Re: LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, LTC2-PREM-MD

(Policies with application dates after January 15, 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, the Addendum <u>Automatic Inflation Choices "Landing Spots"</u> focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, 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")	
	<ul> <li>Without/with proposed rate increase of</li> </ul>	
	16.52% (actuarially equivalent to two	
	increases of 15% and 1.32%)	
	• Nationwide experience	
	<ul> <li>Weighted average statutory rate 4%</li> </ul>	
	LLR without rate increase –83.0 %	
	LLR with rate increase – 75.1%	
Exhibit II-A	Demonstration of rate action meeting Rate Stability	
	(58/85) limitations	
Exhibit I-B	Lifetime Loss Ratio ("LLR")	
	<ul> <li>Without/with proposed rate increase of</li> </ul>	
	16.52% (equivalent to two increases of 15%	
	and 1.32%)	
	• <i>Maryland</i> experience	
	<ul> <li>Weighted average statutory rate 4%</li> </ul>	
	LLR without rate increase – 82.8%	
	LLR with rate increase – 75.2%	
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 – 82.3%; A/E – 1.19
Attachment 3	Nationwide Actual-to-Expected Loss Ratios by
	Calendar Year
	LLR without rate increase – 82.7%; A/E – 1.23
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 Deleuton

Actuarial Director, Metropolitan Life Insurance Company

#### New York, NY

#### **Actuarial Memorandum for VIP2 Series**

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#### **Policy Forms**

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

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

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

Policy forms LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, and LTC2-PREM-MD (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 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 January 15, 2009.

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

#### 1. Purpose of Filing

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

#### 2. Description of Benefits

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

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

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

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

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

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

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

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

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

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

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

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

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

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC2-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

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

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

#### 3. Renewability

These policy forms are guaranteed renewable for life.

#### 4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after January 15, 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.

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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:

**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, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

#### 9. Issue Age Range

These policy forms were issued up to age 84.

#### 10. Area Factors

Area factors are not used for this product.

#### 11. Premium Modalization Rules

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

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

#### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 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 LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. 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 %	<b>Authorization Date</b>	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 two rate increases, resulting in a cumulative compounded increase of 16.52%. Corresponding rate tables reflecting the increases are included with this filing.

Phase	Request	<b>Expected Implementation Date</b>
1	15%	6/1/2019
2	1.32%	9/1/2020

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 January 15, 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	1.55%
5	1.40%
6	1.20%
7	1.00%
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 increases are 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 requested increases are:

Before increase:	\$2,648
After prior authorized increase:	\$3,046
After 1 <sup>st</sup> phase of 15%::	\$3,502

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#### **Actuarial Memorandum for VIP2 Series**

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After 2<sup>nd</sup> phase of 1.32%: \$3,549

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

Before increase:	\$2,947
After prior authorized increase:	\$3,390
After 1 <sup>st</sup> phase of 15%:	\$3,898
After 2 <sup>nd</sup> phase of 1.32%:	\$3,949

#### 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	10%
45-49	8%
50-54	13%
55-59	19%
60-64	20%
65-69	14%
70-74	10%
75+	8%
Total	100%

#### By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	12%
3 Year	40%
4 Year	17%
5 Year	23%
7 Year	8%

### New York, NY

#### **Actuarial Memorandum for VIP2 Series**

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Lifetime	0%
Total	100%

#### By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	12%
Simple 5%	42%
FPO	19%
None	27%
Total	100%

#### By Home Care Percentage

Home Care	%
Percentage	, •
None (FC only)	1%
50%	4%
75%	3%
100%	93%
Total	100%

#### By Gender

Gender	%
Female	60%
Male	40%
Total	100%

### **By Premium Payment Option**

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

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#### 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:

		ed Before Rate gulation Effective Date	Issued On or After Rate Stability Regulation Effective Date				
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium			
Maryland	-	-	200	\$589,392			
Nationwide	1,595	\$4,963,381	5,332	\$13,377,400			

#### 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 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.

New York, NY

**Actuarial Memorandum for VIP2 Series** 

June 13, 2018

Mark D. Newton, FSA, MAAA

Mark Debuton

Actuarial Director, Metropolitan Life Insurance Company

### Exhibit I-A

## Metropolitan Life Insurance Company

## Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase of 15%) and With No Future Increase

Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

				Loss Ra	atio Demonstr	ation			Fact	ors Derived fr	om Projected Value	es for Illustrat	ive Purposes C	Only	Interest Rat	te Factors
	Calendar	<b>W</b> Earned	/ithout Interest Incurred	Loss	Life	Earned	With Interest Incurred	Loss	Premium Rate Increase	Benefit	Policy	Persistency 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%	2.0646 1.9853
	2000 2001	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.9090 1.8356
	2001	- -	-	N/A N/A	-	-	-	N/A N/A							4.00%	1.7651
	2003 2004	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.6973 1.6320
Historical	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5693
Experience	2006 2007	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.5090 1.4510
	2008		-	N/A	-	-	-	N/A							4.00%	1.3953
	2009 2010	2,481,439 13,177,558	63,499 381,156	2.6% 2.9%	3,079 8,188	3,329,225 17,000,273	85,193 491,727	2.6% 2.9%							4.00% 4.00%	1.3417 1.2901
	2011	21,213,609	969,614	4.6%	8,696	26,315,820	1,202,822	4.6%							4.00%	1.2405
	2012 2013	20,541,252 19,829,256	832,466 1,524,473	4.1% 7.7%	8,248 7,854	24,502,514 22,744,247	993,002 1,748,577	4.1% 7.7%							4.00% 4.00%	1.1928 1.1470
	2014 2015	19,476,823 18,776,449	1,685,424 2,907,521	8.7% 15.5%	7,592 7,375	21,481,502 19,913,215	1,858,898 3,083,549	8.7% 15.5%							4.00% 4.00%	1.1029 1.0605
	2016	18,361,347	4,334,029	23.6%	7,373 7,198	18,724,655	4,419,784	23.6%							4.00%	1.0198
Projected Future	2017 2018	17,620,076 17,928,856	5,500,152 6,072,320	31.2% 33.9%	7,027 6,872	17,278,199 16,905,370	5,393,435 5,725,675	31.2% 33.9%	1.0000 1.0516	N/A N/A	0.0238 0.0220	N/A N/A		0.960 0.968		0.9806 0.9429
Experience	2019	18,830,963	6,708,181	35.6%	6,686	17,073,635	6,082,166	35.6%	1.1479	N/A	0.0270	N/A	0.973	0.962	4.00%	0.9067
	2020 2021	17,674,099 16,503,650	7,414,370 8,142,259	42.0% 49.3%	6,494 6,297	15,408,918 13,835,545	6,464,115 6,825,920	42.0% 49.3%	1.1500 1.1500	N/A N/A	0.0287 0.0304	N/A N/A		0.937 0.934	4.00% 4.00%	0.8718 0.8383
	2022	15,755,025	8,856,701	56.2%	6,096	12,700,381	7,139,530	56.2%	1.1500	N/A	0.0319	N/A	0.968	0.955	4.00%	0.8061
	2023 2024	15,018,267 14,273,880	9,604,628 10,378,419	64.0% 72.7%	5,892 5,685	11,641,230 10,639,041	7,444,913 7,735,558	64.0% 72.7%	1.1500 1.1500	N/A N/A	0.0335 0.0352	N/A N/A	0.965	0.953 0.950	4.00%	0.7751 0.7454
	2025 2026	13,534,916 12,794,846	11,178,124 11,995,437	82.6% 93.8%	5,474 5,262	9,700,573 8,817,760	8,011,443 8,266,835	82.6% 93.8%	1.1500 1.1500	N/A N/A	0.0370 0.0388	N/A N/A		0.948 0.945		0.7167 0.6892
	2027	12,066,451	12,810,561	106.2%	5,048	7,996,209	8,489,317	106.2%	1.1500	N/A	0.0407	N/A	0.959	0.943	4.00%	0.6627
	2028 2029	11,362,571 10,667,110	13,644,056 14,482,711	120.1% 135.8%	4,833 4,617	7,240,400 6,536,032	8,694,197 8,873,956	120.1% 135.8%	1.1500 1.1500	N/A N/A	0.0426 0.0446	N/A N/A		0.942 0.939		0.6372 0.6127
	2030	9,986,287	15,323,930	153.4%	4,402	5,883,731	9,028,569	153.4%	1.1500	N/A	0.0467	N/A	0.953	0.936	4.00%	0.5892
	2031 2032	9,323,971 8,671,943	16,150,594 16,944,783	173.2% 195.4%	4,186 3,972	5,282,398 4,724,197	9,149,949 9,230,975	173.2% 195.4%	1.1500 1.1500	N/A N/A	0.0489 0.0511	N/A N/A		0.934 0.930		0.5665 0.5448
	2033 2034	8,044,954 7,437,695	17,704,126 18,407,515	220.1% 247.5%	3,760 3,550	4,214,213 3,746,387	9,274,007 9,271,916	220.1% 247.5%	1.1500 1.1500	N/A N/A	0.0534 0.0558	N/A N/A		0.928 0.925		0.5238 0.5037
	2035	6,856,246	19,030,750	277.6%	3,343	3,320,796	9,217,468	277.6%	1.1500	N/A	0.0583	N/A	0.942	0.922	4.00%	0.4843
	2036 2037	6,297,792 5,765,521	19,575,298 20,033,258	310.8% 347.5%	3,140 2,941	2,933,090 2,582,005	9,116,865 8,971,604	310.8% 347.5%	1.1500 1.1500	N/A N/A	0.0608 0.0634	N/A N/A		0.919 0.915		0.4657 0.4478
	2038	5,258,663	20,376,816	387.5%	2,747	2,264,515	8,774,780	387.5%	1.1500	N/A	0.0660	N/A	0.934	0.912	4.00%	0.4306
	2039 2040	4,776,129 4,320,905	20,599,466 20,697,436	431.3% 479.0%	2,558 2,375	1,977,686 1,720,432	8,529,768 8,240,987	431.3% 479.0%	1.1500 1.1500	N/A N/A	0.0687 0.0715	N/A N/A		0.908 0.905		0.4141 0.3982
	2041	3,896,522	20,666,865	530.4%	2,199	1,491,837	7,912,590	530.4%	1.1500	N/A	0.0742	N/A		0.902		0.3829
	2042 2043	3,496,243 3,126,803	20,490,961 20,193,531	586.1% 645.8%	2,029 1,867	1,287,144 1,106,897	7,543,759 7,148,569	586.1% 645.8%	1.1500 1.1500	N/A N/A	0.0771 0.0800	N/A N/A		0.897 0.894	4.00% 4.00%	0.3682 0.3540
	2044 2045	2,785,692 2,471,723	19,784,257 19,237,324	710.2% 778.3%	1,712 1,566	948,247 809,039	6,734,541 6,296,719	710.2% 778.3%	1.1500 1.1500	N/A N/A	0.0828 0.0855	N/A N/A		0.891 0.887	4.00% 4.00%	0.3404 0.3273
	2046	2,184,353	18,577,291	850.5%	1,427	687,502	5,847,004	850.5%	1.1500	N/A	0.0885	N/A	0.912	0.884	4.00%	0.3147
	2047 2048	1,922,575 1,685,217	17,836,498 17,003,364	927.7% 1009.0%	1,297 1,176	581,856 490,422	5,398,113 4,948,216	927.7% 1009.0%	1.1500 1.1500	N/A N/A	0.0910 0.0938	N/A N/A		0.880 0.877	4.00% 4.00%	0.3026 0.2910
	2049	1,471,389	16,107,387	1094.7%	1,062	411,740	4,507,340	1094.7%	1.1500	N/A	0.0964	N/A	0.904	0.873	4.00%	0.2798
	2050 2051	1,279,404 1,108,678	15,174,992 14,213,499	1186.1% 1282.0%	957 860	344,258 286,856	4,083,241 3,677,553	1186.1% 1282.0%	1.1500 1.1500	N/A N/A	0.0991 0.1011	N/A N/A		0.870 0.867	4.00% 4.00%	0.2691 0.2587
	2052	957,385	13,237,526	1382.7%	771 680	238,191	3,293,413	1382.7%	1.1500	N/A	0.1037	N/A N/A		0.864	4.00%	0.2488
	2053 2054	823,842 706,567	12,258,941 11,303,056	1488.0% 1599.7%	689 615	197,090 162,538	2,932,741 2,600,148	1488.0% 1599.7%	1.1500 1.1500	N/A N/A	0.1060 0.1080	N/A N/A		0.861 0.858	4.00% 4.00%	0.2392 0.2300
	2055 2056	604,102 514,948	10,361,695 9,457,097	1715.2% 1836.5%	547 486	133,627 109,529	2,291,999 2,011,513	1715.2% 1836.5%	1.1500 1.1500	N/A N/A	0.1098 0.1115	N/A N/A		0.855 0.852		0.2212 0.2127
	2057	437,718	8,604,334	1965.7%	431	89,524	1,759,801	1965.7%	1.1500	N/A	0.1135	N/A	0.886	0.850	4.00%	0.2045
	2058 2059	371,099 313,819	7,787,678 7,024,128	2098.5% 2238.3%	381 337	72,982 59,346	1,531,566 1,328,316	2098.5% 2238.3%	1.1500 1.1500	N/A N/A	0.1153 0.1171	N/A N/A		0.848 0.846		0.1967 0.1891
	2060	264,827	6,311,579	2383.3%	297	48,156	1,147,700	2383.3%	1.1500	N/A	0.1177	N/A	0.882	0.844	4.00%	0.1818
	2061 2062	223,022 187,490	5,652,332 5,051,607	2534.4% 2694.3%	262 230	38,996 31,523	988,324 849,342	2534.4% 2694.3%	1.1500 1.1500	N/A N/A	0.1200 0.1205	N/A N/A		0.842 0.841	4.00% 4.00%	0.1749 0.1681
	2063 2064	157,363 131,867	4,499,077 4,002,415	2859.1% 3035.2%	202 177	25,441 20,500	727,375 622,212	2859.1% 3035.2%	1.1500 1.1500	N/A N/A	0.1230 0.1234	N/A N/A		0.839 0.838		0.1617 0.1555
	2065	110,387	3,556,638	3222.0%	155	16,501	531,664	3222.0%	1.1500	N/A	0.1249	N/A	0.875	0.837	4.00%	0.1495
	2066 2067	92,278 77,042	3,146,536 2,781,604	3409.8% 3610.5%	135 118	13,264 10,649	452,284 384,464	3409.8% 3610.5%	1.1500 1.1500	N/A N/A	0.1264 0.1278	N/A N/A		0.836 0.835		0.1437 0.1382
	2068	64,240	2,452,010	3816.9%	103	8,538	325,885	3816.9%	1.1500	N/A	0.1290	N/A	0.871	0.834	4.00%	0.1329
	2069 2070	53,485 44,437	2,159,322 1,897,967	4037.2% 4271.2%	89 77	6,835 5,461	275,956 233,235	4037.2% 4271.2%	1.1500 1.1500	N/A N/A	0.1337 0.1326	N/A N/A		0.833 0.831	4.00% 4.00%	0.1278 0.1229
	2071 2072	36,852	1,665,785 1,457,785	4520.2% 4778.5%	67	4,355	196,836	4520.2% 4778.5%	1.1500 1.1500	N/A	0.1375 0.1406	N/A N/A	0.862	0.829 0.828	4.00%	0.1182
	2073	30,507 25,195	1,271,844	5048.0%	57 49	3,466 2,753	165,638 138,958	5048.0%	1.1500	N/A N/A	0.1432	N/A	0.857	0.826	4.00%	0.1136 0.1093
	2074 2075	20,740 17,009	1,104,597 955,559	5325.9% 5618.1%	42 35	2,179 1,718	116,047 96,531	5325.9% 5618.1%	1.1500 1.1500	N/A N/A	0.1490 0.1508	N/A N/A		0.823 0.820		0.1051 0.1010
	2076	13,892	823,954	5931.0%	30	1,349	80,038	5931.0%	1.1500	N/A	0.1587	N/A	0.841	0.817	4.00%	0.0971
	2077-2097	46,773	3,451,909	7380.2%	25	4,369	322,428	7380.2%	1.1500	N/A	0.1621	N/A	0.838	N/A	4.00%	0.0934
1	Past	133,857,733	12,698,183	9.5%	58,230	154,011,452	13,883,554	9.0%								
	Future	302,526,300	663,194,832	219.2%	135,819	204,177,419	283,456,006	138.8%								

