

Metropolitan Life Insurance Company  
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**Scott Murray, ASA, MAAA**

January 24, 2025

Maryland Department of Insurance

Re: Group long-term policy G.LTC1697 (including G.LTC5398, G.LTC5498 in Maryland)  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

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

Title	Description
<b>Actuarial Memorandum</b> Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <b>Nationwide</b> experience</li><li>• Without/with proposed rate increase of 24.04%</li><li>• Weighted average statutory rate 4.49%</li></ul> LLR without rate increase – 112.0% LLR with rate increase – 108.2%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations based on <b>Nationwide</b> experience
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• <b>Maryland</b> experience</li><li>• Without/with proposed rate increase of 24.04%</li><li>• Weighted average statutory rate 4.49%</li></ul> LLR without rate increase – 110.3% LLR with rate increase – 105.7%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations based on <b>Maryland</b> experience
<b>Review of Prior Correspondence</b>	Attachment 1 – Assumptions Summary Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)

#### Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent assumptions as noted in the actuarial memorandum (with or without a margin for adverse deviation) surpasses minimum loss ratio standards.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Overall deterioration of projected future experience, as reflected by the most recent assumptions noted in the Actuarial Memorandum, is the general reason for the rate action.

#### Assumption Setting and Review

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

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

#### Additional Notes

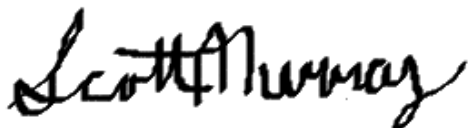
MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action.

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

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

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

Sincerely,

A handwritten signature in black ink that reads "Scott Murray". The signature is written in a cursive, flowing style.

Scott Murray, ASA, MAAA  
Director – Actuarial Services, Metropolitan Life Insurance Company

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

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

**January 24, 2025**

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

### **Policy Forms**

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

- G.LTC5398
- G.LTC5498

### **1. Purpose of Filing**

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

### **2. Description of Benefits**

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

#### Comprehensive Plan

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

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

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

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Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

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

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

### **III. Home Care**

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

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

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

### **V. Respite Care**

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

### **Facilities Plan**

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

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

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

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

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

### **III. Respite Care**

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

## **3. Renewability**

These policy forms are guaranteed renewable for life.

## **4. Applicability**

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from June 1, 2000 to January 22, 2007 with a group policy situs within District of Columbia.

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

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### 5. Actuarial Assumptions

- a. Expected Claim Costs: Best estimate expected claim costs are the product of attained age frequency rates and continuance curves based on actual experience through December 31, 2022, adjusted by utilization factors based on actual experience through December 31, 2023. For the analysis summarized in this memorandum, the best estimate incidence rates were multiplied by a factor of 1.05 and the assumed cost of care is increased by 30 basis points, to reflect the provisions for adverse deviation that are required by MetLife's state of domicile (New York) for asset adequacy testing.
- b. Voluntary Termination Rates: Voluntary termination rates vary by duration as developed from actual experience through December 31, 2023. Best estimate voluntary termination rates are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11	0.70%
12	0.70%
13	0.70%
14	0.70%
15	0.70%
16	0.70%
17+	0.60%

Based on actual experience through December 31, 2023, it is assumed that additional policies lapse in response to rate increases, and that the rate of additional lapses varies by rate increase percentage as follows:

$$\text{Shock Lapse Rate} = (\text{Rate Increase})^{0.5} \times 0.06,$$

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capped at rate for 50% increase (i.e.,  $0.50^{0.5} \times 0.06 = 4.2\%$ ).

In addition, also based on actual experience through December 31, 2023, it is assumed that policyholders reduce their benefit (downgrade) in response to rate increases, and that the net reduction to future premiums and benefits due to benefit downgrades varies by rate increase as follows:

Reduction Due to Downgrades =  $(\text{Rate Increase})^{1.5} \times 0.09$ ,  
capped at rate for 50% increase (i.e.,  $0.50^{1.5} \times 0.09 = 3.2\%$ ).

There is no adverse selection assumed due to the additional lapse rates.

For the analysis summarized in this memorandum, the best estimate voluntary termination rates were multiplied by a factor of 0.98 to reflect the provision for adverse deviation that is required by MetLife's state of domicile (New York) for asset adequacy testing.

