 0.1584 0.9600 0.832 0.798 4.00% 0.15 0.9700 0.1584 0.9600 0.832 0.798 4.00% 0.15 0.9700 0.1584 0.9600 0.832 0.798 4.00% 0.15 0.9700 0.1584 0.9600 0.821 0.9700 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9790 0.1584 0.9600 0.821 0.9900 0.1584 0.9600 0.821 0.9900 0.1584 0.9600 0.821 0.9900 0.1584 0.9600 0.821 0.9900 0.1584 0.9600 0.821 0.9900 0.1584 0.9600 0.821 0.9900 0.1584 0.9800 0.1584 0.9 | | | | | | | | | | | | | | | | | 0.1380 0.1327 |
| 2071 25,199 1,254,360 4977.8% 41 2,972 147,947 4977.8% 1.3225 0.9700 0.1584 0.9600 0.842 0.806 4.00% 0.1 2072 20,247 1,067,264 5271.3% 35 2,296 121,038 5271.3% 1.3225 0.9700 0.1613 0.9600 0.839 0.803 4.00% 0.1 2073 16,197 906,149 5594.7% 29 1,766 98,813 5594.7% 1.3225 0.9700 0.1684 0.9600 0.836 0.800 4.00% 0.1 2074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.1 2075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.1 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1.3225 0.9700 0.1695 0.9600 0.830 0.794 4.00% 0.1 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.0 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.0 2077-2097 24,014 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | 2069 | 38,710 | 1,719,950 | 4443.2% | 58 | 4,938 | 219,415 | 4443.2% | 1.3225 | 0.9700 | 0.1548 | 0.9600 | 0.845 | 0.810 | 4.00% | 0.1276 |
| 2072 20,247 1,067,264 5271.3% 35 2,296 121,038 5271.3% 1.3225 0.9700 0.1613 0.9600 0.839 0.803 4.00% 0.11 2073 16,197 906,149 5594.7% 29 1,766 98,813 5594.7% 1.3225 0.9700 0.1642 0.9600 0.836 0.800 4.00% 0.10 2074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.10 2075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1695 0.9600 0.830 0.794 4.00% 0.10 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1.3225 0.9700 0.1748 0.9600 0.821 0.790 4.00% 0.00 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.00 2077-2097 23,663 5,149,315 6.3% 45,723 93,937,168 5,638,746 6.0% Future 246,149,174 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | | | | | | | | | | | | | | | | 0.1227 0.1179 |
| 2074 12,921 765,817 5926.8% 24 1,355 80,299 5926.8% 1.3225 0.9700 0.1684 0.9600 0.832 0.798 4.00% 0.10 | | 2072 | 20,247 | 1,067,264 | 5271.3% | 35 | 2,296 | 121,038 | 5271.3% | 1.3225 | 0.9700 | 0.1613 | 0.9600 | 0.839 | 0.803 | 4.00% | 0.1134 |
| 2075 10,258 645,215 6289.6% 20 1,034 65,051 6289.6% 1.3225 0.9700 0.1695 0.9600 0.830 0.794 4.00% 0.10 2076 8,104 543,445 6705.8% 16 786 52,683 6705.8% 1.3225 0.9700 0.1788 0.9600 0.821 0.790 4.00% 0.00 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.00 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.00 2077-2097 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.00 2077-2097 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.00 2077-2097 0.9700 | | | | | | | | | | | | | | | | | 0.1090 0.1049 |
| 2077-2097 23,663 2,310,563 9764.4% 14 2,206 215,378 9764.4% 1.3225 0.9700 0.1740 0.9600 0.826 N/A 4.00% 0.0900 Past 82,040,466 5,149,315 6.3% 45,723 93,937,168 5,638,746 6.0% Future 246,149,174 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | 2075 | 10,258 | 645,215 | 6289.6% | 20 | 1,034 | 65,051 | 6289.6% | 1.3225 | 0.9700 | 0.1695 | 0.9600 | 0.830 | 0.794 | 4.00% | 0.1008 |
| Past 82,040,466 5,149,315 6.3% 45,723 93,937,168 5,638,746 6.0% Future 246,149,174 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | | | | | | | | | | | | | | | | 0.0969 0.0932 |
| Future 246,149,174 562,286,305 228.4% 120,565 159,574,258 217,424,505 136.3% Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | | · | | | ! | · | | | 1.0220 | 0.0700 | 0.1740 | 5.5000 | 0.020 | 1 1/ 🔼 | -r.00 /0 | 0.0002 |
| Lifetime 328,189,640 567,435,620 172.9% 166,288 253,511,426 223,063,250 88.0% | | _ | | | | | | | | | | | | | | | |
| NOTO: | | | | | | | | | | | | | | | | | |

<sup>The premiums are normalized to reflect prior authorized increase by Maryland instead of rate action authorized by other state.
The prior authorized increase of 15% will be implemented from April 2018 through March 2019.
The current requested increase of 15% is assumed to be implemented starting February 2020.
The projections are based on the assumptions derived using experience data through 6/30/2016.</sup>

Exhibit II-A

Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC2007

| Accumulated value of initial earned premium | 93,937,168 | х | 58% = | 54,483,557 |
|--|---------------------------|---|-------|--------------------------|
| 2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1) | 93,937,168 0 | x | 85% = | 0 |
| 3 Present value of future projected initial earned premium | 134,219,074 | x | 58% = | 77,847,063 |
| 4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 159,574,258 25,355,184 | x | 85% = | 21,551,907 |
| 5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | 153,882,527 |
| 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 | | | | 5,638,746 217,424,505 |
| 7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b | | | | 223,063,250 |
| 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 of 15%) and With No Future Increase