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 Increase of 15%) and With 16.52% Future Increase

Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

	Г			l nee Pa	tio Demonst		cation Dates On or A				om Projected Value	s for Illustrati	ve Purnoses C	Only	Interest Rat	e Factors
	-		ithout Interest				With Interest		Premium			Persistency	Factors	•	Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
	1998	-	-	N/A	-	-	-	N/A		3			, , , , , , , , , , , , , , , , , , , ,		4.00%	2.0646
	1999 2000	-	-	N/A N/A	-	- -	- -	N/A N/A							4.00% 4.00%	1.9853 1.9090
	2001 2002	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.8356 1.7651
	2002	-	-	N/A N/A	-	-	-	N/A							4.00%	1.6973
Historical	2004 2005	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.6320 1.5693
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5090
	2007 2008	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.4510 1.3953
	2009	2,481,439	63,499	2.6%	3,079	3,329,225	85,193	2.6%							4.00%	1.3417
	2010 2011	13,177,558 21,213,609	381,156 969,614	2.9% 4.6%	8,188 8,696	17,000,273 26,315,820	491,727 1,202,822	2.9% 4.6%							4.00% 4.00%	1.2901 1.2405
	2012	20,541,252	832,466	4.1%	8,248	24,502,514	993,002	4.1%							4.00%	1.1928
	2013 2014	19,829,256 19,476,823	1,524,473 1,685,424	7.7% 8.7%	7,854 7,592	22,744,247 21,481,502	1,748,577 1,858,898	7.7% 8.7%							4.00% 4.00%	1.1470 1.1029
	2015	18,776,449	2,907,521	15.5%	7,375	19,913,215	3,083,549	15.5%							4.00%	1.0605
Projected	2016 2017	18,361,347 17,620,076	4,334,029 5,500,152	23.6% 31.2%	7,198 7,027	18,724,655 17,278,199	4,419,784 5,393,435	23.6% 31.2%	1.0000	1.0000	0.0238	1.0000	0.976	0.960	4.00% 4.00%	1.0198 0.9806
Future	2018 2019	17,928,856	6,072,320	33.9%	6,872	16,905,370	5,725,675	33.9% 34.5%	1.0516 1.1856	1.0000 0.9934	0.0220	1.0000	0.978	0.968 0.962	4.00% 4.00%	0.9429 0.9067
Experience	2020	19,152,160 18,886,321	6,605,847 6,932,133	34.5% 36.7%	6,628 6,249	17,364,858 16,465,777	5,989,382 6,043,684	34.5% 36.7%	1.1856	0.9934 0.9717	0.0355 0.0572	0.9913 0.9622		0.937	4.00%	0.9067
	2021 2022	17,867,282 17,094,742	7,582,072 8,247,360	42.4% 48.2%	6,045 5,853	14,978,721 13,780,348	6,356,296 6,648,331	42.4% 48.2%	1.3370 1.3400	0.9700 0.9700	0.0326 0.0319	0.9600 0.9600		0.934 0.955	4.00% 4.00%	0.8383 0.8061
	2023	16,295,334	8,943,830	54.9%	5,656	12,631,133	6,932,703	54.9%	1.3400	0.9700	0.0335	0.9600	0.966	0.953	4.00%	0.7751
	2024 2025	15,487,649 14,685,847	9,664,384 10,409,069	62.4% 70.9%	5,457 5,256	11,543,724 10,525,453	7,203,351 7,460,256	62.4% 70.9%	1.3400 1.3400	0.9700 0.9700	0.0352 0.0370	0.9600 0.9600		0.950 0.948	4.00% 4.00%	0.7454 0.7167
	2026	13,882,846	11,170,151	80.5%	5,052	9,567,572	7,698,077	80.5%	1.3400	0.9700	0.0388	0.9600	0.961	0.945	4.00%	0.6892
	2027 2028	13,092,513 12,328,778	11,929,194 12,705,345	91.1% 103.1%	4,846 4,640	8,676,161 7,856,082	7,905,252 8,096,036	91.1% 103.1%	1.3400 1.3400	0.9700 0.9700	0.0407 0.0426	0.9600 0.9600		0.943 0.942	4.00% 4.00%	0.6627 0.6372
	2029	11,574,179	13,486,301	116.5%	4,433	7,091,818	8,263,427	116.5%	1.3400	0.9700	0.0446	0.9600	0.955	0.939	4.00%	0.6127
	2030 2031	10,835,463 10,116,828	14,269,644 15,039,433	131.7% 148.7%	4,225 4,019	6,384,049 5,731,582	8,407,404 8,520,432	131.7% 148.7%	1.3400 1.3400	0.9700 0.9700	0.0467 0.0489	0.9600 0.9600		0.936 0.934	4.00% 4.00%	0.5892 0.5665
	2032	9,409,355	15,778,982	167.7%	3,813	5,125,915	8,595,884	167.7%	1.3400	0.9700	0.0511	0.9600	0.949	0.930	4.00%	0.5448
	2033 2034	8,729,050 8,070,154	16,486,082 17,141,078	188.9% 212.4%	3,609 3,408	4,572,566 4,064,959	8,635,955 8,634,009	188.9% 212.4%	1.3400 1.3400	0.9700 0.9700	0.0534 0.0558	0.9600 0.9600		0.928 0.925	4.00% 4.00%	0.5238 0.5037
	2035 2036	7,439,262 6,833,320	17,721,434 18,228,518	238.2% 266.8%	3,209 3,014	3,603,177 3,182,504	8,583,306 8,489,624	238.2% 266.8%	1.3400 1.3400	0.9700 0.9700	0.0583 0.0608	0.9600 0.9600		0.922 0.919	4.00% 4.00%	0.4843 0.4657
	2037	6,255,788	18,654,970	298.2%	2,823	2,801,564	8,354,358	298.2%	1.3400	0.9700	0.0634	0.9600		0.915	4.00%	0.4478
	2038 2039	5,705,829 5,182,264	18,974,891 19,182,222	332.6% 370.2%	2,637 2,456	2,457,076 2,145,857	8,171,075 7,942,920	332.6% 370.2%	1.3400 1.3400	0.9700 0.9700	0.0660 0.0687	0.9600 0.9600		0.912 0.908	4.00% 4.00%	0.4306 0.4141
	2040	4,688,330	19,273,452	411.1%	2,280	1,866,727	7,674,007	411.1%	1.3400	0.9700	0.0715	0.9600	0.928	0.905	4.00%	0.3982
	2041 2042	4,227,860 3,793,543	19,244,985 19,081,183	455.2% 503.0%	2,111 1,948	1,618,694 1,396,595	7,368,204 7,024,748	455.2% 503.0%	1.3400 1.3400	0.9700 0.9700	0.0742 0.0771	0.9600 0.9600		0.902 0.897	4.00% 4.00%	0.3829 0.3682
	2043	3,392,688	18,804,216	554.3%	1,792	1,201,022	6,656,747	554.3%	1.3400	0.9700	0.0800	0.9600	0.920	0.894	4.00%	0.3540
	2044 2045	3,022,571 2,681,905	18,423,100 17,913,796	609.5% 668.0%	1,644 1,503	1,028,880 877,835	6,271,204 5,863,504	609.5% 668.0%	1.3400 1.3400	0.9700 0.9700	0.0828 0.0855	0.9600 0.9600		0.891 0.887	4.00% 4.00%	0.3404 0.3273
	2046	2,370,098	17,299,174	729.9%	1,370	745,963	5,444,730	729.9%	1.3400	0.9700	0.0885	0.9600	0.912	0.884	4.00%	0.3147
	2047 2048	2,086,059 1,828,518	16,609,347 15,833,532	796.2% 865.9%	1,246 1,129	631,334 532,124	5,026,723 4,607,779	796.2% 865.9%	1.3400 1.3400	0.9700 0.9700	0.0910 0.0938	0.9600 0.9600		0.880 0.877	4.00% 4.00%	0.3026 0.2910
	2049	1,596,508	14,999,199	939.5%	1,020	446,752		939.5%	1.3400	0.9700	0.0964	0.9600		0.873	4.00%	0.2798
	2050 2051	1,388,197 1,202,954	14,130,952 13,235,611	1017.9% 1100.3%	919 826	373,532 311,248	3,802,314 3,424,538	1017.9% 1100.3%	1.3400 1.3400	0.9700 0.9700	0.0991 0.1011	0.9600 0.9600		0.870 0.867	4.00% 4.00%	0.2691 0.2587
	2052 2053	1,038,796 893,897	12,326,784 11,415,526	1186.6% 1277.1%	740 662	258,446 213,849	3,066,826 2,730,969	1186.6% 1277.1%	1.3400 1.3400	0.9700 0.9700	0.1037 0.1060	0.9600 0.9600		0.864 0.861	4.00% 4.00%	0.2488 0.2392
	2054	766,649	10,525,406	1372.9%	590	176,359	2,421,258	1372.9%	1.3400	0.9700	0.1080	0.9600	0.892	0.858	4.00%	0.2300
	2055 2056	655,471 558,736	9,648,810 8,806,448	1472.0% 1576.1%	526 467	144,990 118,842	2,134,309 1,873,121	1472.0% 1576.1%	1.3400 1.3400	0.9700 0.9700	0.1098 0.1115	0.9600 0.9600		0.855 0.852	4.00% 4.00%	0.2212 0.2127
	2057	474,939	8,012,356	1687.0%	414	97,137	1,638,727	1687.0%	1.3400	0.9700	0.1135	0.9600	0.886	0.850	4.00%	0.2045
	2058 2059	402,655 340,504	7,251,886 6,540,868	1801.0% 1920.9%	366 323	79,188 64,392	1,426,194 1,236,928	1801.0% 1920.9%	1.3400 1.3400	0.9700 0.9700	0.1153 0.1171	0.9600 0.9600		0.848 0.846	4.00% 4.00%	0.1967 0.1891
	2060	287,346	5,877,343	2045.4%	285	52,251	1,068,739	2045.4%	1.3400	0.9700	0.1177	0.9600	0.882	0.844	4.00%	0.1818
	2061 2062	241,986 203,433	5,263,451 4,704,056	2175.1% 2312.3%	251 221	42,312 34,204	920,328 790,908	2175.1% 2312.3%	1.3400 1.3400	0.9700 0.9700	0.1200 0.1205	0.9600 0.9600		0.842 0.841	4.00% 4.00%	0.1749 0.1681
	2063	170,744	4,189,541	2453.7%	194	27,604	677,331 570,403	2453.7%	1.3400	0.9700	0.1230	0.9600		0.839	4.00%	0.1617
	2064 2065	143,080 119,774	3,727,049 3,311,941	2604.9% 2765.2%	170 149	22,243 17,904	579,403 495,085	2604.9% 2765.2%	1.3400 1.3400	0.9700 0.9700	0.1234 0.1249	0.9600 0.9600		0.838 0.837	4.00% 4.00%	0.1555 0.1495
	2066 2067	100,125 83,593	2,930,055 2,590,230	2926.4% 3098.6%	130 113	14,392 11,554	421,167 358,013	2926.4% 3098.6%	1.3400 1.3400	0.9700 0.9700	0.1264 0.1278	0.9600 0.9600		0.836 0.835	4.00% 4.00%	0.1437 0.1382
	2068	69,703	2,283,311	3275.8%	99	9,264	303,464	3275.8%	1.3400	0.9700	0.1290	0.9600	0.871	0.834	4.00%	0.1329
	2069 2070	58,033 48,215	2,010,761 1,767,387	3464.8% 3665.6%	85 74	7,417 5,925	256,971 217,188	3464.8% 3665.6%	1.3400 1.3400	0.9700 0.9700	0.1337 0.1326	0.9600 0.9600		0.833 0.831	4.00% 4.00%	0.1278 0.1229
	2071	39,986	1,551,179	3879.3%	64	4,725	183,294	3879.3%	1.3400	0.9700	0.1375	0.9600	0.862	0.829	4.00%	0.1182
	2072 2073	33,102 27,337	1,357,489 1,184,341	4101.0% 4332.3%	55 47	3,761 2,987	154,242 129,397	4101.0% 4332.3%	1.3400 1.3400	0.9700 0.9700	0.1406 0.1432	0.9600 0.9600		0.828 0.826	4.00% 4.00%	0.1136 0.1093
	2074	22,504	1,028,601	4570.8%	40	2,364	108,063	4570.8%	1.3400	0.9700	0.1490	0.9600	0.851	0.823	4.00%	0.1051
	2075 2076	18,455 15,074	889,817 767,266	4821.6% 5090.1%	34 29	1,864 1,464	89,890 74,531	4821.6% 5090.1%	1.3400 1.3400	0.9700 0.9700	0.1508 0.1587	0.9600 0.9600		0.820 0.817	4.00% 4.00%	0.1010 0.0971
	2077-2097	50,750	3,214,417	6333.8%	24	4,740		6333.8%	1.3400	0.9700	0.1621	0.9600		N/A	4.00%	0.0934
	Past	133,857,733	12,698,183	9.5%	58,230	154,011,452	13,883,554	9.0%								
	Future Lifetime	323,618,013 457,475,746	618,750,275 631,448,458	191.2% 138.0%	131,165 189,395	217,185,351 371,196,803	265,069,197 278,952,751	122.0% 75.1%								
Note:	LIIGUIIIG	701,410,140	001,440,406	130.0%	103,333	37 1, 180,003	210,302,101	13.170								