- c. Mortality: Mortality assumptions are based on age and gender specific multiples of the 2012 Individual Annuity Mortality (IAM) Table. The multiples are as follows:

Attained Age	<u>Males</u>	<u>Females</u>
0-24	70%	75%
25-29	70%	75%
30-34	70%	75%
35-39	70%	75%
40-44	70%	75%
45-49	70%	75%
50-54	70%	75%
55-59	70%	75%
60-64	70%	75%
65-69	80%	80%
70-74	100%	85%
75-79	105%	100%
80-84	115%	105%
85-89	120%	105%
90+	125%	120%

The analysis summarized in this memorandum reflects mortality assumptions required by MetLife's state of domicile (New York) for asset adequacy testing. These assumptions are determined by the product of the preceding table of multiples applied to the 2012

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IAM Table and multiplied by a factor of 0.95 to reflect the provision for adverse deviation.

- d. Expenses: Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife experience on these forms and supplemented, as needed, based on the experience of other forms. These assumptions are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. For the remainder of this memorandum, best estimate assumptions adjusted to reflect the provisions for adverse deviation that are required by MetLife's state of domicile (New York) for asset adequacy testing will be referred to as "testing assumptions."

### **6. Marketing Method**

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

### **7. Underwriting Description**

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

### **8. Premiums**

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

### **9. Issue Age Range**

The issue age is 18 and over.



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### **10. Area Factors**

Area factors are not used for this product.

### **11. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2023 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, 2023 have been allocated to a calendar year of incurral and included in historical incurred claims.

### **12. Trend Assumptions**

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

### **13. Past and Future Policy Experience**

Nationwide experience and specific experience for those certificates issued in Maryland are shown in Exhibit I-A and Exhibit I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.49%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 2023 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.49%.

### **14. Projected Earned Premiums and Incurred Claims**

Earned premiums for projection years 2024 through 2100 are developed by multiplying each prior period's earned premium (starting with December 31, 2023 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.

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

Present and accumulated values in the lifetime projections in the exhibits (unless otherwise stated) are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing was issued. The maximum valuation interest rate averages 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a 10% margin for moderately adverse experience.

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

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

### **15. History of Previous Inforce Rate Increases**

<b>Round</b>	<b>Authorized %</b>	<b>Authorization Date</b>	<b>Implementation Date</b>
1	15.00%	10/10/2017	5/1/2018
2	7.06%	11/15/2018	6/1/2019
3	21.0%	1/4/2021	7/1/2021 phased-in over 2 years

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

### **16. Requested Rate Increase**

The company is requesting a rate increase of 24.04% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increases shown above.

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Corresponding rate tables reflecting the 24.04% rate increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### **17. Analysis Performed**

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

- a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.
- b. Voluntary termination rates by duration were assumed to be 11% in year one, grading down to 4.5% in year ten and thereafter.
- c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. Best estimate assumptions were adjusted to reflect the provisions for adverse deviation that are required by MetLife's state of domicile (New York) for asset adequacy testing, resulting in what this memorandum refers to as "testing assumptions". The testing assumptions were adjusted to include a margin for moderately adverse experience, which this memorandum will refer to as "underlying assumptions." The margin for moderately adverse experience is equal to 10% of the future incurred claims projected using testing assumptions.

A model of this business was developed for use in the asset adequacy testing that is part of the company's annual statutory reporting requirements. Using this model and the underlying assumptions described above, future incurred claims were projected and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on underlying assumptions, combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

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

### **18. Loss Ratio Requirement Compliance Demonstration**

Projected experience, assuming the increase is implemented, is shown in Exhibit I-A. As shown in this exhibit, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations. It's important to note that state-specific experience lacks credibility and is not reliable for actuarial analysis. Exhibit I-B is based on state-specific experience and is solely intended for illustrative purposes only.

### **19. Average Annual Premium**

The average September 30, 2024 annualized premiums for all premium-paying certificates situated in Maryland, before and after the current requested increase of 24.04% are:

Including increases implemented through September 30, 2024:	\$2,709
After current requested increase of:	\$3,360

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

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

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**21. Nationwide Distribution of Business as of September 30, 2024 (based on premium-paying certificates inforce count)**

By Issue Age:

<b>Issue Age</b>	<b>Percent</b>
<45	0%
45-49	1%
50-54	22%
55-59	29%
60-64	27%
65-69	15%
70-74	4%
75+	0%
Total	100%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent</b>
4 Year	51%
Unlimited	49%
Total	100%

By Inflation Option:

<b>Inflation</b>	<b>Percent</b>
Optional	88%
Auto 5% Compound	12%
Total	100%

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By Home Care Percentage:

<b>Home Care %</b>	<b>Percent</b>
0% (FC Only)	19%
50%	70%
80%	11%
Total	100%

By Elimination Period:

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

By Gender:

<b>Gender</b>	<b>Percent</b>
Female	64%
Male	36%
Total	100%

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### 22. Number of Certificateholders

As of September 30, 2024, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2024 Annualized Premium	Number of Insured	2024 Annualized Premium
Certificates Issued in Maryland	351	\$1,046,589	514	\$1,296,708
Nationwide	33,733	\$87,419,625	10,407	\$24,882,497

### 23. Actuarial Certification

I am an Associate 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.