Policy Forms: LTC2007

| | - | 14/ | Title and Indiana at | Loss Ra | atio Demonstr | | Attal Indonesia | | | ors Derived fr | om Projected Value | | | Only | Interest Ra | |
|------------|--------------|--------------------|------------------------|--------------------|----------------|------------------------|---------------------------|--------------------|--------------------------|----------------|--------------------|-------------------------|----------------|----------------|----------------------------|--------------------------|
| | Calendar | Earned | Incurred | Loss | Life | Earned | Nith Interest Incurred | | Premium Rate Increase | Benefit | Policy | Persistency I Policy | Policy | Premium | Calendar Year Effective | Mid-Year Disc / Accum |
| | Year 1998 | Premium - | Claims - | Ratio N/A | Years - | Premium - | Claims - | Ratio N/A | Factor | Downgrade | Lapse & Mortality | Shock Lapse | Persistency | Persistency | Int Rate 4.00% | Factor 2.0659 |
| | 1999 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.9865 |
| | 2000 2001 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.9101 1.8366 |
| | 2002 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.7660 |
| | 2003 2004 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.6980 1.6327 |
| Historical | 2005 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.5699 |
| Experience | 2006 2007 | - | - | N/A N/A | - | - | - | N/A N/A | | | | | | | 4.00% 4.00% | 1.5096 1.4515 |
| | 2007 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.3957 |
| | 2009 2010 | 9,789 118,499 | - | 0.0% 0.0% | 25 87 | 13,136 152,908 | - | 0.0% 0.0% | | | | | | | 4.00% | 1.3420 1.2904 |
| | 2010 | 225,618 | - 179,744 | 79.7% | 105 | 279,935 | 223,016 | 79.7% | | | | | | | 4.00% 4.00% | 1.2904 |
| | 2012 | 211,260 | - | 0.0% | 103 | 252,039 271,405 | - | 0.0% | | | | | | | 4.00% | 1.1930 |
| | 2013 2014 | 236,331 204,095 | - | 0.0% 0.0% | 98 96 | 271,105 225,121 | - | 0.0% 0.0% | | | | | | | 4.00% 4.00% | 1.1471 1.1030 |
| | 2015 | 197,205 | 499 | 0.3% | 95 | 209,155 | 530 | 0.3% | | | | | | | 4.00% | 1.0606 |
| Projected | 2016 2017 | 194,300 187,641 | 13,335 40,252 | 6.9% 21.5% | 92 90 | 198,148 183,997 | 13,599 39,470 | 6.9% 21.5% | 1.0000 | N/A | 0.0203 | N/A | 0.980 | 0.966 | 4.00% 4.00% | 1.0198 0.9806 |
| Future | 2018 | 192,498 | 44,600 | 23.2% | 89 | 181,499 | 42,052 | 23.2% | 1.0516 | N/A | 0.0151 | N/A | 0.985 | 0.976 | 4.00% | 0.9429 |
| Experience | 2019 2020 | 205,245 189,934 | 50,105 56,225 | 24.4% 29.6% | 87 85 | 186,076 165,572 | 45,425 49,014 | 24.4% 29.6% | 1.1479 1.1500 | N/A N/A | 0.0215 0.0224 | N/A N/A | 0.978 0.978 | | | 0.9066 0.8717 |
| | 2021 | 183,470 | 63,394 | 34.6% | 83 | 153,786 | 53,137 | 34.6% | 1.1500 | N/A | 0.0239 | N/A | 0.976 | 0.966 | 4.00% | 0.8382 |
| | 2022 2023 | 177,761 171,918 | 71,248 80,157 | 40.1% 46.6% | 81 79 | 143,269 133,231 | 57,424 62,119 | 40.1% 46.6% | 1.1500 1.1500 | N/A N/A | 0.0252 0.0266 | N/A N/A | | | | 0.8060 0.7750 |
| | 2024 | 165,925 | 90,121 | 54.3% | 76 | 123,641 | 67,155 | 54.3% | 1.1500 | N/A | 0.0282 | N/A | 0.972 | 0.965 | 4.00% | 0.7452 |
| | 2025 2026 | 159,739 153,397 | 100,591 111,958 | 63.0% 73.0% | 74 72 | 114,453 105,682 | 72,073 77,133 | 63.0% 73.0% | 1.1500 1.1500 | N/A N/A | 0.0300 0.0313 | N/A N/A | 0.970 0.969 | | | 0.7165 0.6889 |
| | 2027 | 146,927 | 124,354 | 84.6% | 69 | 97,331 | 82,378 | 84.6% | 1.1500 | N/A | 0.0338 | N/A | 0.966 | 0.958 | 4.00% | 0.6624 |
| | 2028 2029 | 140,306 133,539 | 137,608 151,632 | 98.1% 113.5% | 67 64 | 89,370 81,789 | 87,651 92,870 | 98.1% 113.5% | 1.1500 1.1500 | N/A N/A | 0.0356 0.0381 | N/A N/A | 0.964 0.962 | | | 0.6370 0.6125 |
| | 2030 | 126,657 | 167,504 | 132.2% | 62 | 74,590 | 98,645 | 132.2% | 1.1500 | N/A | 0.0401 | N/A | 0.960 | 0.948 | 4.00% | 0.5889 |
| | 2031 2032 | 119,659 112,589 | 182,788 196,858 | 152.8% 174.8% | 59 56 | 67,758 61,303 | 103,506 107,186 | 152.8% 174.8% | 1.1500 1.1500 | N/A N/A | 0.0434 0.0462 | N/A N/A | 0.957 0.954 | 0.945 0.941 | 4.00% 4.00% | 0.5663 0.5445 |
| | 2032 | 105,501 | 210,619 | 199.6% | 54 | 55,234 | 110,268 | 199.6% | 1.1500 | N/A | 0.0486 | N/A | 0.951 | 0.937 | 4.00% | 0.5235 |
| | 2034 2035 | 98,424 91,407 | 223,607 235,069 | 227.2% 257.2% | 51 48 | 49,547 44,245 | 112,564 113,783 | 227.2% 257.2% | 1.1500 1.1500 | N/A N/A | 0.0522 0.0555 | N/A N/A | 0.948 0.945 | | | 0.5034 0.4840 |
| | 2036 | 84,506 | 244,177 | 288.9% | 45 | 39,331 | 113,646 | 288.9% | 1.1500 | N/A | 0.0587 | N/A | 0.943 | 0.925 | | 0.4654 |
| | 2037 2038 | 77,767 71,207 | 253,250 260,455 | 325.7% 365.8% | 42 40 | 34,802 30,641 | 113,335 112,077 | 325.7% 365.8% | 1.1500 1.1500 | N/A N/A | 0.0624 0.0661 | N/A N/A | 0.938 0.934 | | | 0.4475 0.4303 |
| | 2039 | 64,864 | 263,271 | 405.9% | 37 | 26,838 | 108,931 | 405.9% | 1.1500 | N/A N/A | 0.0697 | N/A | 0.934 | | | 0.4303 |
| | 2040 | 58,795 | 266,555 | 453.4% | 34 | 23,391 | 106,048 | 453.4% | 1.1500 | N/A | 0.0742 | N/A N/A | 0.926 0.922 | | | 0.3978 |
| | 2041 2042 | 52,998 47,497 | 268,377 267,046 | 506.4% 562.2% | 31 29 | 20,274 17,471 | 102,666 98,228 | 506.4% 562.2% | 1.1500 1.1500 | N/A N/A | 0.0781 0.0834 | N/A N/A | 0.922 | | 4.00% 4.00% | 0.3825 0.3678 |
| | 2043 2044 | 42,317 | 263,966 | 623.8% 691.5% | 26 24 | 14,967 | 93,361 | 623.8% 691.5% | 1.1500 1.1500 | N/A N/A | 0.0868 0.0916 | N/A N/A | 0.913 0.908 | | 4.00% 4.00% | 0.3537 0.3401 |
| | 2044 | 37,481 33,002 | 259,183 251,882 | 763.2% | 22 | 12,747 10,792 | 88,143 82,366 | 763.2% | 1.1500 | N/A N/A | 0.0916 | N/A N/A | 0.908 | | | 0.3401 |
| | 2046 | 28,875 | 240,942 | 834.4% | 19 | 9,079 | 75,758 | 834.4% | 1.1500 | N/A | 0.1029 | N/A | 0.897 0.894 | 0.875 | | 0.3144 |
| | 2047 2048 | 25,103 21,674 | 229,889 218,840 | 915.8% 1009.7% | 17 15 | 7,589 6,301 | 69,503 63,618 | 915.8% 1009.7% | 1.1500 1.1500 | N/A N/A | 0.1065 0.1134 | N/A N/A | 0.894 | 0.869 0.863 | | 0.3023 0.2907 |
| | 2049 | 18,575 | 204,449 | 1100.7% | 14 | 5,192 | 57,148 51,424 | 1100.7% | 1.1500 1.1500 | N/A | 0.1181 | N/A N/A | | | | 0.2795 |
| | 2050 2051 | 15,804 13,333 | 191,331 175,710 | 1210.6% 1317.8% | 12 10 | 4,248 3,446 | 51,424 45,409 | 1210.6% 1317.8% | 1.1500 | N/A N/A | 0.1220 0.1314 | N/A N/A | 0.878 0.869 | | 4.00% 4.00% | 0.2688 0.2584 |
| | 2052 | 11,162 | 158,766 | 1422.4% | 9 | 2,774 | 39,452 | 1422.4% | 1.1500 | N/A | 0.1329 | N/A | | 0.837 | 4.00% | 0.2485 |
| | 2053 2054 | 9,273 7,639 | 143,052 126,677 | 1542.7% 1658.2% | 8 7 | 2,216 1,755 | 34,180 29,104 | 1542.7% 1658.2% | 1.1500 1.1500 | N/A N/A | 0.1409 0.1458 | N/A N/A | 0.859 0.854 | | 4.00% 4.00% | 0.2389 0.2297 |
| | 2055 | 6,243 | 111,063 | 1779.0% | 6 5 | 1,379 | 24,535 | 1779.0% | 1.1500 | N/A | 0.1494 | N/A | 0.851 | 0.817 | 4.00% | 0.2209 |
| | 2056 2057 | 5,063 4,075 | 97,018 83,472 | 1916.4% 2048.5% | 5 4 | 1,075 832 | 20,608 17,049 | 1916.4% 2048.5% | 1.1500 1.1500 | N/A N/A | 0.1595 0.1642 | N/A N/A | | 0.811 0.805 | 4.00% 4.00% | 0.2124 0.2042 |
| | 2058 | 3,261 | 71,011 | 2177.8% | 3 | 640 | 13,946 | 2177.8% | 1.1500 | N/A | 0.1684 | N/A | 0.832 | | | 0.1964 |
| | 2059 2060 | 2,593 2,040 | 59,638 49,519 | 2299.9% 2427.3% | 3 2 | 490 370 | 11,262 8,991 | 2299.9% 2427.3% | 1.1500 1.1500 | N/A N/A | 0.1718 0.1778 | N/A N/A | 0.828 0.822 | 0.795 0.787 | | 0.1888 0.1816 |
| | 2061 | 1,602 | 40,304 | 2516.5% | 2 | 280 | 7,037 | 2516.5% | 1.1500 | N/A | 0.1847 | N/A | 0.815 | 0.785 | 4.00% | 0.1746 |
| | 2062 2063 | 1,250 970 | 32,500 25,964 | 2599.4% 2676.4% | 1 | 210 157 | 5,456 4,191 | 2599.4% 2676.4% | 1.1500 1.1500 | N/A N/A | 0.1878 0.1973 | N/A N/A | 0.812 0.803 | | | 0.1679 0.1614 |
| | 2064 | 754 | 20,233 | 2684.3% | 1 | 117 | 3,140 | 2684.3% | 1.1500 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1552 |
| | 2065 2066 | 586 454 | 15,604 11,529 | 2661.5% 2537.8% | 1 | 87 65 | 2,329 1,654 | 2661.5% 2537.8% | 1.1500 1.1500 | N/A N/A | N/A N/A | N/A N/A | | N/A N/A | 4.00% 4.00% | 0.1492 0.1435 |
| | 2067 | 352 | 8,335 | 2371.0% | 0 | 49 | 1,150 | 2371.0% | 1.1500 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1380 |
| | 2068 2069 | 272 212 | 5,923 4,114 | 2177.7% 1939.4% | 0 | 36 27 | 786 525 | 2177.7% 1939.4% | 1.1500 1.1500 | N/A N/A | N/A N/A | N/A N/A | N/A N/A | | | 0.1327 0.1276 |
| | 2070 | 168 | 3,250 | 1929.0% | 0 | 21 | 399 | 1929.0% | 1.1500 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.1227 |
| | 2071 2072 | 135 110 | 2,373 1,874 | 1754.3% 1711.7% | 0 | 16 12 | 280 213 | 1754.3% 1711.7% | 1.1500 1.1500 | N/A N/A | N/A N/A | N/A N/A | N/A N/A | | | 0.1179 0.1134 |
| | 2072 | 90 | 1,874 | 1613.9% | 0 | 10 | 158 | 1613.9% | 1.1500 | N/A N/A | N/A N/A | N/A N/A | N/A N/A | N/A | 4.00% | 0.1134 |
| | 2074 2075 | 73 60 | 1,149 928 | 1563.6% 1553.0% | 0 | 8 | 120 94 | 1563.6% 1553.0% | 1.1500 1.1500 | N/A N/A | N/A | N/A N/A | N/A N/A | | | 0.1049 0.1008 |
| | 2075 | 60 49 | 799 | 1553.0% 1639.1% | 0 | 5 | 94 77 | 1639.1% | 1.1500 1.1500 | N/A N/A | N/A N/A | N/A N/A | N/A N/A | | | 0.1008 0.0969 |
| | 2077-2097 | 148 | 2,723 | 1843.9% | 0 | 14 | 254 | 1843.9% | 1.1500 | N/A | N/A | N/A | N/A | N/A | 4.00% | 0.0932 |
| | Past | 1,397,098 | 193,578 | 13.9% | 701 | 1,601,548 | 237,145 | 14.8% | | | | | | | | |
| | Future | 3,614,969 | 7,277,280 7,470,858 | 201.3% 149.1% | 1,818 2,519 | 2,392,132 3,993,680 | 3,082,504 3,319,649 | 128.9% 83.1% | | | | | | | | |