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

<sup>-</sup> The current requested increases of 16.52% are assumed to be implemented in two phases with the 1st phase of 15% starting June 2019 and the 2nd phase of 1.32% starting September 2020.
- The projections are based on the assumptions derived using experience data through 6/30/2016.

#### **Exhibit II-A**

# Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

1 Accumulated value of initial earned premium	154,011,452	х	58% =	89,326,642
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	154,011,452 0	x	85% =	0
3 Present value of future projected initial earned premium	181,202,312	x	58% =	105,097,341
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	217,185,351 35,983,039	x	85% =	30,585,583
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				225,009,566
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				13,883,554 265,069,197
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				278,952,751
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 Increase of 15%) and With No Future Increase

Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

Property					Loss Ra	atio Demonstr	ation			Fact	ors Derived fr	om Projected Value	es for Illustrat	ive Purposes C	Only	Interest Rat	
Part		Calendar			Loss	Life			Loss	Premium			Persistency	Factors	•	Calendar Year	Mid-Year Disc / Accum
1.500   1.50		Year	Premium	Claims	Ratio		Premium	Claims	Ratio			,	•	,		Int Rate	Factor 2.0646
March   1975   1876		1999	-		N/A	-	-		N/A							4.00%	1.9853
Mart			-			-	-	-									1.9090 1.8356
Tennes		2002	-		N/A		-		N/A							4.00%	1.7651
Second			-			-	-	-									1.6973 1.6320
200			-			-	-										1.5693 1.5090
March   1946   1966   1967   1968   1969	Ехрепеное	2007	-		N/A	-	-		N/A							4.00%	1.4510
200   200			- 179,415			- 201	- 240,712	-									1.3953 1.3417
2012   1988				-					0.0%								1.2901 1.2405
2014   99,3037   91,505   206   99,405   90,40			686,531		12.9%		818,925	105,349	12.9%							4.00%	1.1928
Paper				140,900				161,613 -									1.1470 1.1029
Pepebade   2017		2015	597,484		34.7%	202	633,657		34.7%							4.00%	1.0605
Company   1979	Projected									1.0000	N/A	0.0263	N/A	0.974	0.965		1.0198 0.9806
2020																	0.9429 0.9067
2022   47,4282   29,431   52,45   116   382,028   22,331   59,75   11502   No.   0,2552   NO.   2,867   0,345   4,205   2,20	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2020	540,915	241,036	44.6%	180	471,589	210,144	44.6%	1.1500	N/A	0.0304	N/A	0.970	0.903	4.00%	0.8718
2020																	0.8383 0.8061
2005						162											0.7751 0.7454
2007   184_001   386_912   100.056   100   251_007   256_106   100.056   1		2025	407,188	329,385	80.9%	151	291,835	236,073	80.9%	1.1500	N/A	0.0376	N/A	0.962	0.949	4.00%	0.7167
2006   243-277   364-716   119   131   218-727   246-768   119-10   1500   NA																	0.6892 0.6627
2005   200.056   405.914   440.95   121   178.660   250.041   145.05   115.00   NA   0.0451   NA   0.055   0.939   4.005				•													0.6372 0.6127
2032 26.5774 48.0002 175.5% 110 144.613 255.001 175.0 NA 0.0494 NA 0.0515 0.385 A.0005 273.3 24.005 A.005 A.		2030	303,065	425,914	140.5%	121	178,560	250,941	140.5%	1.1500		0.0459	N/A	0.954	0.939	4.00%	0.5892
2033 246,289 492,28 198 9% 104 128,017 256,275 186,05 1,1500 NA 0,0512 NA 0,050 0 226 4,070% 2036 226,046 513,217 256,050 99 101,427 259,250 256,050 NA 0,041 0,051 NA 0,051 0 N																	0.5665 0.5448
2035   209.409   535.267   256.69k   69   101.427   256.70k   1.1500   N/A   0.0551   N/A   0.543   0.0597   4.00%		2033	246,295	489,229	198.6%	104	129,017	256,275	198.6%	1.1500	N/A	0.0512	N/A	0.949	0.928	4.00%	0.5238
2037   178.495   583.420   386.996   88   79.036   261.276   266.976   1.1500   NA																	0.5037 0.4843
2038   164,070   665,634   369,395   77   70,653   20,931   1,5500   NA   0,0618   NA   0,358   0,919   4,0059   2040   133,279   647,662   645,956   68   53,067   275,856   465,956   1,5500   NA   0,0681   NA   0,6281   NA																	0.4657 0.4478
2040 193.279 947.562 489.9% 68 \$5,067 257.836 485.9% 1,1500 NA 0.0665 NA 0.934 0.932 4.00% 2041 190.896 681.46 550.1% 63 46.291 224.640 78.255.01% 1,1500 NA 0.0665 NA 0.937 0.030 4.00% 2041 190.201 197.201		2038	164,070	605,934	369.3%	77	70,653	260,931	369.3%	1.1500	N/A	0.0618	N/A	0.938	0.919	4.00%	0.4306
2042   109_231   677_655   620_4%   58																	0.4141 0.3982
2043   97.811   685.032   700.4%   54   34.675   242.503   700.4%   1.1500   N/A   0.0746   N/A   0.925   0.885   4.00%																	0.3829 0.3682
2046 68,890 678,312 808,3% 42 21,682 212,547 803,56 1,1500 NA 0.0815 NA 0.919 0.890 4.00% 2047 60,693 660,046 1087,5% 38 18,369 18,369 197,9% 11,1500 NA 0.0848 NA 0.915 0.886 4.00% 2049 48,347 60,691 1316,0% 32 12,696 170,673 1316,0% 11,1500 NA 0.0878 NA 0.912 0.881 4.00% 2049 48,347 60,691 1316,0% 32 12,696 170,673 1316,0% 11,1500 NA 0.0878 NA 0.910 0.876 4.00% 2050 40,180 576,012 1386,5% 29 10,512 155,30 11,1500 NA 0.0890 NA 0.092 NA 0.907 0.872 4.00% 2051 34,681 653,389 1667,7% 26 8,868 140,889 1867,7% 11,1500 NA 0.0890 NA 0.090 NA 0.094 NA 0.904 NA 0.904 NA 0.904 NA 0.904 NA 0.905 NA 0.904 NA 0.905 NA 0.		2043	97,811	685,032	700.4%	54	34,625	242,503	700.4%	1.1500	N/A	0.0746	N/A	0.925	0.895	4.00%	0.3540
2046   68,890   675,312   980.3%   42   21,882   212,547   880.3%   1.1500   N/A   0.0845   N/A   0.915   0.886   4.00%																	0.3404 0.3273
2048   53,174   638,972   1197,9%   35   13,474   195,368   1197,9%   1.1500   N/A   0.0897   N/A   0.910   0.876   4.00%		2046	68,890	675,312	980.3%		21,682	212,547	980.3%	1.1500		0.0845		0.915	0.886	4.00%	0.3147 0.3026
2050   40,180   578,012   1438,5%   29   10,812   155,530   1438,5%   1.1500   N/A   0.0960   N/A   0.0904   0.867   4.00%   2051   29,772   508,046   1706,5%   23   7.407   12,899   1706,5%   1.1500   N/A   0.0989   N/A   0.0900   0.859   4.00%   2052   29,772   508,046   1706,5%   23   7.407   12,899   1466,7%   1.1500   N/A   0.0163   N/A   0.0999   N/A   0.0900   0.859   4.00%   2054   21,709   431,455   1997,5%   19   4.994   99,252   1987,5%   1.1500   N/A   0.1063   N/A   0.989   0.855   4.00%   2055   18,446   392,096   2125,7%   17   4.000   86,731   2125,7%   1.1500   N/A   0.1063   N/A   0.989   0.855   4.00%   2056   15,635   354,959   2270,3%   15   3.326   75,499   2270,3%   1.1500   N/A   0.1063   N/A   0.984   0.852   4.00%   2057   13,225   319,295   2414,3%   13   2.705   65,304   2414,3%   1.1500   N/A   0.1068   N/A   0.984   0.846   4.00%   2058   11,171   228,449   2564,1%   12   2.197   56,335   2564,1%   1.1500   N/A   0.1075   N/A   0.989   0.846   4.00%   2059   9,430   227,092   2276,3%   11   7.703   48,618   2276,3%   1.1500   N/A   0.1075   N/A   0.981   0.844   4.00%   2060   7,980   229,490   2883,0%   9   1,447   41,731   2883,0%   1.1500   N/A   0.1059   N/A   0.981   0.844   4.00%   2061   5,685   185,557   3264,2%   8   96   31,198   3264,2%   1.1500   N/A   0.1087   N/A   0.891   0.844   4.00%   2062   5,885   185,557   3264,2%   8   96   31,198   3264,2%   1.1500   N/A   0.1087   N/A   0.891   0.844   4.00%   2063   4,116   17,772   3433,8%   7   779   27,124   3453,8%   1.1500   N/A   0.1087   N/A   0.891   0.844   4.00%   2064   4,083   162,364   373,16%   6   635   23,868   371,16%   1.1500   N/A   0.1087   N/A   0.892   0.850   4.00%   2065   3,472   138,769   3987,2%   5   5.19   20,774   348,776   1.1500   N/A   0.1019   N/A   0.891   0.844   4.00%   2066   3,472   138,769   3897,2%   5   5.19   20,774   3.997,2%   1.1500   N/A   0.1017   N/A   0.892   0.850   4.00%   2067   2,157   114,749   458,89%   4   348   1.500   N/A   0.1019   N/A   0.1019   N/A   0.891   0.84		2048	53,174	636,972	1197.9%	35	15,474	185,368	1197.9%	1.1500	N/A	0.0897	N/A	0.910	0.876	4.00%	0.2910