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

**METROPOLITAN LIFE INSURANCE COMPANY**

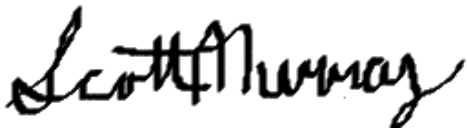
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I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

A handwritten signature in black ink, reading "Scott Murray", written over a horizontal line.

Scott Murray, ASA, MAAA

Director – Actuarial Services, Metropolitan Life Insurance Company



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

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year	Mid-Year
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1997	35,397	-	0.0%	151	113,358	-	0.0%							4.49%	3.2024
	1998	2,709,668	68,200	2.5%	3,784	8,304,655	209,021	2.5%							4.49%	3.0648
	1999	13,625,336	1,261,002	9.3%	17,805	39,964,840	3,698,678	9.3%							4.49%	2.9331
	2000	33,644,103	3,801,974	11.3%	37,513	94,441,982	10,672,478	11.3%							4.49%	2.8071
	2001	56,043,469	9,094,605	16.2%	53,930	150,558,895	24,432,351	16.2%							4.49%	2.6865
	2002	73,049,039	15,465,989	21.2%	65,678	187,811,068	39,763,478	21.2%							4.49%	2.5710
	2003	93,282,891	20,513,797	22.0%	81,214	229,527,087	50,475,194	22.0%							4.49%	2.4605
	2004	110,423,086	27,738,897	25.1%	90,841	260,026,195	65,320,035	25.1%							4.49%	2.3548
	2005	120,437,709	30,703,712	25.5%	92,413	271,421,955	69,194,787	25.5%							4.49%	2.2536
	2006	122,094,561	45,513,389	37.3%	91,244	263,332,267	98,162,800	37.3%							4.49%	2.1568
	2007	122,590,803	41,608,467	33.9%	89,726	253,041,016	85,884,492	33.9%							4.49%	2.0641
	2008	122,278,568	54,827,690	44.8%	87,660	241,550,893	108,307,431	44.8%							4.49%	1.9754
	2009	120,803,987	58,831,506	48.7%	85,783	228,383,562	111,222,727	48.7%							4.49%	1.8905
	2010	119,360,700	65,264,592	54.7%	83,614	215,958,449	118,082,753	54.7%							4.49%	1.8093
	2011	116,683,355	77,224,672	66.2%	81,442	202,042,634	133,718,097	66.2%							4.49%	1.7315
	2012	115,258,814	89,537,579	77.7%	79,470	191,000,073	148,376,366	77.7%							4.49%	1.6571
	2013	112,706,789	92,218,586	81.8%	77,212	178,745,342	146,252,439	81.8%							4.49%	1.5859
	2014	110,773,917	93,525,292	84.4%	74,958	168,130,862	141,951,177	84.4%							4.49%	1.5178
	2015	107,958,502	99,093,816	91.8%	72,537	156,816,605	143,940,083	91.8%							4.49%	1.4526
	2016	104,990,041	119,679,919	114.0%	70,125	145,951,504	166,372,582	114.0%							4.49%	1.3901
	2017	103,875,025	131,385,646	126.5%	67,494	138,196,448	174,796,873	126.5%							4.49%	1.3304
	2018	99,066,726	150,103,535	151.5%	64,007	126,135,933	191,118,148	151.5%							4.49%	1.2732