The prior authorized increase of 15% will be implemented from April 2018 through March 2019.
 The projections are based on the assumptions derived using experience data through 6/30/2016.

Exhibit I-B

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

Policy Forms: LTC2007

| 200 1.00 1 | | | | | Loss Ra | ntio Demonst | ration | | | Facto | ors Derived fro | om Projected Values | for Illustrativ | ve Purposes O | nly | Interest Rat | te Factors |
|--|------------|-----------|---------|-----------|---------|--------------|---------------------------------------|---------------------------------------|---------|--------|-----------------|---------------------|-----------------|---------------|---------|--------------|------------------|
| No. Part State | | Calendar | 1 | | Loss | Life | Earned | | Loss | | Benefit | Policy | | | Premium | | |
| 1000 1.000 | | Year | Premium | | Ratio | | Premium | Claims | Ratio | | | • | - | - | | Int Rate | Factor |
| Property | | | - | - | | - | - | | | | | | | | | | 2.0659 1.9865 |
| Property | | 2000 | - | - | N/A | - | - | - | N/A | | | | | | | | 1.9101 |
| Transport | | | - | - | | - | - | - | | | | | | | | | 1.8366 1.7660 |
| Beredox 1970 | | 2003 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.6980 |
| Section Color Co | Historical | | - | - | | - | | - | | | | | | | | | 1.6327 1.5699 |
| 200 11-00 | | 2006 | - | - | N/A | - | - | - | N/A | | | | | | | 4.00% | 1.5096 |
| Sign | | | - | - | | - | - | - | | | | | | | | | 1.4515 |
| Marging 1975 1976 | | | 9,789 | - | | 25 | 13,136 | | | | | | | | | | 1.3420 |
| 201 | | | | - 170 744 | | | | | | | | | | | | | 1.2904 |
| 2014 2014 2015 | | | | 179,744 | | | | | | | | | | | | | 1.1930 |
| 2015 1927-65 | | | | - | | | | - | | | | | | | | | 1.1471 |
| The color | | | | 499 | | | | 530 | | | | | | | | | 1.0606 |
| Piers 2014 194-99 | Dunington | | | | | | | · · · · · · · · · · · · · · · · · · · | | 4 0000 | 4.0000 | 0.0000 | 4 0000 | 0.000 | 0.000 | | 1.0198 |
| Pipel Note 2010 | - | | | | | | | | | | | | | | | | 0.9806 |
| 2221 18,476 93,622 32,78 90 16,486 48,462 22,79 12,265 13,265 | | 2019 | 205,245 | 50,105 | 24.4% | 87 | 186,076 | 45,425 | 24.4% | 1.1479 | 1.0000 | 0.0215 | 1.0000 | 0.978 | 0.977 | 4.00% | 0.9066 |
| 100.561 160.561 36.386 36.386 78 133.674 56.377 36.386 37.086 37.086 37 | | | | | | | · · · · · · · · · · · · · · · · · · · | | | | | | | | | | 0.8717 0.8382 |
| 2724 177,866 58,001 47,26 75 122,06 187,15 140,00 12,00 167,15 140,00 12,00 140,00 | | 2022 | 190,361 | 66,346 | 34.9% | 78 | 153,424 | 53,473 | 34.9% | 1.3225 | 0.9700 | 0.0252 | 0.9600 | 0.975 | 0.969 | 4.00% | 0.8060 |
| 2025 17,001 16,205 03,570 04,607 71,005 04,005 03, | | | | · | | | | • | | | | | | | | | 0.7750 0.7452 |
| 2007 157,344 115,710 73,876 4 167,200 75,710 73,876 13,920 0.0358 0.0800 0.086 0.0600 | | 2025 | 171,061 | 93,670 | 54.8% | 71 | 122,566 | 67,115 | 54.8% | 1.3225 | 0.9700 | 0.0300 | 0.9600 | 0.970 | 0.963 | 4.00% | 0.7165 |
| 2028 | | | | | | | | | | | | | | | | | 0.6889 |
| 2005 156,056 156,079 115,079 59 78,077 125,056 93,958 115,079 125,056 125, | | 2028 | 150,250 | 128,140 | | 64 | 95,705 | 81,621 | 85.3% | 1.3225 | | | | 0.964 | 0.955 | | 0.6370 |
| 2007 170,077 198,314 157,0% 54 65,644 106,878 117,99% 1,3225 0,3770 0,0467 0,0500 0,0514 0,047 4,00% 0,045 0,0500 0,0514 0,047 4,00% 0,045 0,000 0,045 0,000 0,0514 0,077 4,00% 0,045 0,000 0,000 | | | | | | | | | | | | | | | | | 0.6125 |
| 2033 172,979 190,19 172,09 172,09 10,000 172,09 1.02,000 172,09 1.02,000 172,000 1.02,000 172,000 1.02,0 | | 2031 | 128,140 | | | | 72,561 | | | | | | | | | | 0.5663 |
| 2035 97,886 218,086 223,096 46 473,011 105,085 223,096 1325 0,0700 0.0587 0.0590 0.041 0.052 4.000 0.046 22737 281,374 43 42119 100,022 22,013,00 105,00 0.0587 0.0590 0.041 0.052 0.0500 0.052 0.0500 0.041 0.052 0.0500 0.0500 0 | | | | | | | | | | | | | | | | | 0.5445 |
| 2036 90,486 227,378 251,376 43 42,119 105,527 225,376 13,225 0,9700 0,0887 0,5800 0,941 0,925 4,079 0,044 2,045 2, | | | | · | | | | | | | | | | | | | 0.5034 |
| 2035 76,264 244,258 314,16 38 32,813 104,366 318,15 13,226 0,9700 0,0691 0,9500 0,934 0,916 4,0076 0,420 0,0691 0,9500 0,934 0,916 4,0076 0,420 0,0691 0,9500 0,95 | | | | | | | | | | | | | | | | | 0.4840 |
| 2000 00,461 245,166 55,299 35 28740 101,437 302,296 1,3225 0,9700 0,0687 0,9800 0,930 0,911 4,00% 0,412 2016 66,0695 249,118 344,296 33 21,711 19,503 440,396 1,3225 0,9700 0,0761 0,9800 0,292 0,0016 4,00% 0,328 2016 | | | | | | | | | | | | | | | | | 0.4475 |
| 2000 62,0862 248,216 394,255 33 250,409 98,752 394,755 1,3226 0,9700 0,0742 0,9800 0,028 0,006 4,0076 0,382 2,0070 2,0070 0,0701 0,9800 0,028 0,0070 | | | | | | | | | | | | | | | | | 0.4303 |
| 2042 50,884 248,873 488,974 28 18,709 91,707 488,974 13,225 0,3700 0,0880 0,9600 0,917 0,886 4,00% 0,367 2044 40,318 241,381 801,394 23 13,880 82,779 801,356 13,225 0,3700 0,0181 0,5800 0,936 0,688 4,00% 0,336 204,00% | | 2040 | 62,962 | | | 33 | 25,049 | 98,752 | 394.2% | 1.3225 | | | | | | | 0.3978 |
| 2044 45,317 245,005 542.4% 25 16,028 86,938 542.4% 1.3225 0.9700 0.0868 0.9600 0.913 0.861 4.00% 0.334 0.044 41,138 241,361 611,361 241,261 611,361 241,261 611,361 241,261 611,361 241,361 611,361 241,361 611,361 241,361 611,361 24 | | | | | | | | | | | | | | | | | 0.3825 |
| 2046 35,341 224,552 663.7% 21 11,556 76,699 663.7% 1.3225 0,9700 0.0971 0.0660 0.097 0.876 4.00% 0.324 2.046 30,022 225,365 725.6% 19 8,723 70,546 725.6% 1.3225 0,9700 0.1029 0.0600 0.087 0.876 4.00% 0.324 2.047 26,882 214,072 796,3% 17 8,127 64,721 786,3% 1.3225 0,9700 0.1065 0.0600 0.087 0.676 4.00% 0.328 2.048 19,982 180,333 957.1% 13 5,560 53,216 987.1% 1.3225 0,9700 0.1131 0.0600 0.087 0.663 4.00% 0.289 2.060 18,025 19,0333 957.1% 13 4,548 4.786 96 1002.7% 1.3225 0,9700 0.1131 0.0600 0.087 0.663 4.00% 0.289 2.060 114,279 153,225 114,279 114,279 153,225 114,279 114,279 114,279 114,279 114,279 114,279 114,279 11 | | | 45,317 | | | | | | | | | | | | | | 0.3537 |
| 2046 30.922 224,965 725.69% 19 9.723 70,546 725.69% 1.3225 0.9700 0.1029 0.0600 0.897 0.875 4.00% 0.312 | | | | | | | | | | | | | | | | | 0.3401 |
| 2048 22,210 20,764 878,0% 15 6,747 59,241 878,0% 1,3225 0,0700 0,1134 0,9600 0,887 0,865 4,00% 0,280 2,065 16,925 175,167 1652,7% 11 4,549 47,986 1052,7% 1,3225 0,0700 0,120 0,9600 0,876 0,851 4,00% 0,280 2,065 175,167 1652,7% 11 4,549 47,986 1052,7% 1,3225 0,0700 0,120 0,9600 0,867 0,851 4,00% 0,280 2,065 1,4279 1,4279 1,445 1,4279 1,445 1,4279 1,445 1,4279 1,445 1,4279 1,445 1,445 1,4279 1,445 1 | | | 30,922 | | | | 9,723 | 70,546 | | 1.3225 | | | | | 0.875 | | 0.3144 |
| 2049 19,892 190,383 967.1% 13 5,560 552.16 97.1% 1,3225 0.9700 0.1181 0.9600 0.882 0.857 4.00% 0.278 | | | | | | | · · | | | | | | | | | | 0.3023 |
| 2051 | | | | | | | | | | | | | | | | | 0.2795 |
| 2053 9,930 133,210 1341-5% 7 2,373 31,829 1341.5% 1.3225 0,9700 0,1469 0,9600 0,859 0,831 4,00% 0,238 2056 6,851 1347,00% 5 14,77 22,87 1547.0% 1.3225 0,9700 0,1468 0,9600 0,854 0,824 4,00% 0,228 2056 6,851 190,342 1547.0% 5 14,77 22,87 1547.0% 1.3225 0,9700 0,1494 0,9600 0,851 0,817 4,00% 0,228 2056 5,421 90,343 1686-4% 5 1,152 190 1666-4% 1,3225 0,9700 0,1595 0,9600 0,841 0,811 4,00% 0,228 2057 4,364 77,729 1781.3% 4 891 15,876 1781.3% 1,3225 0,9700 0,1595 0,9600 0,836 0,805 4,00% 0,228 2059 2,777 55,535 1999-% 3 524 10,487 1999-9% 1,3225 0,9700 0,1642 0,9600 0,836 0,805 4,00% 0,224 2059 2,777 55,535 1999-% 3 524 10,487 1999-9% 1,3225 0,9700 0,178 0,9600 0,828 0,785 4,00% 0,188 2061 1,715 37,531 2188.2% 2 299 6,552 2188.2% 1,3225 0,9700 0,178 0,9600 0,828 0,785 4,00% 0,188 2061 1,715 37,531 2188.2% 2 299 6,552 2188.2% 1,3225 0,9700 0,1787 0,9600 0,815 0,785 4,00% 0,178 2063 1,039 24,789 2327.3% 1 1,888 3,903 2327.3% 1,3225 0,9700 0,1787 0,9600 0,815 0,785 4,00% 0,178 2063 1,039 24,789 2327.3% 1 1,888 3,903 2327.3% 1,3225 0,9700 0,1787 0,9600 0,815 0,785 4,00% 0,178 2063 1,039 24,789 2327.3% 1 1,888 3,903 2327.3% 1,3225 0,9700 0,1787 0,9600 0,815 0,785 4,00% 0,178 2063 1,039 24,789 2327.3% 1 1,888 3,903 2327.3% 1,3225 0,9700 0,187 0,9600 0,815 0,785 4,00% 0,188 2066 487 10,738 234.3% 1 1,22 2,22 2,24 234.2% 1,3225 0,9700 0,187 0,9600 0,803 0,776 4,00% 0,161 0,200 | | | | | | | · · | | | | | | | | | | 0.2584 |
| 2054 8,181 117,961 1441,996 6 1,880 27,101 1441,996 1,3225 0,9700 0,1484 0,9600 0,854 0,024 4,00% 0,229 2,056 5,685 103,422 1547,096 5 1,477 2,2847 1547,096 1,3225 0,9700 0,1494 0,9600 0,851 0,017 4,00% 0,220 2,056 5,421 90,343 1666,4% 5 1,152 19,190 1666,4% 1,3225 0,9700 0,1595 0,9600 0,836 0,005 4,00% 0,220 2,057 4,364 77,729 1781,33% 4 891 15,876 1781,396 1,3225 0,9700 0,1682 0,9600 0,836 0,005 4,00% 0,220 2,005 1 | | | | | | 9 | • | | | | | | | | | | 0.2485 |
| 2056 5,421 90,343 1666.4% 5 1,152 19,190 1666.4% 1,3225 0,9700 0,1595 0,9600 0,841 0,811 4,00% 0,212 0,255 0,255 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1996 1,555 1,555 1996 1,555 1,555 1996 1,555 1,555 1996 1,555 1,55 | | | | | | 6 | · · | | | | | | | | | | 0.2389 |