2051   34,661   543,369   1567.7%   26   8,968   140,589   1567.7%   1.1500   N/A   0.0968   N/A   0.901   0.853   4,00%   2052   29,772   506,046   1706,576   23   7,407   126,399   1706,576   1.1500   N/A   0.0969   N/A   0.909   N/A   0.900   0.853   4,00%   2053   25,468   470,244   1846,4%   21   6.093   112,498   1846,4%   1.1500   N/A   0.1015   N/A   0.898   0.855   4,00%   2.055   18,446   392,096   215,7%   17   4,090   86,731   2125,7%   1.1500   N/A   0.1049   N/A   0.896   0.855   4,00%   2.055   18,446   392,096   2.15,7%   1.5 0   0.326   75,499   2270,3%   1.1500   N/A   0.1049   N/A   0.895   0.850   4,00%   2.056   16,635   354,999   2270,3%   1.3   2.705   66,304   2414,3%   1.3   2.705   66,304   2414,3%   1.1500   N/A   0.1062   N/A   0.894   0.848   4,00%   2.056   1.171   286,449   2.564,1%   1.3   2.705   66,305   2.254,1%   1.1500   N/A   0.1062   N/A   0.894   0.848   4,00%   2.059   9.430   2.576,932   2.726,3%   1.1   1.733   48,618   2.726,3%   1.1500   N/A   0.1087   N/A   0.891   0.844   4.00%   2.060   6.723   2.05,571   3.05,79%   8   1.175   3.5945   3.05,79%   1.1500   N/A   0.1067   N/A   0.891   0.844   4.00%   2.061   6.723   2.05,571   3.05,79%   8   1.175   3.5945   3.05,79%   1.1500   N/A   0.1067   N/A   0.894   0.845   4.00%   2.060   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1067   N/A   0.894   0.845   4.00%   2.065   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1067   N/A   0.894   0.845   4.00%   2.065   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1067   N/A   0.894   0.845   4.00%   2.065   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1067   N/A   0.894   0.845   4.00%   2.065   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1060   N/A   0.1060   N/A   0.894   0.845   4.00%   2.065   3.472   3.483,8%   7   779   2.7124   3.483,8%   1.1500   N/A   0.1060   N/A   0.1060   N/A   0.892   0.850   4.00%   0.850   4.00%   0.850   4.00%   0.850   4.00%   0.850   4.																	0.2798 0.2691
2053		2051	34,661	543,369	1567.7%	26	8,968	140,589	1567.7%	1.1500	N/A	0.0988	N/A	0.901	0.863	4.00%	0.2587
2055 18.446 392.086 2125.7% 17 4.080 88.731 2125.7% 1.1500 NA 0.1049 NA 0.895 0.850 4.00% 2056 15.635 354.999 2270.3% 15 3.266 75.499 2270.3% 15 0.0 NA 0.1068 NA 0.894 0.846 4.00% 2057 13.225 319.295 2414.3% 13 2.705 65.304 2414.3% 1.1500 NA 0.1062 NA 0.894 0.846 4.00% 2058 11.171 2.86.49 2561.1% 12 2.197 56.335 2564.1% 1.1500 NA 0.1075 NA 0.894 0.846 4.00% 2059 9.430 257.092 2726.3% 111 1.783 48.618 2726.3% 1.1500 NA 0.1087 NA 0.891 0.844 4.00% 2060 7.900 229.490 2883.0% 9 1.447 41.731 2883.0% 1.1500 NA 0.1087 NA 0.891 0.844 4.00% 2060 7.900 229.490 2883.0% 9 1.447 41.731 2883.0% 1.1500 NA 0.1087 NA 0.894 0.846 4.00% 2062 5.685 185.557 3264.2% 8 956 31.98 3264.2% 1.1500 NA 0.1067 NA 0.894 0.846 4.00% 2062 5.685 185.557 3264.2% 8 956 31.98 3264.2% 1.1500 NA 0.1067 NA 0.891 0.846 4.00% 2064 4.083 4.316 187.772 3438.8% 7 779 27.124 3483.8% 1.1500 NA 0.1067 NA 0.894 0.846 4.00% 2064 4.083 152.354 3731.6% 6 635 23.685 3731.6% 1.1500 NA 0.1067 NA 0.896 0.848 4.00% 2065 3.472 138.799 3997.2% 5 519 20.744 3997.2% 1.1500 NA 0.1067 NA 0.896 0.848 4.00% 2066 2.955 125.888 4259.8% 5 425 18.997 4259.8% 1.1500 NA 0.1076 NA 0.892 0.851 4.00% 2066 2.955 125.888 4259.8% 5 425 18.997 4259.8% 1.1500 NA 0.1076 NA 0.892 0.851 4.00% 2068 2.148 104.23 4853.3% 4 285 13.853 4853.3% 1.1500 NA 0.1076 NA 0.892 0.851 4.00% 2068 2.148 104.23 4853.3% 4 285 13.853 4853.3% 1.1500 NA 0.1076 NA 0.899 0.853 4.00% 2068 2.148 104.23 4853.3% 4 285 13.853 4853.3% 1.1500 NA 0.1076 NA 0.899 0.853 4.00% 2070 1.557 87.266 5603.1% 3 191 10.724 5603.1% 1.1500 NA 0.1017 NA 0.899 0.853 4.00% 2071 1.319 79.999 6063.7% 3 166 9.452 6063.7% 1.1500 NA 0.1017 NA 0.899 0.851 4.00% 2071 1.319 79.999 6063.7% 3 156 6.9452 6063.7% 1.1500 NA 0.1111 NA 0.889 0.851 4.00% 2075 4.46572 8868.5% 1 51 1.1500 NA 0.1111 NA 0.889 0.851 4.00% 2075 640 53.477 60.466 7780.3% 2 82 6.537 7780.3% 1.1500 NA 0.1152 NA 0.885 0.847 NA 0.865		2053	25,468	470,244	1846.4%			112,498	1846.4%	1.1500				0.898	0.855	4.00%	0.2488 0.2392
2056																	0.2300 0.2212
2056 11.171 286.449 2564.1% 12 2.197 56.335 2564.1% 1.1500 NA 0.1075 NA 0.892 0.845 4.00% 2059 9.430 257.092 2726.3% 11 1.783 48.618 2726.3% 1.1500 NA 0.1087 NA 0.891 0.844 4.00% 2060 7.960 229.490 2883.0% 9 1.447 41.731 2883.0% 1.1500 NA 0.1057 NA 0.891 0.844 4.00% 2061 6.723 205.571 3057.9% 8 1.175 35.945 3057.9% 1.1500 NA 0.1057 NA 0.894 0.845 4.00% 2062 5.685 185.557 3264.2% 8 996 31.198 3264.2% 1.1500 NA 0.1067 NA 0.894 0.846 4.00% 2063 4.816 167.772 3483.8% 7 779 27.124 3483.8% 1.1500 NA 0.1061 NA 0.894 0.847 4.00% 2063 4.816 167.772 3483.8% 6 6 635 23.685 3731.6% 1.1500 NA 0.1061 NA 0.896 0.848 4.00% 2065 3.472 138.769 3997.2% 5 519 20.744 3997.2% 1.1500 NA 0.10076 NA 0.896 0.848 4.00% 2065 3.472 138.769 3997.2% 5 519 20.744 3997.2% 1.1500 NA 0.1076 NA 0.892 0.851 4.00% 2067 2.517 114.749 4558.9% 4 348 15.860 4558.9% 1.1500 NA 0.1076 NA 0.892 0.851 4.00% 2067 2.517 114.749 4558.9% 4 348 15.860 4558.9% 1.1500 NA 0.10076 NA 0.892 0.851 4.00% 2068 2.148 104.233 4853.3% 4 225 18.697 4259.8% 1.1500 NA 0.10076 NA 0.892 0.851 4.00% 2068 2.148 104.233 4853.3% 4 225 13.853 4853.3% 1.1500 NA 0.10076 NA 0.892 0.851 4.00% 2069 1.831 95.416 5211.7% 3 234 12.194 5211.7% 1.1500 NA 0.1017 NA 0.886 0.852 4.00% 2070 1.557 87.266 5603.1% 3 191 10.724 5603.1% 1.1500 NA 0.1111 NA 0.888 0.852 4.00% 2071 1.319 79.989 6063.7% 3 156 9.462 6063.7% 1.1500 NA 0.1111 NA 0.886 0.847 4.00% 2073 932 67.137 7202.6% 2 102 7.335 7202.6% 1.1500 NA 0.1261 NA 0.874 0.839 4.00% 2075 640 53.437 8345.5% 2 82 6.347 7780.3% 1.1500 NA 0.1261 NA 0.874 0.839 4.00% 2075 640 53.437 8345.5% 2 65 5.398 8345.5% 1.1500 NA 0.1261 NA 0.874 0.825 4.00% 2075 644 46.572 8866.5% 1 51 4.524 8886.5% 1.1500 NA 0.1261 NA 0.874 0.825 0.833 4.00% 2077-2077 1.624 180.118 11091.4% 1 152 16.824 11091.4% 1.1500 NA 0.1344 NA 0.862 0.818 4.00% 2077-2077 1.624 46.572 8866.5% 1 51 4.524 8886.5% 1.1500 NA 0.1553 NA 0.1564 NA 0.874 0.825 4.00% 2077-2077 1.624 46.572 8866.5% 1 51 4.524 8886.5% 1.1500 NA 0.1564 NA 0.1564 NA 0.862 0.818 4.00% 2077-2077 1.624 46.572 8886.5% 1 51 4		2056	15,635	354,959	2270.3%	15	3,326	75,499	2270.3%	1.1500	N/A	0.1058	N/A	0.894	0.848	4.00%	0.2127
2060 7,960 229,490 2883.0% 9 1,447 41,731 2883.0% 1,1500 N/A 0,1059 N/A 0,894 0,844 4,00% 2061 6,723 205,571 3057.9% 8 1,175 35,945 3057.9% 1,1500 N/A 0,1057 N/A 0,894 0,845 4,00% 2062 5,685 185,557 3264.2% 8 956 31,198 3264.2% 1,1500 N/A 0,1087 N/A 0,894 0,846 4,00% 2063 4,816 167,772 3483.8% 7 779 27,124 3483.8% 1,1500 N/A 0,1061 N/A 0,894 0,847 4,00% 2064 4,083 152,354 3731.6% 6 635 23,685 3731.6% 1,1500 N/A 0,1061 N/A 0,894 0,847 4,00% 2065 3,472 138,769 3997.2% 5 519 20,744 3997.2% 1,1500 N/A 0,1076 N/A 0,896 0,848 4,00% 2065 2,955 125,898 4259.8% 5 425 18,097 4259.8% 1,1500 N/A 0,1076 N/A 0,892 0,850 4,00% 2067 2,517 114,749 4556.9% 4 348 15,860 4558.9% 1,1500 N/A 0,1060 N/A 0,894 0,852 4,00% 2069 1,831 95,416 52,17% 3 234 4285 13,853 4653.3% 1,1500 N/A 0,1060 N/A 0,894 0,852 4,00% 2069 1,831 95,416 5211.7% 3 234 12,194 5211.7% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2070 1,557 87,266 5603.1% 3 191 10,724 5603.1% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2072 1,111 7,319 699.89 6063.7% 3 156 9,452 6063.7% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2072 1,111 7,3198 699.8% 2 126 8,317 6590.8% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2073 932 67,137 7202.6% 2 102 7,335 7202.6% 1,1500 N/A 0,1152 N/A 0,855 0,847 4,00% 2073 640 53,437 8345.5% 2 86 65 5,398 8345.5% 1,1500 N/A 0,1264 N/A 0,874 0,895 0,833 4,00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1,1500 N/A 0,1264 N/A 0,874 0,825 0,831 4,00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1,1500 N/A 0,1264 N/A 0,874 0,825 0,831 4,00% 2077 0,646 7524 46,572 8866.5% 1 51 4,524 8866.5% 1,1500 N/A 0,1264 N/A 0,874 0,825 0,831 4,00% 2077-2097 1,624 180,118 11091.4% 1 521 1,766 83.05 142.9%		2058								1.1500							0.2045 0.1967