	2019	104,436,162	158,411,176	151.7%	60,641	127,258,613	193,028,794	151.7%							4.49%	1.2185
	2020	103,814,429	121,702,116	117.2%	57,229	121,065,186	141,925,254	117.2%							4.49%	1.1662
	2021	98,862,561	160,646,768	162.5%	53,569	110,336,366	179,291,135	162.5%							4.49%	1.1161
	2022	100,130,810	179,690,299	179.5%	50,225	106,949,763	191,927,287	179.5%							4.49%	1.0681
	2023	99,037,936	181,798,391	183.6%	46,759	101,236,925	185,834,952	183.6%							4.49%	1.0222
Projected Future Experience	2024	100,053,846	205,470,461	205.4%	44,411	97,880,555	201,007,393	205.4%	1.4882	N/A	0.0502	N/A	0.950	N/A	4.49%	0.9783
	2025	92,286,317	211,999,379	229.7%	42,016	86,402,284	198,482,625	229.7%	1.4882	N/A	0.0539	N/A	0.946	0.922	4.49%	0.9362
	2026	84,650,806	218,012,312	257.5%	39,585	75,848,024	195,341,356	257.5%	1.4882	N/A	0.0579	N/A	0.942	0.917	4.49%	0.8960
	2027	77,182,964	222,589,134	288.4%	37,129	66,185,050	190,872,081	288.4%	1.4882	N/A	0.0620	N/A	0.938	0.912	4.49%	0.8575
	2028	69,890,826	225,481,598	322.6%	34,660	57,356,665	185,043,921	322.6%	1.4882	N/A	0.0665	N/A	0.934	0.906	4.49%	0.8207
	2029	62,758,656	226,452,423	360.8%	32,193	49,290,432	177,854,952	360.8%	1.4882	N/A	0.0712	N/A	0.929	0.898	4.49%	0.7854
	2030	55,956,782	225,471,025	402.9%	29,743	42,059,780	169,474,749	402.9%	1.4882	N/A	0.0761	N/A	0.924	0.892	4.49%	0.7516
	2031	49,533,105	222,549,437	449.3%	27,326	35,631,580	160,090,673	449.3%	1.4882	N/A	0.0812	N/A	0.919	0.885	4.49%	0.7193
	2032	43,516,160	217,693,543	500.3%	24,958	29,958,176	149,868,496	500.3%	1.4882	N/A	0.0867	N/A	0.913	0.879	4.49%	0.6884
	2033	37,921,573	210,958,593	556.3%	22,651	24,984,831	138,991,196	556.3%	1.4882	N/A	0.0924	N/A	0.908	0.871	4.49%	0.6589
	2034	32,758,601	202,443,859	618.0%	20,421	20,655,737	127,649,745	618.0%	1.4882	N/A	0.0985	N/A	0.902	0.864	4.49%	0.6305
	2035	28,035,732	192,297,255	685.9%	18,281	16,918,136	116,041,597	685.9%	1.4882	N/A	0.1048	N/A	0.895	0.856	4.49%	0.6034
	2036	23,763,023	180,730,376	760.6%	16,245	13,723,585	104,375,132	760.6%	1.4882	N/A	0.1114	N/A	0.889	0.848	4.49%	0.5775
	2037	19,932,505	167,936,249	842.5%	14,320	11,016,738	92,818,727	842.5%	1.4882	N/A	0.1185	N/A	0.881	0.839	4.49%	0.5527
	2038	16,528,027	154,087,743	932.3%	12,515	8,742,536	81,505,051	932.3%	1.4882	N/A	0.1260	N/A	0.874	0.829	4.49%	0.5290
	2039	13,538,431	139,495,943	1030.4%	10,839	6,853,463	70,616,026	1030.4%	1.4882	N/A	0.1339	N/A	0.866	0.819	4.49%	0.5062
	2040	10,944,814	124,482,713	1137.4%	9,298	5,302,435	60,308,151	1137.4%	1.4882	N/A	0.1422	N/A	0.858	0.808	4.49%	0.4845