| 2057 4.384 77.729 1781.3% 4 881 15,876 1781.3% 1.3225 0.9700 0.1642 0.9600 0.836 0.805 4.00% 0.198 2059 2.777 55.535 1999.9% 3 524 10.487 1999.9% 1.3225 0.9700 0.1644 0.9600 0.832 0.785 4.00% 0.188 2060 2.185 46,112 2110.7% 2 387 8.373 2110.7% 1.3225 0.9700 0.1718 0.9600 0.828 0.795 4.00% 0.188 2061 1.715 37.531 2188.2% 2 2.99 6.552 2188.2% 1.3225 0.9700 0.1647 0.9600 0.812 0.785 4.00% 0.188 2062 1.339 30,264 2.260.4% 1 225 5.060 2.260.4% 1.3225 0.9700 0.1878 0.9600 0.812 0.785 4.00% 0.167 2063 1.039 24,178 2327.3% 1 168 3.903 2327.3% 1.3225 0.9700 0.1878 0.9600 0.812 0.781 4.00% 0.167 2064 807 18,841 2.334.2% 1 125 2.924 2.334.2% 1.3225 0.9700 0.1878 0.9600 0.803 0.776 4.00% 0.168 2066 487 10,736 2.266.7% 1 70 1.541 2.260.7% 1.3225 0.9700 0.10 0.10 0.10 0.10 0.10 0.10 0.10 0 | | | | | | 5 | • | | | | | | | | | | 0.2209 |
| 2059 2,777 55,535 1999,9% 3 524 10,487 1999,9% 1,3225 0,9700 0,1718 0,9600 0,828 0,795 4,00% 0,188 2060 2,185 46,112 2110,7% 2 397 8,373 2110,7% 1,3225 0,9700 0,1778 0,9600 0,822 0,787 4,00% 0,181 2061 1,715 37,531 2188,2% 2 299 6,552 2188,2% 1,3225 0,9700 0,1878 0,9600 0,815 0,785 4,00% 0,174 2062 1,339 30,264 2260,4% 1 225 5,080 2260,4% 1,3225 0,9700 0,1878 0,9600 0,815 0,785 4,00% 0,167 2063 1,039 24,178 2327,3% 1 1 168 3,903 2327,3% 1,3225 0,9700 0,1878 0,9600 0,812 0,761 4,00% 0,167 2064 807 18,841 2334,2% 1 1 125 2,924 2334,2% 1,3225 0,9700 0,1973 0,9600 0,803 0,776 4,00% 0,155 2065 628 14,531 2314,3% 1 94 2,169 2314,3% 1,3225 0,9700 0,187 0,9600 0,140 4,00% 0,145 2,066 487 10,736 2206,7% 1 70 1,541 2206,7% 1,3225 0,9700 0,140 0,9600 0,140 4,00% 0,143 2,066 487 10,736 2206,7% 1 70 1,541 2206,7% 1,3225 0,9700 0,140 0,9600 0,140 4,00% 0,143 2,066 2,068 291 5,516 1893,7% 0 52 1,071 2061,7% 1,3225 0,9700 0,140 0,9600 0,140 4,00% 0,143 2,068 2,068 291 5,516 1893,7% 0 39 732 1893,7% 1,3225 0,9700 0,140 0,9600 0,140 4,00% 0,143 2,069 2,070 1,00 0,00 0,00 0,140 0,9600 0,140 4,00% 0,143 2,069 2,070 1,00 0,00 0,00 0,140 0,9600 0,140 0,000 0,140 | | | | | | 4 | | | | | | | | | | | 0.2124 |
| 2060 2,185 46,112 2110.7% 2 397 8,373 2110.7% 1.3225 0.9700 0.1778 0.9600 0.822 0.787 4.00% 0.181 0.167 0. | | | | | | 3 | | | | | | | | | | | 0.1964 |
| 2061 1,715 37,531 2188,2% 2 299 6,552 2188,2% 1,3225 0,9700 0,1847 0,9600 0,815 0,785 4,00% 0,174 2062 1,339 30,264 2260,4% 1 225 5,080 2280,4% 1,3225 0,9700 0,1878 0,9600 0,812 0,781 4,00% 0,167 2063 1,039 24,178 2327,3% 1 168 3,903 2327,3% 1,3225 0,9700 0,1973 0,9600 0,803 0,776 4,00% 0,167 2064 807 18,841 2334,2% 1 125 2,924 2334,2% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,155 2066 6,628 14,531 2314,3% 1 94 2,169 2314,3% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,149 2066 487 10,736 2206,7% 1 70 1,541 2206,7% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,149 2066 291 5,516 1893,7% 0 52 1,071 2061,7% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,138 2068 291 5,516 1893,7% 0 39 732 1893,7% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,132 2069 227 3,831 1686,4% 0 29 489 1686,4% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,132 2071 145 2,209 1525,5% 0 177 261 1525,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,122 2071 145 2,209 1525,5% 0 177 261 1525,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,122 2071 145 2,209 1525,5% 0 177 261 1525,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,122 2071 177 1,745 1488,4% 0 13 188 1488,4% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,112 2072 117 1,745 1488,4% 0 13 188 1488,4% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,112 2073 996 1,349 1403,4% 0 13 188 1488,4% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,112 2073 996 1,349 1403,4% 0 10 147 1403,4% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,100 2076 52 744 1425,3% 0 6 8 112 1359,6% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,100 2076 52 744 1425,3% 0 6 8 112 1359,6% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,100 2076 52 744 1425,3% 0 6 8 113,97 701 1,601,548 237,145 14,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,008 2077-2097 158 2,538 1603,4% 0 15 2,517,056 2,880,845 114,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,008 2077-2097 158 2,538 1603,4% 0 15 2,517,056 2,880,845 114,5% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,008 2077-2097 158 2,52454 6,881,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | | , | | | 2 | | | | | | | | | | | 0.1888 |
| 2063 1,039 24,178 237,37% 1 168 3,903 2327,37% 1,3225 0,9700 0,1973 0,9600 0,803 0,776 4,00% 0,161 | | 2061 | | | | 2 | | | | | | | | | | | 0.1746 |
| 2064 807 18,841 2334,2% 1 125 2,924 2334,2% 1,3225 0,9700 N/A 0,9600 N/A N/A 4,00% 0,145 | | | | | | 1 1 | | | | | | | | | | | 0.1679 |
| 2066 | | 2064 | 807 | 18,841 | 2334.2% | 1 | 125 | 2,924 | 2334.2% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.1552 |
| 2067 376 7,761 2061.7% 0 52 1,071 2061.7% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.138 2068 291 5,516 1893.7% 0 39 732 1893.7% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.138 2069 227 3,831 1886.4% 0 29 489 1686.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.127 2070 180 3,027 1677.4% 0 22 371 1677.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.127 2071 1.45 2,209 1525.5% 0 17 261 1525.5% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.117 2072 117 1.745 148.4% 0 13 198 1488.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.113 2073 96 1.349 1403.4% 0 110 147 1403.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.108 2074 79 1.070 1359.6% 0 8 112 1359.6% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.104 2075 64 864 1350.4% 0 6 87 1350.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.104 2076 52 744 1425.3% 0 5 72 1425.3% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.104 2077-2097 158 2.536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2077-2097 158 2.536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2077-2097 158 2.536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2077-2097 158 2.536 1603.4% 0 15 2.268.845 114.5% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2077-2097 158 2.536 1603.4% 0 15 2.268.845 114.5% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2.00% | | | | | | 1 | | | | | | | | | | | 0.1492 |
| 2069 227 3,831 1686.4% 0 29 489 1686.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.127 | | 2067 | 376 | 7,761 | 2061.7% | 0 | 52 | 1,071 | 2061.7% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.1380 |
| 2070 | | | | | | 0 | | | | | | | | | | | 0.1327 0.1276 |
| 2072 117 1,745 1488.4% 0 13 198 1488.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.113 2073 96 1,349 1403.4% 0 10 147 1403.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.109 2074 79 1,070 1359.6% 0 8 112 1359.6% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.109 2075 64 864 1350.4% 0 6 87 1350.4% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.100 2076 52 744 1425.3% 0 5 72 1425.3% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.096 2077-2097 158 2,536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.096 2077-2097 158 2,536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.096 2077-2097 158 2,536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.093 2077-2097 158 2,536 1603.4% 1.46% 2.517,056 2,880,845 114.5% Lifetime 5,220,454 6,981,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | 2070 | 180 | 3,027 | 1677.4% | 0 | 22 | 371 | 1677.4% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.1227 |
| 2073 96 | | | | | | 0 | | | | | | | | | | | 0.1179 |
| 2075 64 864 1350.4% 0 6 87 1350.4% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.100 | | 2073 | 96 | 1,349 | 1403.4% | 0 | | 147 | 1403.4% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.1090 |
| 2076 52 744 1425.3% 0 5 72 1425.3% 1.3225 0.9700 N/A 0.9600 N/A N/A 4.00% 0.096 2077-2097 158 2,536 1603.4% 0 15 236 1603.4% 1.3225 0.9700 N/A 0.9600 N/A N/A N/A 4.00% 0.093 Past 1,397,098 193,578 13.9% 701 1,601,548 237,145 14.8% Future 3,823,357 6,787,819 177.5% 1,758 2,517,056 2,880,845 114.5% Lifetime 5,220,454 6,981,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | | | | | 0 | 8 6 | | | | | | | | | | 0.1049 0.1008 |
| Past 1,397,098 193,578 13.9% 701 1,601,548 237,145 14.8% Future 3,823,357 6,787,819 177.5% 1,758 2,517,056 2,880,845 114.5% Lifetime 5,220,454 6,981,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | 2076 | 52 | 744 | 1425.3% | 0 | 5 | 72 | 1425.3% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.0969 |
| Future 3,823,357 6,787,819 177.5% 1,758 2,517,056 2,880,845 114.5% Lifetime 5,220,454 6,981,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | 2077-2097 | 158 | 2,536 | 1603.4% | 0 | 15 | 236 | 1603.4% | 1.3225 | 0.9700 | N/A | 0.9600 | N/A | N/A | 4.00% | 0.0932 |
| Lifetime 5,220,454 6,981,397 133.7% 2,459 4,118,604 3,117,990 75.7% | | | | | | | | | | | | | | | | | |
| | | | | | | | · · · | | | | | | | | | | |