2061 6,723 205,571 3057,9% 8 1,175 35,945 3057,9% 1,1500 N/A 0,1057 N/A 0,894 0,845 4,00% 2063 4,816 167,772 3483,6% 7 779 27,124 3483,8% 1,1500 N/A 0,1061 N/A 0,894 0,847 4,00% 2063 4,816 167,772 3483,8% 7 779 27,124 3483,8% 1,1500 N/A 0,1061 N/A 0,894 0,847 4,00% 2064 4,083 152,354 3731,6% 6 635 23,685 3731,6% 1,1500 N/A 0,1039 N/A 0,896 0,848 4,00% 2065 3,472 138,769 397,2% 5 519 20,744 397,2% 1,1500 N/A 0,1076 N/A 0,892 0,850 4,00% 2066 2,955 125,898 4259,8% 5 425 18,097 4259,8% 1,1500 N/A 0,1076 N/A 0,892 0,850 4,00% 2066 2,955 125,898 4259,8% 4 348 15,860 4558,9% 1,1500 N/A 0,1076 N/A 0,892 0,851 4,00% 2068 2,148 104,233 4853,3% 4 285 13,853 4853,3% 1,1500 N/A 0,1060 N/A 0,894 0,852 4,00% 2068 2,148 104,233 4853,3% 4 285 13,853 4853,3% 1,1500 N/A 0,1076 N/A 0,894 0,852 4,00% 2069 1,831 95,416 5211,7% 3 234 12,194 5211,7% 1,1500 N/A 0,1017 N/A 0,895 0,853 4,00% 2070 1,557 87,266 5603,1% 3 191 10,724 5603,1% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2071 1,319 79,989 6063,7% 3 156 9,452 6063,7% 1,1500 N/A 0,1111 N/A 0,889 0,851 4,00% 2071 1,319 79,989 6063,7% 3 156 9,452 6063,7% 1,1500 N/A 0,1111 N/A 0,885 0,847 4,00% 2073 932 67,137 720,26% 2 102 7,335 720,26% 1,1500 N/A 0,1151 N/A 0,885 0,842 4,00% 2074 7777 60,416 7780,3% 2 82 6,347 7780,3% 1,1500 N/A 0,1261 N/A 0,874 0,839 4,00% 2075 640 53,437 8345,5% 2 65 5,398 8345,5% 1,1500 N/A 0,1264 N/A 0,874 0,839 4,00% 2076 524 46,572 8886,5% 1 51 4,524 8886,5% 1,1500 N/A 0,1264 N/A 0,874 0,825 4,00% 2077-2097 1,624 180,118 11991,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1384 N/A 0,847 N/A 4,00% 2077-2097 1,624 180,118 11991,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1533 N/A 0,847 N/A 4,00% 2077-2097 1,624 180,118 11991,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1533 N/A 0,847 N/A 4,00% 2077-2097 1,624 180,118 11991,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1583 N/A 0,847 N/A 4,00% 2077-2097 1,624 180,118 11991,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1583 N/A 0,847 N/A 4,00% 2077-2097 1,624 180,118 1091,4% 1 152 16,824 11091,4% 1,1500 N/A 0,1583 N/A 0,847 N/A 4,00% 2077-2097 1,624 1			•				,										0.1891 0.1818
2063		2061	6,723	205,571	3057.9%	8	1,175	35,945	3057.9%	1.1500	N/A	0.1057	N/A	0.894	0.845	4.00%	0.1749
2065 3,472 138,769 3997.2% 5 519 20,744 3997.2% 1.1500 N/A 0.1076 N/A 0.892 0.850 4.00% 2066 2.955 125,898 4259.8% 5 425 18,097 4259.8% 1.1500 N/A 0.1060 N/A 0.892 0.851 4.00% 2067 2,517 114,749 4558.9% 4 348 15,860 4558.9% 1.1500 N/A 0.1060 N/A 0.894 0.852 4.00% 2068 2,148 104,233 4853.3% 4 285 13,853 4853.3% 1.1500 N/A 0.1047 N/A 0.895 0.853 4.00% 2069 1,831 95,416 5211.7% 3 234 12,194 5211.7% 1.1500 N/A 0.1117 N/A 0.888 0.852 4.00% 2070 1,557 87,266 5603.1% 3 191 10,724 5603.1% 1.1500 N/A 0.1111 N/A 0.889 0.851 4.00% 2071 1,319 79,989 6063.7% 3 156 9,452 6063.7% 1.1500 N/A 0.1111 N/A 0.885 0.847 4.00% 2072 1,111 73,198 6590.8% 2 126 8,317 6590.8% 1.1500 N/A 0.1151 N/A 0.885 0.847 4.00% 2073 932 67,137 7202.6% 2 102 7,335 7202.6% 1.1500 N/A 0.1261 N/A 0.855 0.842 4.00% 2074 777 60,416 7780.3% 2 82 6,347 7780.3% 1.1500 N/A 0.1261 N/A 0.874 0.839 4.00% 2076 640 53,437 8345.5% 2 65 5,398 8345.5% 1.1500 N/A 0.1264 N/A 0.874 0.825 4.00% 2076 524 46,572 886.5% 1 51 4,524 8886.5% 1.1500 N/A 0.1384 N/A 0.862 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.867 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.867 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 22,021,513 236.8% 3,814 6,283,536 8,979,683 142.9%						8 7											0.1681 0.1617
2066 2,955 125,898 4259.8% 5 425 18,097 4259.8% 1.1500 N/A 0.1076 N/A 0.892 0.851 4.00% 2067 2,517 114,749 4558.9% 4 348 15,860 4558.9% 1.1500 N/A 0.1060 N/A 0.894 0.852 4.00% 2068 2,148 104,233 4853.3% 4 285 13,853 4853.3% 1.1500 N/A 0.1047 N/A 0.894 0.852 4.00% 2069 1,831 95,416 5211.7% 3 234 12,194 5211.7% 1.1500 N/A 0.1117 N/A 0.888 0.852 4.00% 2070 1,557 87,266 5603.1% 3 191 10,724 5603.1% 1.1500 N/A 0.1111 N/A 0.889 0.851 4.00% 2071 1,319 79,899 6053.7% 3 156 9,452 6063.7% 1.1500 N/A 0.1151 N/A 0.885 0.847 4.00% 2071 1,319 79,898 6659.8% 2 126 8,317 6659.8% 1.1500 N/A 0.1151 N/A 0.885 0.842 4.00% 2073 932 67,137 7202.6% 2 102 7,335 7202.6% 1.1500 N/A 0.1261 N/A 0.874 0.839 4.00% 2074 7777 60,416 7780.3% 2 82 6,347 7780.3% 1.1500 N/A 0.1261 N/A 0.874 0.839 4.00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1.1500 N/A 0.1264 N/A 0.874 0.825 4.00% 2076 524 46,572 8866.5% 1 51 51 4,524 8886.5% 1.1500 N/A 0.1384 N/A 0.862 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.865 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.865 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.006 2077-2097 1,624 180,118 140,94 140 140 140 140 140 140 140 140 140 14																	0.1555 0.1495
2068		2066	2,955	125,898	4259.8%		425	18,097	4259.8%	1.1500	N/A	0.1076	N/A	0.892	0.851	4.00%	0.1437
2069						4   4											0.1382 0.1329
2071 1,319 79,989 6063.7% 3 156 9,452 6063.7% 1.1500 N/A 0.1151 N/A 0.885 0.847 4.00% 2072 1,111 73,198 6590.8% 2 126 8,317 6590.8% 1.1500 N/A 0.1152 N/A 0.885 0.842 4.00% 2073 932 67,137 7202.6% 2 102 7,335 7202.6% 1.1500 N/A 0.1261 N/A 0.874 0.839 4.00% 2074 777 60,416 7780.3% 2 82 6,347 7780.3% 1.1500 N/A 0.1250 N/A 0.875 0.833 4.00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1.1500 N/A 0.1264 N/A 0.874 0.825 4.00% 2076 524 46,572 8886.5% 1 51 4,524 8886.5% 1.1500 N/A 0.1384 N/A 0.862 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 0.00% 2077-2097 2,000 N/A 0.1533 N/A 0.847 N/A 0.80% 2077-2097 2,000 N/A 0.1533 N/A 0.847 N/A 0.00% 2077-2097 2,000 N/A 0.1533 N/A 0.847 N/A 0.00% 2077-2097 2,000 N/A 0.1500 N/A 0.847 N/A 0.00% 2077-2097 2,000 N/A 0.1500 N/A 0.847 N/A 0.80% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1500 N/A 0.1500 N/A 0.1500 N/A 0.847 N/A 0.80% 2077-2097 N/A 0.847 N/A 0.80% 2077-2097		2069	1,831	95,416	5211.7%		234	12,194	5211.7%	1.1500	N/A	0.1117	N/A	0.888	0.852	4.00%	0.1278 0.1229
2073 932 67,137 720.6% 2 102 7,335 7202.6% 1.1500 N/A 0.1261 N/A 0.874 0.839 4.00% 2074 777 60,416 7780.3% 2 82 6,347 7780.3% 1.1500 N/A 0.1250 N/A 0.875 0.833 4.00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1.1500 N/A 0.1264 N/A 0.874 0.825 4.00% 2076 524 46,572 8886.5% 1 51 51 4,524 8886.5% 1.1500 N/A 0.1384 N/A 0.862 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.800 N/A 0.1533 N/A 0.847 N/A 4.00% N/A		2071	1,319	79,989	6063.7%	3	156	9,452	6063.7%	1.1500	N/A	0.1151	N/A	0.885	0.847	4.00%	0.1182
2074 777 60,416 7780.3% 2 82 6,347 7780.3% 1.1500 N/A 0.1250 N/A 0.875 0.833 4.00% 2075 640 53,437 8345.5% 2 65 5,398 8345.5% 1.1500 N/A 0.1264 N/A 0.874 0.825 4.00% 2076 524 46,572 8886.5% 1 51 4,524 8886.5% 1.1500 N/A 0.1384 N/A 0.862 0.818 4.00% 2077-2097 1,624 180,118 11091.4% 1 152 16,824 11091.4% 1.1500 N/A 0.1533 N/A 0.847 N/A 0.847 N/A 4.00% Past 4,597,645 584,788 12.7% 1,813 5,331,276 638,025 12.0% Future 9,299,642 22,021,513 236.8% 3,814 6,283,536 8,979,683 142.9%																	0.1136 0.1093
2076   524   46,572   8886.5%   1   51   4,524   8886.5%   1.1500   N/A   0.1384   N/A   0.862   0.818   4.00%     2077-2097   1,624   180,118   11091.4%   1   152   16,824   11091.4%   1.1500   N/A   0.1533   N/A   0.847   N/A   4.00%     2077-2097   2077		2074	777	60,416	7780.3%	2	82	6,347	7780.3%	1.1500	N/A	0.1250	N/A	0.875	0.833	4.00%	0.1051
Past 4,597,645 584,788 12.7% 1,813 5,331,276 638,025 12.0% Future 9,299,642 22,021,513 236.8% 3,814 6,283,536 8,979,683 142.9%						2 1											0.1010 0.0971
Future 9,299,642 22,021,513 236.8% 3,814 6,283,536 8,979,683 142.9%	-	2077-2097	1,624	180,118	11091.4%	1	152	16,824	11091.4%	1.1500	N/A	0.1533	N/A	0.847	N/A	4.00%	0.0934
, , , , , , , , , , , , , , , , , , ,			9,299,642 13,897,287	22,021,513 22,606,301	236.8% 162.7%	3,814 5,627	6,283,536 11,614,813	8,979,683 9,617,708									