	2041	8,725,246	109,403,823	1253.9%	7,896	4,045,479	50,725,313	1253.9%	1.4882	N/A	0.1508	N/A	0.849	0.797	4.49%	0.4637
	2042	6,849,971	94,632,034	1381.5%	6,634	3,039,529	41,990,948	1381.5%	1.4882	N/A	0.1599	N/A	0.840	0.785	4.49%	0.4437
	2043	5,290,509	80,505,508	1521.7%	5,510	2,246,675	34,187,581	1521.7%	1.4882	N/A	0.1694	N/A	0.831	0.772	4.49%	0.4247
	2044	4,015,960	67,311,339	1676.1%	4,523	1,632,140	27,356,232	1676.1%	1.4882	N/A	0.1793	N/A	0.821	0.759	4.49%	0.4064
	2045	2,990,291	55,290,486	1849.0%	3,665	1,163,072	21,505,212	1849.0%	1.4882	N/A	0.1896	N/A	0.810	0.745	4.49%	0.3889
	2046	2,180,907	44,613,003	2045.6%	2,931	811,813	16,606,574	2045.6%	1.4882	N/A	0.2002	N/A	0.800	0.729	4.49%	0.3722
	2047	1,555,265	35,354,668	2273.2%	2,311	554,049	12,594,781	2273.2%	1.4882	N/A	0.2115	N/A	0.789	0.713	4.49%	0.3562
	2048	1,081,515	27,501,051	2542.8%	1,796	368,724	9,376,018	2542.8%	1.4882	N/A	0.2230	N/A	0.777	0.695	4.49%	0.3409
	2049	731,247	20,985,229	2869.8%	1,374	238,594	6,847,123	2869.8%	1.4882	N/A	0.2349	N/A	0.765	0.676	4.49%	0.3263
	2050	480,319	15,695,717	3267.8%	1,034	149,986	4,901,182	3267.8%	1.4882	N/A	0.2472	N/A	0.753	0.657	4.49%	0.3123
	2051	307,119	11,496,307	3743.3%	766	91,781	3,435,606	3743.3%	1.4882	N/A	0.2596	N/A	0.740	0.639	4.49%	0.2988
	2052	191,179	8,243,009	4311.7%	557	54,678	2,357,523	4311.7%	1.4882	N/A	0.2728	N/A	0.727	0.622	4.49%	0.2860
	2053	116,266	5,775,565	4967.6%	398	31,823	1,580,847	4967.6%	1.4882	N/A	0.2862	N/A	0.714	0.608	4.49%	0.2737
	2054	69,467	3,945,735	5680.0%	279	18,197	1,033,591	5680.0%	1.4882	N/A	0.2988	N/A	0.701	0.597	4.49%	0.2620
	2055	41,390	2,624,399	6340.6%	192	10,376	657,924	6340.6%	1.4882	N/A	0.3118	N/A	0.688	0.596	4.49%	0.2507
	2056	25,231	1,701,648	6744.4%	130	6,053	408,264	6744.4%	1.4882	N/A	0.3239	N/A	0.676	0.610	4.49%	0.2399
	2057	16,126	1,084,689	6726.2%	85	3,703	249,059	6726.2%	1.4882	N/A	0.3441	N/A	0.656	0.639	4.49%	0.2296
	2058	10,864	677,574	6236.9%	55	2,387	148,894	6236.9%	1.4882	N/A	0.3551	N/A	0.645	0.674	4.49%	0.2197
	2059	7,701	419,954	5453.4%	34	1,620	88,318	5453.4%	1.4882	N/A	0.3729	N/A	0.627	0.709	4.49%	0.2103
	2060	5,723	261,926	4576.4%	21	1,152	52,717	4576.4%	1.4882	N/A	0.3862	N/A	0.614	0.743	4.49%	0.2013
	2061	4,455	165,974	3725.6%	13	858	31,970	3725.6%	1.4882	N/A	0.3963	N/A	0.604	0.778	4.49%	0.1926
	2062	3,615	111,622	3087.8%	7	666	20,577	3087.8%	1.4882	N/A	0.4196	N/A	0.580	0.811	4.49%	0.1843
	2063	3,071	77,211	2514.2%	4	542	13,622	2514.2%	1.4882	N/A	0.4311	N/A	0.569	0.850	4.49%	0.1764
	2064	2,715	54,168	1995.3%	3	458</										