<sup>The prior authorized increase of 15% will be implemented from April 2018 through March 2019.
The current requested increase of 15% is assumed to be implemented starting February 2020.
The projections are based on the assumptions derived using experience data through 6/30/2016.</sup>

Exhibit II-B

Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC2007

| Accumulated value of initial earned premium | 1,601,548 | х | 58% | = | 928,898 |
|--|----------------------|---|-----|---|----------------------|
| 2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1) | 1,601,548 0 | x | 85% | = | 0 |
| 3 Present value of future projected initial earned premium | 2,119,182 | x | 58% | = | 1,229,126 |
| 4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 2,517,056 397,874 | x | 85% | = | 338,193 |
| 5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | | 2,496,216 |
| 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 | | | | | 237,145 2,880,845 |
| 7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b | | | | | 3,117,990 |
| 8 Test: 7 is not less than 5 | | | | | TRUE |
| | | | | | |

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

| | Original Pricing Assumptions | 2017 Best Estimate Assumptions | | | | | | |
|--------------|---|--|--|--|--|--|--|--|
| terest Rate: | 4.00% | Maximum valuation interest rate for contract reserves, which average to 4.00% | | | | | | |
| lortality: | 88% of Annuity 2000 Basic table With Mortality Selection Factors of: | 88% of Annuity 2000 Basic table With Mortality Selection Factors of: | | | | | | |
| | Duration Mortality Selection | Duration Mortality Selection | | | | | | |
| | 1 33% | 1 25% | | | | | | |
| | 2 40% | 2 50% | | | | | | |
| | 3 47% | 3 55% | | | | | | |
| | 4 53% | 4 65% | | | | | | |
| | 5 60% 6 67% | 5 70% 6 75% | | | | | | |
| | 7 73% | 7 80% | | | | | | |
| | 8 80% | 8 85% | | | | | | |
| | 9 87% | 9 90% | | | | | | |
| | 10 93% | 10 95% | | | | | | |
| | 11+ 100% | 11+ 100% | | | | | | |
| oluntary | | | | | | | | |
| apse Rates: | Duration Lapse Rate | Duration Lapse Rate | | | | | | |
| | 1 5.50% | 1 5.00% | | | | | | |
| | 2 3.00% | 2 4.50% | | | | | | |
| | 3 1.75% | 3 4.00% | | | | | | |
| | 4 1.55% 5 1.40% | 4 3.50% 5 2.50% | | | | | | |
| | 6 1.20% | 6 2.00% | | | | | | |
| | 7 1.00% | 7 1.80% | | | | | | |
| | 8 0.95% | 8 1.50% | | | | | | |
| | 9+ 0.90% | 9 1.30% | | | | | | |
| | | 10 1.10% | | | | | | |
| | | 11+ 1.10% | | | | | | |
| | | | | | | | | |
| orbidity: | The bases for the morbidity assumptions used in pricing are based on MetLife's internal | Current IB block experience with morbidity U/W Selection Factors of: | | | | | | |
| | data and experience studies. These studies analyzed incidence rates, claim | Current is block experience with morbidity 6/W Selection Lactors of. | | | | | | |
| | continuance rates and utilization for MetLife's existing block of Long Term Care business | Duration U/W Selection | | | | | | |
| | including individually underwritten business. The results of the studies were modified to | 1 64% | | | | | | |
| | reflect specific plan feautres. | 2 77% | | | | | | |
| | Duration LIAM Coloation | 3 100% | | | | | | |
| | Duration U/W Selection 1 64% | 4+ 100% | | | | | | |
| | 2 77% | | | | | | | |
| | 3 100% | | | | | | | |
| cidence: | Sample Incidence Rates (before gross-up to zero-day elimination) | Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) | | | | | | |
| | Attained Male Female | Attained Male Female | | | | | | |
| | Age Facility Care Home Care Facility Care Home Care | Age Facility Care Home Care Facility Care Home Care | | | | | | |
| | 81 1.01% 0.35% 1.31% 0.58% | 81 1.18% 1.16% 1.61% 1.23% | | | | | | |
| | 82 1.22% 0.39% 1.64% 0.61% | 82 1.45% 1.55% 1.86% 1.43% | | | | | | |
| | 83 1.39% 0.48% 1.88% 0.63% 84 1.60% 0.56% 2.26% 0.77% | 83 1.74% 1.93% 2.09% 1.68% 84 2.07% 2.18% 2.35% 1.93% | | | | | | |
| | 84 1.60% 0.56% 2.26% 0.77% 85 1.90% 0.67% 2.94% 1.01% | 84 2.07% 2.18% 2.35% 1.93% 85 2.39% 2.43% 2.57% 2.21% | | | | | | |
| | 1.50% | 2.00% | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| ontinuance: | Continuance rates were based on MetLife's experience study. | 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. | | | | | | |
| | | table for modelling and valuation uses. | | | | | | |
| tilization: | | | | | | | | |
| | Home Care Facility Care | Home Care Facility Care | | | | | | |
| | 100% 100% | 61% 79% | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Attachment 2