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 Increase of 15%) and With 16.52% Future Increase

Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

		<b>NA</b> /	241	Loss Ra	atio Demonstr		APAL Indonesia			ors Derived fr	om Projected Value			Only	Interest Ra	
-	Calendar	Earned	ithout Interest Incurred	Loss	Life	Earned	Nith Interest Incurred		Premium Rate Increase	Benefit	Policy	Persistency F Policy	-actors 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 2.0646
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9853
	2000 2001	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.9090 1.8356
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.7651
	2003 2004	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.6973 1.6320
Historical	2004	-	-	N/A N/A	-	-	-	N/A N/A							4.00%	1.5693
Experience	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5090
	2007 2008	-	-	N/A N/A	-	-	-	N/A N/A							4.00% 4.00%	1.4510 1.3953
	2009	179,415	-	0.0%	201	240,712	-	0.0%							4.00%	1.3417
	2010 2011	536,794 733,465	-	0.0% 0.0%	268 281	692,513 909,875	-	0.0% 0.0%							4.00% 4.00%	1.2901 1.2405
	2012	686,531	88,317	12.9%	233	818,925	105,349	12.9%							4.00%	1.1928
	2013 2014	647,540 629,997	140,900	21.8% 0.0%	219 208	742,731 694,840	161,613	21.8% 0.0%							4.00% 4.00%	1.1470 1.1029
	2015	597,484	207,505	34.7%	202	633,657	220,068	34.7%							4.00%	1.0605
Projected	2016 2017	586,419 565,873	148,066 184,109	25.2% 32.5%	201 196	598,022 554,893	150,995 180,537	25.2% 32.5%	1.0000	1.0000	0.0263	1.0000	0.974	0.965	4.00% 4.00%	1.0198 0.9806
Future	2018	574,858	202,930	35.3%	191	542,041	191,346	35.3%	1.0516	1.0000	0.0252	1.0000	0.975	0.966	4.00%	0.9429
Experience	2019 2020	608,113 578,015	218,215 225,359	35.9% 39.0%	184 173	551,363 503,934	197,851 196,476	35.9% 39.0%	1.1856 1.3144	0.9934 0.9717	0.0375 0.0588	0.9913 0.9622	0.963 0.941	0.953 0.903		0.9067 0.8718
	2021	537,952	241,718	44.9%	167	450,983	202,640	44.9%	1.3370	0.9700	0.0340	0.9600	0.966	0.919	4.00%	0.8383
	2022 2023	514,612 490,047	257,969 274,369	50.1% 56.0%	161 156	414,837 379,854	207,953 212,674	50.1% 56.0%	1.3400 1.3400	0.9700 0.9700	0.0332 0.0346	0.9600 0.9600	0.967 0.965	0.954 0.952		0.8061 0.7751
	2024	465,766	290,575	62.4%	150	347,159	216,580	62.4%	1.3400	0.9700	0.0363	0.9600	0.964	0.950	4.00%	0.7454
	2025 2026	441,813 418,194	306,724 323,249	69.4% 77.3%	145 139	316,651 288,204	219,831 222,772	69.4% 77.3%	1.3400 1.3400	0.9700 0.9700	0.0376 0.0393	0.9600 0.9600	0.962 0.961	0.949 0.947	4.00% 4.00%	0.7167 0.6892
	2027	395,019	340,644	86.2%	133	261,772	225,739	86.2%	1.3400	0.9700	0.0409	0.9600	0.959	0.945	4.00%	0.6627
	2028 2029	372,402 350,317	358,250 377,013	96.2% 107.6%	128 122	237,300 214,649	228,282 231,006	96.2% 107.6%	1.3400 1.3400	0.9700 0.9700	0.0422 0.0443	0.9600 0.9600	0.958 0.956		4.00% 4.00%	0.6372 0.6127
	2029	328,836	396,611	120.6%	116	193,744	233,676	120.6%	1.3400	0.9700	0.0443	0.9600	0.954			0.5127
	2031	307,995	416,438	135.2%	111	174,491 156,801	235,928	135.2%	1.3400	0.9700	0.0477	0.9600	0.952		4.00%	0.5665
	2032 2033	287,831 267,238	435,887 455,570	151.4% 170.5%	105 100	156,801 139,988	237,457 238,643	151.4% 170.5%	1.3400 1.3400	0.9700 0.9700	0.0494 0.0512	0.9600 0.9600	0.951 0.949	0.935 0.928		0.5448 0.5238
	2034	245,103	477,921	195.0%	95	123,459	240,730	195.0%	1.3400	0.9700	0.0530	0.9600	0.947	0.917		0.5037
	2035 2036	227,216 210,097	498,468 520,595	219.4% 247.8%	89 84	110,051 97,849	241,431 242,458	219.4% 247.8%	1.3400 1.3400	0.9700 0.9700	0.0551 0.0574	0.9600 0.9600	0.945 0.943			0.4843 0.4657
	2037	193,673	543,281	280.5%	79	86,734	243,301	280.5%	1.3400	0.9700	0.0594	0.9600	0.941	0.922		0.4478
	2038 2039	178,022 162,045	564,246 585,067	317.0% 361.1%	74 70	76,661 67,099	242,979 242,263	317.0% 361.1%	1.3400 1.3400	0.9700 0.9700	0.0618 0.0639	0.9600 0.9600	0.938 0.936			0.4306 0.4141
	2040	144,612	603,009	417.0%	65	57,580	240,097	417.0%	1.3400	0.9700	0.0665	0.9600	0.934	0.892	4.00%	0.3982
	2041 2042	131,190 118,519	619,384 631,033	472.1% 532.4%	60 56	50,228 43,633	237,140 232,315	472.1% 532.4%	1.3400 1.3400	0.9700 0.9700	0.0694 0.0726	0.9600 0.9600	0.931 0.927	0.907 0.903	4.00% 4.00%	0.3829 0.3682
	2043	106,128	637,902	601.1%	52	37,570	225,819	601.1%	1.3400	0.9700	0.0746	0.9600	0.925	0.895	4.00%	0.3540
	2044 2045	94,851 84,408	641,634 638,170	676.5% 756.1%	48 44	32,287 27,628	218,412 208,885	676.5% 756.1%	1.3400 1.3400	0.9700 0.9700	0.0781 0.0815	0.9600 0.9600	0.922 0.919			0.3404 0.3273
	2046	74,748	628,850	841.3%	40	23,526	197,924	841.3%	1.3400	0.9700	0.0845	0.9600	0.915	0.886	4.00%	0.3147
	2047 2048	65,854 57,695	614,634 593,148	933.3% 1028.1%	37 33	19,930 16,790	186,015 172,614	933.3% 1028.1%	1.3400 1.3400	0.9700 0.9700	0.0878 0.0897	0.9600 0.9600	0.912 0.910		4.00% 4.00%	0.3026 0.2910
	2049	50,288	567,954	1129.4%	30	14,072	158,931	1129.4%	1.3400	0.9700	0.0928	0.9600	0.907	0.872	4.00%	0.2798
	2050 2051	43,597 37,609	538,245 505,985	1234.6% 1345.4%	27 25	11,731 9,731	144,829 130,917	1234.6% 1345.4%	1.3400 1.3400	0.9700 0.9700	0.0960 0.0988	0.9600 0.9600	0.904 0.901	0.867 0.863	4.00% 4.00%	0.2691 0.2587
	2052	32,303	473,093	1464.5%	22	8,037	117,702	1464.5%	1.3400	0.9700	0.0999	0.9600	0.900			0.2488
	2053 2054	27,634 23,555	437,891 401,771	1584.6% 1705.7%	20 18	6,611 5,419	104,758 92,423	1584.6% 1705.7%	1.3400 1.3400	0.9700 0.9700	0.1015 0.1063	0.9600 0.9600	0.898 0.894			0.2392 0.2300
	2055	20,014	365,120	1824.3%	16	4,427	80,764	1824.3%	1.3400	0.9700	0.1049	0.9600	0.895			0.2212
	2056 2057	16,964 14,350	330,538 297,327	1948.4% 2072.0%	14 13	3,608 2,935	70,305 60,811	1948.4% 2072.0%	1.3400 1.3400	0.9700 0.9700	0.1058 0.1062	0.9600 0.9600	0.894 0.894			0.2127 0.2045
	2058	12,121	266,741	2200.6%	11	2,384	52,459	2200.6%	1.3400	0.9700	0.1002	0.9600	0.892			0.2043
	2059	10,232	239,404	2339.8%	10	1,935	45,273	2339.8%	1.3400	0.9700	0.1087	0.9600	0.891	0.844		0.1891
	2060 2061	8,637 7,294	213,701 191,427	2474.3% 2624.4%	8	1,571 1,275	38,859 33,472	2474.3% 2624.4%	1.3400 1.3400	0.9700 0.9700	0.1059 0.1057	0.9600 0.9600	0.894 0.894	0.844 0.845		0.1818 0.1749
	2062	6,168	172,791	2801.4%	7	1,037	29,052	2801.4%	1.3400	0.9700	0.1087	0.9600	0.891	0.846	4.00%	0.1681
	2063 2064	5,225 4,430	156,230 141,872	2989.9% 3202.5%	6 6	845 689	25,258 22,055	2989.9% 3202.5%	1.3400 1.3400	0.9700 0.9700	0.1061 0.1039	0.9600 0.9600	0.894 0.896			0.1617 0.1555
	2065	3,767	129,221	3430.5%	5	563	19,317	3430.5%	1.3400	0.9700	0.1076	0.9600	0.892	0.850	4.00%	0.1495
	2066 2067	3,207 2,731	117,237 106,855	3655.9% 3912.5%	5 4	461 377	16,852 14,769	3655.9% 3912.5%	1.3400 1.3400	0.9700 0.9700	0.1076 0.1060	0.9600 0.9600	0.892 0.894		4.00% 4.00%	0.1437 0.1382
	2068	2,330	97,062	4165.2%	4	310	12,900	4165.2%	1.3400	0.9700	0.1047	0.9600	0.895	0.853	4.00%	0.1329
	2069 2070	1,986 1,690	88,851 81,262	4472.8% 4808.7%	3 3	254 208	11,355 9,986	4472.8% 4808.7%	1.3400 1.3400	0.9700 0.9700	0.1117 0.1111	0.9600 0.9600	0.888 0.889		4.00% 4.00%	0.1278 0.1229
	2071	1,431	74,486	5204.0%	3	169	8,802	5204.0%	1.3400	0.9700	0.1151	0.9600	0.885	0.847	4.00%	0.1182
	2072 2073	1,205 1,011	68,162 62,518	5656.4% 6181.4%	2 2	137 111	7,745 6,831	5656.4% 6181.4%	1.3400 1.3400	0.9700 0.9700	0.1152 0.1261	0.9600 0.9600	0.885 0.874			0.1136 0.1093
	2074	843	56,259	6677.2%	2	89	5,911	6677.2%	1.3400	0.9700	0.1250	0.9600	0.875	0.833	4.00%	0.1051
	2075 2076	695 569	49,761 43,368	7162.3% 7626.6%	2	70 55	5,027 4,213	7162.3% 7626.6%	1.3400 1.3400	0.9700 0.9700	0.1264 0.1384	0.9600 0.9600	0.874 0.862			0.1010 0.0971
	2076 2077-2097	1,762	43,368 167,726	9518.9%	1	165	4,213 15,667	9518.9%	1.3400	0.9700 0.9700		0.9600	0.862			0.0971
	Pact	A 507 645		10.70/	1 010	E 224 076	630.005	12.00/		· ————————————————————————————————————						·
	Past Future	4,597,645 9,942,692	584,788 20,545,833	12.7% 206.6%	1,813 3,683	5,331,276 6,678,964	638,025 8,399,015	12.0% 125.8%								
	Lifetime	14,540,336	21,130,621	145.3%	5,496	12,010,241	9,037,040	75.2%								