Metropolitan Life Insurance Company

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2007

| | Actual A | / Projected Experi | ence | Expect | ed Pricing Experie | nce | |
|---------------|------------------------|--------------------------|--------------------|------------------------|------------------------|--------------------|------------------------|
| | • | erience through 12 | | • | d based on Original | _ | |
| | • | ased on Current A | | | ptions since incept | | |
| | A | B | C = B / A | D | E | F = E / D | G = C / F |
| Duration | Earned | Incurred | Loss | Earned | Incurred | Loss | Actual to |
| Duration 1 | Premium 7,067,483 | Claims 0 | Ratio 0.0% | Premium 7,067,483 | Claims 610,949 | Ratio 8.6% | Expected Ratio 0.00 |
| 2 | 13,340,599 | 667,970 | 5.0% | 13,340,599 | 1,585,802 | 11.9% | 0.42 |
| 3 | 12,789,117 | 561,864 | 4.4% | 12,648,996 | 2,291,013 | 18.1% | 0.24 |
| 4 | 12,577,039 | 137,035 | 1.1% | 12,105,033 | 2,801,165 | 23.1% | 0.05 |
| 5 | 12,314,899 | 749,166 | 6.1% | 11,566,417 | 3,100,927 | 26.8% | 0.23 |
| 6 | 12,052,891 | 1,114,962 | 9.3% | 11,026,903 | 3,537,642 | 32.1% | 0.29 |
| 7 | 12,164,505 | 1,962,208 | 16.1% | 10,488,385 | 3,827,523 | 36.5% | 0.44 |
| 8 | 12,756,509 | 2,523,603 | 19.8% | 9,946,158 | 4,223,126 | 42.5% | 0.47 |
| 9 | 12,835,407 | 2,780,794 | 21.7% | 9,379,537 | 4,795,491 | 51.1% | 0.42 |
| 10 | 12,541,301 | 3,072,886 | 24.5% | 8,783,410 | 5,075,086 | 57.8% | 0.42 |
| 11 | 11,844,161 | 3,403,754 | 28.7% | 8,166,457 | 5,422,827 | 66.4% | 0.43 |
| 12 | 11,272,627 | 3,798,179 | 33.7% | 7,548,408 | 5,568,578 | 73.8% | 0.46 |
| 13 | 10,940,012 | 4,262,074 | 39.0% | 6,947,329 | 5,781,515 | 83.2% | 0.47 |
| 14 | 10,598,894 | 4,802,089 | 45.3% | 6,364,498 | 6,029,418 | 94.7% | 0.48 |
| 15 | 10,249,223 | 5,425,056 | 52.9% | 5,800,454 | 6,089,464 | 105.0% | 0.50 |
| 16 | 9,889,701 | 6,135,957 | 62.0% | 5,266,811 | 6,198,630 | 117.7% | 0.53 |
| 17 | 9,520,105 | 6,932,422 | 72.8% | 4,762,390 | 6,148,673 | 129.1% | 0.56 |
| 18 | 9,141,276 | 7,816,196 | 85.5% | 4,286,180 | 6,144,077 | 143.3% | 0.60 |
| 19 | 8,753,319 | 8,785,267 | 100.4% | 3,840,124 | 6,022,882 | 156.8% | 0.64 |
| 20 | 8,356,936 | 9,829,814 | 117.6% | 3,425,832 | 5,879,235 | 171.6% | 0.69 |
| 21 | 7,953,378 | 10,941,295 | 137.6% | 3,047,025 | 5,727,600 | 188.0% | 0.73 |
| 22 | 7,543,905 | 12,102,575 | 160.4% | 2,700,604 | 5,470,732 | 202.6% | 0.79 |
| 23 | 7,130,013 | 13,283,827 | 186.3% | 2,383,905 | 5,279,442 | 221.5% | 0.84 |
| 24 | 6,713,539 | 14,476,951 | 215.6% | 2,097,652 | 4,881,335 | 232.7% | 0.93 |
| 25 | 6,296,403 | 15,658,105 | 248.7% 285.5% | 1,841,862 | 4,621,646 | 250.9% | 0.99 |
| 26 27 | 5,880,583 5,468,521 | 16,787,242 17,842,489 | 326.3% | 1,614,807 1,413,240 | 4,384,800 4,073,150 | 271.5% 288.2% | 1.05 1.13 |
| 28 | 5,468,521 | 18,813,793 | 326.3% 371.6% | 1,234,676 | 3,837,540 | 310.8% | 1.13 |
| | | 19,653,177 | | | | 315.8% | |
| 29 30 | 4,664,738 4,277,935 | 20,349,136 | 421.3% 475.7% | 1,078,561 943,594 | 3,405,729 3,179,484 | 337.0% | 1.33 1.41 |
| 31 | 3,904,052 | 20,887,029 | 535.0% | 826,834 | 2,979,751 | 360.4% | 1.48 |
| 32 | 3,544,905 | 21,245,346 | 599.3% | 725,006 | 2,746,882 | 378.9% | 1.58 |
| 33 | 3,202,563 | 21,430,917 | 669.2% | 636,416 | 2,564,423 | 402.9% | 1.66 |
| 34 | 2,878,465 | 21,433,419 | 744.6% | 560,261 | 2,273,750 | 405.8% | 1.83 |
| 35 | 2,573,531 | 21,256,102 | 826.0% | 495,154 | 2,092,750 | 422.6% | 1.95 |
| 36 | 2,288,911 | 20,903,828 | 913.3% | 438,816 | 1,974,674 | 450.0% | 2.03 |
| 37 | 2,025,163 | 20,394,435 | 1007.1% | 389,774 | 1,834,536 | 470.7% | 2.14 |
| 38 | 1,782,319 | 19,749,908 | 1108.1% | 347,288 | 1,724,382 | 496.5% | 2.23 |
| 39 | 1,560,255 | 18,948,016 | 1214.4% | 310,553 | 1,568,512 | 505.1% | 2.40 |
| 40 | 1,358,838 | 18,042,145 | 1327.8% | 278,691 | 1,513,070 | 542.9% | 2.45 |
| 41 | 1,177,264 | 17,064,507 | 1449.5% | 250,822 | 1,435,759 | 572.4% | 2.53 |
| 42 | 1,014,560 | 16,003,415 | 1577.4% | 225,918 | 1,385,308 | 613.2% | 2.57 |
| 43 | 869,947 | 14,894,623 | 1712.1% | 203,701 | 1,346,201 | 660.9% | 2.59 |
| 44 | 742,360 | 13,757,909 | 1853.3% | 183,644 | 1,314,671 | 715.9% | 2.59 |
| 45 | 630,478 | 12,620,935 | 2001.8% | 165,513 | 1,276,392 | 771.2% | 2.60 |
| 46 | 532,971 | 11,504,760 | 2158.6% | 149,147 | 1,230,212 | 824.8% | 2.62 |
| 47 | 448,542 | 10,414,977 | 2322.0% | 134,188 | 1,172,795 | 874.0% | 2.66 |
| 48 | 375,968 | 9,381,342 | 2495.2% | 120,507 | 1,139,705 | 945.8% | 2.64 |
| 49 | 313,911 | 8,395,127 | 2674.4% | 107,964 | 1,086,047 | 1005.9% | 2.66 |
| 50 | 261,050 | 7,482,009 | 2866.1% | 96,453 | 1,083,515 | 1123.4% | 2.55 |
| 51 50 | 216,321 | 6,628,681 | 3064.3% | 85,925 | 1,031,675 | 1200.7% | 2.55 |
| 52 53 | 178,668 | 5,837,645 | 3267.3% | 76,153 | 1,010,484 | 1326.9% | 2.46 |
| 53 54 | 147,136 | 5,117,566 | 3478.1% | 67,190 | 977,616 | 1455.0% | 2.39 |
| 54 55 | 120,827 98,967 | 4,458,576 3,862,526 | 3690.1% 3902.9% | 58,880 51,230 | 951,702 904,920 | 1616.4% 1766.4% | 2.28 2.21 |
| 55 56 | 80,835 | 3,862,526 | 3902.9% 4126.4% | 44,249 | 904,920 836,116 | 1889.6% | 2.21 |
| 56 57 | 65,874 | 2,870,010 | 4356.8% | 37,953 | 771,330 | 2032.3% | 2.16 |
| 57 58 | 53,564 | 2,464,853 | 4601.7% | 32,318 | 703,958 | 2032.3% | 2.14 |
| 59 | 43,439 | 2,108,013 | 4852.8% | 27,244 | 630,226 | 2313.3% | 2.10 |
| 60 | 35,109 | 1,802,299 | 5133.4% | 22,722 | 584,943 | 2574.4% | 1.99 |
| | , , , , , | ,, | | , | , | | |
| Lifetime | 314,524,335 | 598,966,406 | 190.4% | 188,267,840 | 178,141,783 | 94.6% | 2.01 |

Lifetime* Note:

96.6%

127,273,512

82,507,226

65.0%

1.49

177,337,138

183,554,502

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

⁻ Figures in column $\ensuremath{\mathsf{D}}$ and $\ensuremath{\mathsf{E}}$ do not reflect any rate action.

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

Attachment 3

Metropolitan Life Insurance Company

Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase **Actual to Expected Ratios** Policy Forms: LTC2007

| | | Actual / F | Projected Experi | ence | Reproduced E | xpected Pricing | Experience | | Accumulativ | ve Loss Ratio as of | 12/31/2016 |
|------------|--------------|--------------------|--------------------------|--------------------|--------------------|------------------------|------------------|----------------|------------------|---------------------|----------------|
| | | Α | В | C = B / A | D | E | F = E / D | G = C / F | Н | I | J = H / I |
| | Calendar | Earned | Incurred | Loss | Earned | Incurred | Loss | Actual to | Actual/Projected | Expected at 4% | Actual to |
| | Year | Premium | Claims | Ratio | Premium | Claims | Ratio | Expected Ratio | , , | (on F) | Expected Ratio |
| Historical | 2009 | 1,005,858 | 0 | 0.0% | 1,005,858 | 86,951 | 8.6% | 0.00 | 0.0% | 8.6% | 0.00 |
| Experience | 2010 | 6,471,612 | 481,183 | 7.4% | 5,393,660 | 528,552 | 9.8% | 0.76 | 6.4% | 9.6% | 0.67 |
| | 2011 | 12,943,257 | 199,347 | 1.5% | 10,854,011 | 1,311,572 | 12.1% | 0.13 | 3.4% | 11.1% | 0.30 |
| | 2012 | 12,768,074 | 35,990 | 0.3% | 12,169,753 | 1,983,326 | 16.3% | 0.02 | 2.2% | 13.2% | 0.17 |
| | 2013 | 12,624,976 | 844,678 | 6.7% | 11,688,925 | 2,444,891 | 20.9% | 0.32 | 3.4% | 15.3% | 0.22 |
| | 2014 | 12,338,858 | 732,949 | 5.9% | 11,235,486 | 2,794,234 | 24.9% | 0.24 | 3.9% | 17.2% | 0.23 |
| | 2015 | 12,036,604 | 942,052 | 7.8% | 10,776,936 | 3,148,335 | 29.2% | 0.27 | 4.5% | 19.1% | 0.24 |
| | 2016 | 11,851,227 | 1,913,115 | 16.1% | 10,311,970 | 3,478,628 | 33.7% | 0.48 | 6.0% | 20.9% | 0.29 |
| Projected | 2017 | 11,544,222 | 2,550,669 | 22.1% | 9,833,856 | 3,873,383 | 39.4% | 0.56 | 7.7% | 22.8% | 0.34 |
| Experience | 2018 | 11,860,876 | 2,781,389 | 23.5% | 9,328,603 | 4,327,563 | 46.4% | 0.51 | 9.2% | 24.8% | 0.37 |
| | 2019 | 12,621,440 | 3,069,731 | 24.3% | 8,790,279 | 4,682,749 | 53.3% | 0.46 | 10.6% | 26.9% | 0.39 |
| | 2020 | 12,023,954 | 3,399,956 | 28.3% | 8,226,494 | 4,979,053 | 60.5% | 0.47 | 11.9% | 28.9% | 0.41 |
| | 2021 | 11,412,626 | 3,792,915 | 33.2% | 7,654,063 | 5,199,157 | 67.9% | 0.49 | 13.3% | 30.9% | 0.43 |
| | 2022 | 11,067,318 | 4,254,279 | 38.4% | 7,087,978 | 5,423,791 | 76.5% | 0.50 | 14.7% | 33.0% | 0.45 |
| | 2023 | 10,722,236 | 4,792,174 | 44.7% | 6,533,281 | 5,645,040 | 86.4% | 0.52 | 16.2% | 35.0% | 0.46 |
| | 2024 | 10,368,659 | 5,413,465 | 52.2% | 5,993,438 | 5,784,809 | 96.5% | 0.54 | 17.9% | 36.9% | 0.48 |
| | 2025 | 10,004,448 | 6,120,143 | 61.2% | 5,475,491 | 5,881,203 | 107.4% | 0.57 | 19.6% | 38.9% | 0.50 |
| | 2026 | 9,630,039 | 6,913,061 | 71.8% | 4,981,588 | 5,911,377 | 118.7% | 0.60 | 21.4% | 40.7% | 0.53 |
| | 2027 | 9,246,634 | 7,789,629 | 84.2% | 4,511,798 | 5,909,092 | 131.0% | 0.64 | 23.4% | 42.5% | 0.55 |
| | 2028 | 8,853,852 | 8,749,186 | 98.8% | 4,067,923 | 5,846,992 | 143.7% | 0.69 | 25.6% | 44.3% | 0.58 |
| | 2029 | 8,452,557 | 9,783,238 | 115.7% | 3,652,762 | 5,745,185 | 157.3% | 0.74 | 27.9% | 45.9% | 0.61 |
| | 2030 | 8,044,163 | 10,882,504 | 135.3% | 3,268,808 | 5,610,313 | 171.6% | 0.79 | 30.3% | 47.4% | 0.64 |
| | 2031 | 7,629,907 | 12,029,149 | 157.7% | 2,915,024 | 5,426,774 | 186.2% | 0.85 | 32.9% | 48.9% | 0.67 |
| | 2032 | 7,211,287 | 13,200,061 | 183.0% | 2,589,810 | 5,210,753 | 201.2% | 0.91 | 35.6% | 50.2% | 0.71 |
| | 2033 | 6,790,059 | 14,378,968 | 211.8% | 2,293,554 | 4,918,392 | 214.4% | 0.99 | 38.5% | 51.5% | 0.75 |
| | 2034 | 6,368,271 | 15,543,537 | 244.1% | 2,026,594 | 4,661,552 | 230.0% | 1.06 | 41.4% | 52.6% | 0.79 |
| | 2035 | 5,948,070 | 16,670,746 | 280.3% | 1,787,642 | 4,428,414 | 247.7% | 1.13 | 44.4% | 53.6% | 0.83 |
| | 2036 | 5,531,523 | 17,718,783 | 320.3% | 1,574,182 | 4,170,728 | 264.9% | 1.21 | 47.6% | 54.6% | 0.87 |
| | 2037 | 5,121,199 | 18,682,793 | 364.8% | 1,384,215 | 3,893,966 | 281.3% | 1.30 | 50.7% | 55.4% | 0.91 |
| | 2038 | 4,719,334 | 19,524,578 | 413.7% | 1,216,921 | 3,561,457 | 292.7% | 1.41 | 53.9% | 56.2% | 0.96 |
| | 2039 | 4,328,445 | 20,214,758 | 467.0% | 1,071,045 | 3,308,058 | 308.9% | 1.51 | 57.0% | 56.9% | 1.00 |
| | 2040 | 3,950,725 | 20,757,299 | 525.4% | 943,973 | 3,106,008 | 329.0% | 1.60 | 60.1% | 57.5% | 1.05 |
| | 2041 | 3,588,050 | 21,126,460 | 588.8% | 832,790 | 2,899,064 | 348.1% | 1.69 | 63.2% | 58.1% | 1.09 |
| | 2042 | 3,242,089 | 21,322,791 | 657.7% | 735,680 | 2,687,458 | 365.3% | 1.80 | 66.1% | 58.6% | 1.13 |
| | 2043 | 2,914,587 | 21,327,940 | 731.8% | 651,613 | 2,444,570 | 375.2% | 1.95 | 69.0% | 59.0% | 1.17 |
| | 2044 | 2,606,597 | 21,167,950 | 812.1% | 579,144 | 2,254,918 | 389.4% | 2.09 | 71.7% | 59.4% | 1.21 |
| | 2045 | 2,319,093 | 20,844,803 | 898.8% | 516,252 | 2,121,699 | 411.0% | 2.19 | 74.3% | 59.7% | 1.24 |
| | 2046 | 2,052,390 | 20,343,394 | 991.2% | 461,365 | 1,994,927 | 432.4% | 2.29 | 76.8% | 60.1% | 1.28 |
| | 2047 | 1,806,923 | 19,714,622 | 1091.1% | 413,553 | 1,869,136 | 452.0% | 2.41 | 79.0% | 60.4% | 1.31 |
| | 2048 | 1,582,390 | 18,952,188 | 1197.7% | 371,990 | 1,744,177 | 468.9% | 2.55 | 81.2% | 60.6% | 1.34 |
| | 2049 | 1,378,603 | 18,060,913 | 1310.1% | 335,757 | 1,664,485 | 495.7% | 2.64 | 83.1% | 60.9% | 1.37 |
| | 2050 | 1,194,912 | 17,097,009 | 1430.8% | 303,856 | 1,600,461 | 526.7% | 2.72 | 84.9% | 61.1% | 1.39 |
| | 2051 | 1,030,285 | 16,055,609 | 1558.4% | 275,356 | 1,550,113 | 562.9% | 2.77 | 86.5% | 61.3% | 1.41 |
| | 2052 2053 | 883,737 | 14,960,597 | 1692.9% 1834.9% | 249,718 | 1,514,686 | 606.6% | 2.79 | 87.9% | 61.5% 61.7% | 1.43 |
| | 2053 | 754,534 641,167 | 13,845,020 12,714,965 | 1983.1% | 226,494 205,382 | 1,484,752 1,449,951 | 655.5% 706.0% | 2.80 2.81 | 89.2% 90.3% | 61.9% | 1.45 1.46 |
| | 2055 | 542,196 | 11,604,008 | 2140.2% | 186,149 | 1,449,931 | 754.8% | 2.84 | 91.4% | 62.1% | 1.47 |
| | | | | 2305.0% | · · | | | | 92.2% | 62.2% | |
| | 2056 2057 | 456,553 382,850 | 10,523,334 9,483,270 | 2305.0% | 168,501 152,239 | 1,356,374 1,315,063 | 805.0% 863.8% | 2.86 2.87 | 93.0% | 62.4% | 1.48 1.49 |
| | 2057 | 319,812 | 8,503,390 | 2658.9% | 137,226 | 1,278,584 | 931.7% | 2.85 | 93.6% | 62.5% | 1.50 |
| | 2059 | 266,149 | 7,579,666 | 2847.9% | 123,358 | 1,257,959 | 1019.8% | 2.79 | 94.2% | 62.6% | 1.50 |
| | 2059 | 220,592 | 6,726,379 | 3049.2% | 110,528 | 1,237,939 | 1108.2% | 2.79 | 94.2% | 62.8% | 1.50 |
| | 2061 | 182,332 | 5,930,243 | 3252.4% | 98,592 | 1,196,278 | 1213.4% | 2.73 | 95.1% | 62.9% | 1.51 |
| | 2061 | 150,265 | 5,930,243 | 3463.2% | 87,500 | 1,169,111 | 1336.1% | 2.59 | 95.4% | 63.0% | 1.52 |
| | 2062 | 123,496 | 4,544,390 | 3679.8% | 77,169 | 1,137,867 | 1474.5% | 2.59 | 95.7% | 63.1% | 1.52 |
| | 2063 | 101,229 | 3,942,870 | 3895.0% | 67,578 | 1,087,926 | 1609.9% | 2.30 | 96.0% | 63.2% | 1.52 |
| | 2065 | 82,784 | 3,407,036 | 4115.6% | 58,754 | 1,007,920 | 1732.1% | 2.42 | 96.2% | 63.3% | 1.52 |
| | 2066 | 67,522 | 2,933,721 | 4344.9% | 50,722 | 942,897 | 1859.0% | 2.34 | 96.4% | 63.4% | 1.52 |
| | 2067 | 54,966 | 2,520,773 | 4544.9% | 43,453 | 864,702 | 1990.0% | 2.34 | 96.5% | 63.4% | 1.52 |
| | 2067 | 44,629 | 2,160,727 | 4841.6% | 36,876 | 787,978 | 2136.8% | 2.30 | 96.6% | 63.5% | 1.52 |
| | 2069 | 36,147 | 1,847,026 | 5109.7% | 30,955 | 716,408 | 2314.3% | 2.21 | 96.7% | 63.5% | 1.52 |
| | 2009 | 29,200 | 1,579,142 | 5408.0% | 25,667 | 630,446 | 2456.3% | 2.21 | 96.8% | 63.6% | 1.52 |
| | 2070 | 20,200 | 1,070,142 | U-TUU.U /0 | 20,007 | 1 000,770 | L 700.0 /0 | 2.20 | JJ.U /0 | J 00.070 | 1.02 |
| | Past | 82,040,466 | 5,149,315 | 6.3% | 73,436,599 | 15,776,488 | 21.5% | 0.29 | 6.0% | 20.9% | 0.29 |
| | Future | 232,507,928 | 595,037,261 | 255.9% | 114,823,540 | 162,175,417 | 141.2% | 1.81 | 153.0% | 106.6% | 1.44 |
| | Lifetime | 314,548,394 | 600,186,576 | 190.8% | 188,260,139 | 177,951,905 | 94.5% | 2.02 | 96.8% | 64.0% | 1.51 |