<sup>-</sup> The prior authorized increase of 15% will be implemented from April 2018 through March 2019
- The current requested increases of 16.52% are assumed to be implemented in two phases with the 1st phase of 15% starting June 2019 and the 2nd phase of 1.32% starting September 2020.
- The projections are based on the assumptions derived using experience data through 6/30/2016.

#### **Exhibit II-B**

# Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM Policies with Application Dates On or After January 16, 2009 on New Rate Basis

1 Accumulated value of initial earned premium	5,331,276	x	58% =	3,092,140
2a Accumulated value of earned premium 2b Accumulated value of prior premium rate schedule increases (2a-1)	5,331,276 0	x	85% =	0
3 Present value of future projected initial earned premium	5,581,300	х	58% =	3,237,154
4a Present value of future projected premium 4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	6,678,964 1,097,664	x	85% =	933,014
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				7,262,309
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				638,025 8,399,015
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b				9,037,040
8 Test: 7 is not less than 5				TRUE

#### Attachment 1

#### Metropolitan Life Insurance Company

## Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P Assumptions Summary

	Original Pricing Assumptions	2017 Best Estimate Assumptions
nterest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%
Mortality:	88% of Annuity 2000 Basic table With Mortality Selection Factors of:    Duration	88% of Annuity 2000 Basic table With Mortality Selection Factors of:    Duration
	8 80% 9 87% 10 93% 11+ 100%	8 85% 9 90% 10 95% 11+ 100%
Voluntary Lapse Rates:	Duration         Lapse Rate           1         5.50%           2         3.00%           3         1.75%           4         1.55%           5         1.40%           6         1.20%           7         1.00%           8         0.95%           9+         0.90%	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%
Morbidity:	The bases for the morbidity assumptions used in pricing are based on MetLife's internal data and experience studies. These studies analyzed incidence rates, claim continuance rates and utilization for MetLife's existing block of Long Term Care business including individually underwritten business. The results of the studies were modified to reflect specific plan feautres.    Duration   U/W Selection   1   64%   2   77%   3   100%	Current IB block experience with morbidity U/W Selection Factors of:    Duration
ncidence:	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           Age         Facility Care         Home Care         Facility Care         Home Care           81         1.01%         0.35%         1.31%         0.58%           82         1.22%         0.39%         1.64%         0.61%           83         1.39%         0.48%         1.88%         0.63%           84         1.60%         0.56%         2.26%         0.77%           85         1.90%         0.67%         2.94%         1.01%	Attained         Male         Female           Age         Facility Care         Home Care         Facility Care         Home Care           81         1.18%         1.16%         1.61%         1.23%           82         1.45%         1.55%         1.86%         1.43%           83         1.74%         1.93%         2.09%         1.68%           84         2.07%         2.18%         2.35%         1.93%           85         2.39%         2.43%         2.57%         2.21%
Continuance:	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.
Jtilization:	Home Care Facility Care 60% 85%	Home Care Facility Care 61% 79%

#### Attachment 2

#### **Metropolitan Life Insurance Company**

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

Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2- PREM

	Actual	/ Projected Experi	ence	Expect	ted Pricing Experie	nce	
	-	erience through 12		Reproduced			
		ased on Current A			ptions since incept		
	A	В	C = B / A	D	E	F = E / D	G=C/F
Dometica	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to
Duration 1	Premium 11,780,183	Claims 64,820	Ratio 0.6%	Premium 11,780,183	Claims 777,547	Ratio 6.6%	Expected Ratio 0.08
2	22,217,565	1,358,481	6.1%	22,210,622	2,060,520	9.3%	0.66
3	20,909,881	717,005	3.4%	21,119,273	3,050,494	14.4%	0.24
4	20,108,370	1,478,256	7.4%	20,273,165	3,804,216	18.8%	0.39
5	19,605,353	1,768,566	9.0%	19,436,110	4,313,146	22.2%	0.41
6	19,020,548	1,655,524	8.7%	18,596,768	5,043,178	27.1%	0.32
7	18,745,856	5,288,676	28.2%	17,758,604	5,584,254	31.4%	0.90
8	19,369,373	5,056,153	26.1%	16,914,133	6,305,097	37.3%	0.70
9	19,413,016	5,996,654	30.9%	16,028,491	7,282,588	45.4%	0.68
10	18,768,678	6,595,783	35.1%	15,092,931	7,883,514	52.2%	0.67
11	17,504,679	7,297,949	41.7%	14,119,253	8,623,569	61.1%	0.68
12	16,318,478	8,040,562	49.3%	13,138,332	9,055,332	68.9%	0.71
13	15,601,785	8,748,364	56.1%	12,179,147	9,611,303	78.9%	0.71
14 15	14,884,247 14,159,739	9,489,751 10,263,300	63.8% 72.5%	11,243,932 10,333,215	10,150,111 10,481,501	90.3% 101.4%	0.71 0.71
16	13,423,421	11,064,414	82.4%	9,465,798	10,919,385	115.4%	0.71
17	12,707,645	11,873,404	93.4%	8,640,086	11,074,127	128.2%	0.71
18	11,992,272	12,695,533	105.9%	7,855,032	11,310,264	144.0%	0.74
19	11,292,021	13,534,025	119.9%	7,114,169	11,184,382	157.2%	0.76
20	10,606,640	14,375,130	135.5%	6,420,206	11,166,038	173.9%	0.78
21	9,933,942	15,223,291	153.2%	5,780,377	11,129,871	192.5%	0.80
22	9,275,330	16,061,993	173.2%	5,190,129	10,868,866	209.4%	0.83
23	8,629,414	16,877,960	195.6%	4,645,453	10,721,948	230.8%	0.85
24	8,008,135	17,657,236	220.5%	4,148,160	9,976,666	240.5%	0.92
25	7,405,313	18,375,368	248.1%	3,698,934	9,664,221	261.3%	0.95
26	6,828,262	19,023,211	278.6%	3,295,744	9,379,110	284.6%	0.98
27	6,273,311	19,591,644	312.3%	2,933,526	8,908,944	303.7%	1.03
28	5,744,078	20,062,776	349.3%	2,608,668	8,585,895	329.1%	1.06
29	5,238,427	20,434,498	390.1%	2,320,728	7,669,406	330.5%	1.18
30	4,759,639	20,676,024	434.4%	2,068,178	7,330,867	354.5%	1.23
31	4,306,402	20,790,381	482.8%	1,846,471	7,027,719	380.6%	1.27
32 33	3,879,842 3,484,143	20,778,092 20,623,263	535.5% 591.9%	1,649,931 1,476,069	6,628,397 6,333,998	401.7% 429.1%	1.33 1.38
33 34	3,464,143	20,341,377	652.8%	1,323,891	5,683,172	429.1%	1.52
35	2,775,584	19,933,981	718.2%	1,191,204	5,353,700	449.4%	1.60
36	2,462,207	19,405,191	788.1%	1,073,976	5,143,294	478.9%	1.65
37	2,175,148	18,753,035	862.1%	969,947	4,891,200	504.3%	1.71
38	1,913,600	17,993,944	940.3%	878,082	4,709,459	536.3%	1.75
39	1,676,577	17,168,877	1024.0%	797,056	4,372,360	548.6%	1.87
40	1,462,830	16,274,228	1112.5%	725,186	4,316,955	595.3%	1.87
41	1,271,162	15,327,591	1205.8%	660,905	4,138,502	626.2%	1.93
42	1,100,583	14,360,523	1304.8%	602,357	4,087,275	678.5%	1.92
43	949,498	13,381,458	1409.3%	549,124	4,065,940	740.4%	1.90
44	816,186	12,389,153	1517.9%	500,177	4,060,049	811.7%	1.87
45	699,237	11,413,729	1632.3%	455,082	4,028,340	885.2%	1.84
46	597,074	10,462,895	1752.4%	413,591	3,922,599	948.4%	1.85
47	508,231	9,546,385	1878.4%	375,138	3,824,263	1019.4%	1.84
48 49	431,402 365,202	8,675,576 7,848,829	2011.0% 2149.2%	339,505 306,411	3,804,332 3,704,601	1120.6% 1209.0%	1.79 1.78
49 50	308,370	7,040,029	2292.5%	275,621	3,775,695	1369.9%	1.67
51	259,804	6,343,353	2441.6%	247,109	3,616,240	1463.4%	1.67
52	218,453	5,671,549	2596.2%	220,339	3,617,839	1641.9%	1.58
53	183,375	5,056,020	2757.2%	195,529	3,574,575	1828.2%	1.51
54	153,664	4,497,320	2926.7%	172,275	3,553,934	2062.9%	1.42
55	128,601	3,994,355	3106.0%	150,657	3,448,760	2289.1%	1.36
56	107,501	3,544,024	3296.7%	130,748	3,206,218	2452.2%	1.34
57	89,790	3,133,397	3489.7%	112,642	3,021,834	2682.7%	1.30
58	74,902	2,764,158	3690.4%	96,315	2,817,698	2925.5%	1.26
59	62,405	2,434,359	3900.9%	81,515	2,572,855	3156.3%	1.24
60	51,923	2,138,536	4118.7%	68,242	2,434,844	3568.0%	1.15
l :f_4:	400 455 040	000 404 450	450.407	004004440	200 252 227	440.007	1.00
Lifetime	436,155,242	663,461,453	152.1%	334,294,443	369,653,007	110.6%	1.38