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland (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

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

| Lapse | | | | | | | | | | | | |
|----------|--------|------------|---------|--|--|--|--|--|--|--|--|--|
| Policy | | | | | | | | | | | | |
| Duration | Actual | Expected * | A/E% | | | | | | | | | |
| 1 | 11,005 | 12,576 | 87.51% | | | | | | | | | |
| 2 | 13,869 | 10,602 | 130.82% | | | | | | | | | |
| 3 | 9,584 | 8,983 | 106.70% | | | | | | | | | |
| 4 | 6,951 | 7,536 | 92.24% | | | | | | | | | |
| 5 | 5,557 | 4,842 | 114.76% | | | | | | | | | |
| 6 | 3,703 | 3,475 | 106.57% | | | | | | | | | |
| 7 | 2,683 | 2,861 | 93.79% | | | | | | | | | |
| 8 | 1,960 | 2,173 | 90.20% | | | | | | | | | |
| 9 | 1,470 | 1,584 | 92.81% | | | | | | | | | |
| 10+ | 2,634 | 3,386 | 77.79% | | | | | | | | | |

| Mortality | | | | | | | | | | | | |
|--------------------|--------|------------|--------|--|--|--|--|--|--|--|--|--|
| 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

| Individual Business | | | | | | | | | | | | |
|---------------------|-------------------------------|------------------------------|------|-------------------------------|------------------------------|------|-------------------------------|------------------------------|------|-------------------------------|------------------------------|------|
| | Female | | | | | | Male | | | | | |
| | Facility Care | | | Home Care | | | Facility Care | | | Home Care | | |
| Calendar Year | 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% |
| 2002 | 3 | 2 | 152% | 1 | 1 | 78% | 2 | 1 | 282% | 0 | 1 | 0% |
| 2003 | 14 | 8 | 186% | 6 | 5 | 115% | 4 | 3 | 133% | 2 | 3 | 67% |
| 2004 | 19 | 17 | 114% | 15 | 13 | 119% | 7 | 6 | 111% | 5 | 7 | 71% |
| 2005 | 33 | 27 | 121% | 16 | 20 | 79% | 15 | 11 | 140% | 9 | 12 | 76% |
| 2006 | 49 | 40 | 124% | 33 | 31 | 106% | 23 | 16 | 144% | 18 | 18 | 99% |
| 2007 | 80 | 57 | 141% | 55 | 48 | 116% | 34 | 25 | 138% | 31 | 29 | 105% |
| 2008 | 114 | 81 | 141% | 88 | 73 | 121% | 33 | 37 | 90% | 43 | 47 | 92% |
| 2009 | 110 | 105 | 105% | 91 | 96 | 95% | 53 | 48 | 109% | 56 | 60 | 93% |
| 2010 | 129 | 130 | 99% | 99 | 115 | 86% | 65 | 59 | 109% | 82 | 75 | 110% |
| 2011 | 157 | 155 | 101% | 135 | 136 | 99% | 68 | 74 | 92% | 77 | 91 | 84% |
| 2012 | 197 | 182 | 108% | 162 | 157 | 103% | 93 | 88 | 106% | 120 | 109 | 110% |
| 2013 | 209 | 214 | 98% | 168 | 180 | 93% | 98 | 104 | 95% | 103 | 126 | 82% |
| 2014 | 235 | 248 | 95% | 201 | 204 | 99% | 105 | 122 | 86% | 156 | 146 | 107% |
| 2015 | 264 | 278 | 95% | 233 | 219 | 106% | 124 | 141 | 88% | 170 | 165 | 103% |
| Total | 1,613 | 1,543 | 105% | 1,303 | 1,297 | 100% | 724 | 734 | 99% | 872 | 890 | 98% |

¹ Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

² 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)

| | Non AARP-Pru Block | | | | | | | | | | |
|----------------------------|--------------------|------------------------------|----------------------|----------------------------------|----------------|--------------------|------------|--|--|--|--|
| Claim Duration (Months) | Actual Deaths | Expected Deaths ¹ | Actual Recoveries | Expected Recoveries ¹ | 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% | | | | |

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