#### Lifetime\* Note:

220,661,569

151,291,280

69.0%

1.19

82.3%

266,568,371

219,470,238

<sup>-</sup> 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.

<sup>-</sup> Figures in column D and E do not reflect any rate action.

<sup>\*</sup> 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 Increase of 15%) and With No Future Increase Actual to Expected Ratios

Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

		Actual / Projected Experience		Reproduced Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2016			
		Α	В	C = B / A	D	E	F=E/D	G = C / F	Н	1	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	2,481,439	63,499	2.6%	2,481,439	163,787	6.6%	0.39	2.6%	6.6%	0.39
Experience	2010	13,177,558	381,156	2.9%	11,044,789	862,123	7.8%	0.37	2.8%	7.6%	0.37
	2011	21,213,609	969,614	4.6%	19,246,585	1,937,371	10.1%	0.45	3.8%	9.0%	0.42
	2012	20,541,252	832,466	4.1%	20,380,606	2,829,951	13.9%	0.29	3.9%	10.8%	0.36
	2013	19,829,256	1,524,473	7.7%	19,638,790	3,485,492	17.7%	0.43	4.8%	12.6%	0.38
	2014	19,476,823	1,685,424	8.7%	18,910,061	4,057,211	21.5%	0.40	5.5%	14.3%	0.39
	2015	18,776,449	2,907,521	15.5%	18,167,282	4,659,081	25.6%	0.60	7.0%	16.0%	0.44
	2016	18,361,347	4,334,029	23.6%	17,412,745	5,249,833	30.1%	0.78	9.0%	17.7%	0.51
Projected	2017	17,620,076	5,500,152	31.2%	16,635,672	5,985,393	36.0%	0.87	11.3%	19.5%	0.58
Experience	2018	17,928,856	6,072,320	33.9%	15,812,984	6,771,642	42.8%	0.79	13.3%	21.5%	0.62
	2019	18,830,963	6,708,181	35.6%	14,938,162	7,446,434	49.8%	0.71	15.1%	23.5%	0.64
	2020	17,674,099	7,414,370	42.0%	14,025,454	8,060,155	57.5%	0.73	17.0%	25.5%	0.67
	2021	16,503,650	8,142,259	49.3%	13,102,201	8,574,751	65.4%	0.75	18.9%	27.6%	0.69
	2022	15,755,025	8,856,701	56.2%	12,189,462	9,112,190	74.8%	0.75	20.8%	29.7%	0.70
	2023	15,018,267	9,604,628	64.0%	11,292,987	9,600,105	85.0%	0.75	22.8%	31.7%	0.72
	2024	14,273,880	10,378,419	72.7%	10,419,684	10,013,442	96.1%	0.76	24.7%	33.8%	0.73
	2025	13,534,916	11,178,124	82.6%	9,580,057	10,374,383	108.3%	0.76	26.8%	35.9%	0.75
	2026	12,794,846	11,995,437	93.8%	8,776,045	10,628,027	121.1%	0.77	28.8%	37.9%	0.76
	2027	12,066,451	12,810,561	106.2%	8,008,485	10,780,703	134.6%	0.79	30.9%	39.9%	0.77
	2028	11,362,571	13,644,056	120.1%	7,280,622	10,786,133	148.1%	0.81	33.0%	41.8%	0.79
	2029	10,667,110	14,482,711	135.8%	6,597,404	10,794,327	163.6%	0.83	35.2%	43.7%	0.81
	2030	9,986,287	15,323,930	153.4%	5,962,500	10,738,969	180.1%	0.85	37.4%	45.4%	0.82
	2031	9,323,971	16,150,594	173.2%	5,373,682	10,594,958	197.2%	0.88	39.6%	47.1%	0.84
	2032	8,671,943	16,944,783	195.4%	4,829,183	10,297,914	213.2%	0.92	41.9%	48.7%	0.86
	2033	8,044,954	17,704,126	220.1%	4,330,277	9,823,411	226.9%	0.97	44.2%	50.1%	0.88
	2034	7,437,695	18,407,515	247.5%	3,877,551	9,505,192	245.1%	1.01	46.4%	51.5%	0.90
	2035	6,856,246	19,030,750	277.6%	3,468,838	9,200,681	265.2%	1.05	48.7%	52.8%	0.92
	2036	6,297,792	19,575,298	310.8%	3,100,228	8,842,155	285.2%	1.09	51.0%	53.9%	0.95
	2037	5,765,521	20,033,258	347.5%	2,769,199	8,351,013	301.6%	1.15	53.2%	55.0%	0.97
	2038	5,258,663	20,376,816	387.5%	2,474,914	7,729,932	312.3%	1.24	55.4%	56.0%	0.99
	2039	4,776,129	20,599,466	431.3%	2,215,327	7,350,803	331.8%	1.30	57.6%	56.9%	1.01
	2040	4,320,905	20,697,436	479.0%	1,986,001	7,038,183	354.4%	1.35	59.6%	57.7%	1.03
	2041	3,896,522	20,666,865	530.4%	1,782,376	6,707,997	376.4%	1.41	61.6%	58.4%	1.05
	2042	3,496,243	20,490,961	586.1%	1,602,066	6,307,109	393.7%	1.49	63.6%	59.1%	1.08
	2043	3,126,803	20,193,531	645.8%	1,443,620	5,819,942	403.1%	1.60	65.4%	59.7%	1.09
	2044	2,785,692	19,784,257	710.2%	1,304,433	5,497,067	421.4%	1.69	67.1%	60.3%	1.11
	2045	2,471,723	19,237,324	778.3%	1,181,163	5,271,088	446.3%	1.74	68.7%	60.8%	1.13
	2046	2,184,353	18,577,291	850.5%	1,071,637	5,059,628	472.1%	1.80	70.3%	61.3%	1.15
	2047	1,922,575	17,836,498	927.7%	974,571	4,830,416	495.6%	1.87	71.7%	61.7%	1.16
	2048	1,685,217	17,003,364	1009.0%	888,544	4,612,116	519.1%	1.94	72.9%	62.1%	1.17
	2049	1,471,389	16,107,387	1094.7%	811,891	4,491,352	553.2%	1.98	74.1%	62.5%	1.19
	2050	1,279,404	15,174,992	1186.1%	742,828	4,381,212	589.8%	2.01	75.2%	62.8%	1.20
	2051	1,108,678	14,213,499	1282.0%	679,889	4,336,073	637.8%	2.01	76.2%	63.2%	1.21
	2052	957,385	13,237,526	1382.7%	622,224	4,331,807	696.2%	1.99	77.0%	63.5%	1.21
	2053	823,842	12,258,941	1488.0%	569,024	4,332,546	761.4%	1.95	77.8%	63.9%	1.22
	2054	706,567	11,303,056	1599.7%	519,816	4,295,734	826.4%	1.94	78.5%	64.2%	1.22
	2055	604,102	10,361,695	1715.2%	474,217	4,213,507	888.5%	1.93	79.1%	64.5%	1.23
	2056	514,948	9,457,097	1836.5%	431,791	4,150,127	961.1%	1.91	79.7%	64.7%	1.23
	2057	437,718	8,604,334	1965.7%	392,246	4,106,845	1047.0%	1.88	80.1%	65.0%	1.23
	2058	371,099	7,787,678	2098.5%	355,315	4,085,232	1149.7%	1.83	80.5%	65.3%	1.23
	2059	313,819	7,024,128	2238.3%	320,824	4,075,344	1270.3%	1.76	80.9%	65.5%	1.23
	2060	264,827	6,311,579	2383.3%	288,552	4,007,445	1388.8%	1.72	81.2%	65.8%	1.23
	2061	223,022	5,652,332	2534.4%	258,252	3,985,855	1543.4%	1.64	81.5%	66.0%	1.23
	2062	187,490	5,051,607	2694.3%	229,857	3,969,088	1726.8%	1.56	81.7%	66.2%	1.23
	2063	157,363	4,499,077	2859.1%	203,190	3,929,845	1934.1%	1.48	81.9%	66.4%	1.23
	2064	131,867	4,002,415	3035.2%	178,285	3,794,053	2128.1%	1.43	82.1%	66.6%	1.23
	2065	110,387	3,556,638	3222.0%	155,264	3,579,627	2305.5%	1.40	82.2%	66.8%	1.23
	2066	92,278	3,146,536	3409.8%	134,218	3,370,663	2511.3%	1.36	82.3%	66.9%	1.23
	2067	77,042	2,781,604	3610.5%	115,077	3,142,135	2730.5%	1.32	82.4%	67.1%	1.23
	2068	64,240	2,452,010	3816.9%	97,692	2,920,909	2989.9%	1.28	82.5%	67.2%	1.23
	2069	53,485	2,159,322	4037.2%	81,997	2,669,177	3255.2%	1.24	82.6%	67.3%	1.23
	2070	44,437	1,897,967	4271.2%	67,957	2,352,710	3462.1%	1.23	82.7%	67.4%	1.23
	Dest	100 057 700	10.000.100	0.50/	107 000 007	22.044.050	40.007	0.50	0.007	47.70/	0.54
	Past Future	133,857,733 302,335,332	12,698,183 652,463,400	9.5% 215.8%	127,282,297 207,025,739	23,244,850 347,027,543	18.3% 167.6%	0.52 1.29	9.0% 138.2%	17.7% 116.9%	0.51 1.18
	Lifetime	436,193,064	665,161,582	152.5%	334,308,035	370,272,392	110.8%	1.38	82.7%	67.0%	1.18
		, - >,	, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , , ,	, -,- <b></b>					

## 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%							

<sup>\*</sup> The expecteds are based on current best estimate assumptions.

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

	Individual Business											
			Fen	nale			Male					
		Facility Care	9		Home Care			Facility Care	9	Home Care		
Calendar Year	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
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%

<sup>&</sup>lt;sup>1</sup> Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

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

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Terminations
All Business (excl. AARP-Pru)

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

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