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 24.04% Future Increase**  
**Group Policy Form: G.LTC.1697**

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	35,397	-	0.0%	151	113,358	-	0.0%							4.49%	3.2024
	1998	2,709,668	68,200	2.5%	3,784	8,304,655	209,021	2.5%							4.49%	3.0648
	1999	13,625,336	1,261,002	9.3%	17,805	39,964,840	3,698,678	9.3%							4.49%	2.9331
	2000	33,644,103	3,801,974	11.3%	37,513	94,441,982	10,672,478	11.3%							4.49%	2.8071
	2001	56,043,469	9,094,605	16.2%	53,930	150,558,895	24,432,351	16.2%							4.49%	2.6865
	2002	73,049,039	15,465,989	21.2%	65,678	187,811,068	39,763,478	21.2%							4.49%	2.5710
	2003	93,282,891	20,513,797	22.0%	81,214	229,527,087	50,475,194	22.0%							4.49%	2.4605
	2004	110,423,086	27,738,897	25.1%	90,841	260,026,195	65,320,035	25.1%							4.49%	2.3548
	2005	120,437,709	30,703,712	25.5%	92,413	271,421,955	69,194,787	25.5%							4.49%	2.2536
	2006	122,094,561	45,513,389	37.3%	91,244	263,332,267	98,162,800	37.3%							4.49%	2.1568
	2007	122,590,803	41,608,467	33.9%	89,726	253,041,016	85,884,492	33.9%							4.49%	2.0641
	2008	122,278,568	54,827,690	44.8%	87,660	241,550,893	108,307,431	44.8%							4.49%	1.9754
	2009	120,803,987	58,831,506	48.7%	85,783	228,383,562	111,222,727	48.7%							4.49%	1.8905
	2010	119,360,700	65,264,592	54.7%	83,614	215,958,449	118,082,753	54.7%							4.49%	1.8093
	2011	116,683,355	77,224,672	66.2%	81,442	202,042,634	133,718,097	66.2%							4.49%	1.7315
	2012	115,258,814	89,537,579	77.7%	79,470	191,000,073	148,376,366	77.7%							4.49%	1.6571
	2013	112,706,789	92,218,586	81.8%	77,212	178,745,342	146,252,439	81.8%							4.49%	1.5859
	2014	110,773,917	93,525,292	84.4%	74,958	168,130,862	141,951,177	84.4%							4.49%	1.5178
	2015	107,958,502	99,093,816	91.8%	72,537	156,816,605	143,940,083	91.8%							4.49%	1.4526
	2016	104,990,041	119,679,919	114.0%	70,125	145,951,504	166,372,582	114.0%							4.49%	1.3901
	2017	103,875,025	131,385,646	126.5%	67,494	138,196,448	174,796,873	126.5%							4.49%	1.3304
	2018	99,066,726	150,103,535	151.5%	64,007	126,135,933	191,118,148	151.5%							4.49%	1.2732
	2019	104,436,162	158,411,176	151.7%	60,641	127,258,613	193,028,794	151.7%							4.49%	1.2185
	2020	103,814,429	121,702,116	117.2%	57,229	121,065,186	141,925,254	117.2%							4.49%	1.1662
	2021	98,862,561	160,646,768	162.5%	53,569	110,336,366	179,291,135	162.5%							4.49%	1.1161
	2022	100,130,810	179,690,299	179.5%	50,225	106,949,763	191,927,287	179.5%							4.49%	1.0681
	2023	99,037,936	181,798,391	183.6%	46,759	101,236,925	185,834,952	183.6%							4.49%	1.0222
Projected Future Experience	2024	100,053,846	205,470,461	205.4%	44,411	97,880,555	201,007,393	205.4%	1.4882	1.0000	0.0502	1.0000	0.950	N/A	4.49%	0.9783
	2025	94,964,775	210,763,299	221.9%	41,835	88,909,967	197,325,356	221.9%	1.5404	0.9985	0.0580	0.9957	0.942	0.922	4.49%	0.9362
	2026	99,217,803	210,249,605	211.9%	38,541	88,900,209	188,385,888	211.9%	1.8088	0.9905	0.0787	0.9736	0.921	0.917	4.49%	0.8960
	2027	91,935,567	213,749,108	232.5%	36,037	78,835,533	183,291,683	232.5%	1.8460	0.9894	0.0650	0.9706	0.935	0.912	4.49%	0.8575
	2028	83,249,624	216,526,699	260.1%	33,640	68,319,708	177,694,986	260.1%	1.8460	0.9894	0.0665	0.9706	0.934	0.906	4.49%	0.8207
	2029	74,754,225	217,458,968	290.9%	31,246	58,711,710	170,791,523	290.9%	1.8460	0.9894	0.0712	0.9706	0.929	0.898	4.49%	0.7854
	2030	66,652,254	216,516,546	324.8%	28,868	50,099,005	162,744,137	324.8%	1.8460	0.9894	0.0761	0.9706	0.924	0.892	4.49%	0.7516
	2031	59,000,768	213,710,987	362.2%	26,522	42,442,132	153,732,745	362.2%	1.8460	0.9894	0.0812	0.9706	0.919	0.885	4.49%	0.7193
	2032	51,833,755	209,047,943	403.3%	24,224	35,684,324	143,916,537	403.3%	1.8460	0.9894	0.0867	0.9706	0.913	0.879	4.49%	0.6884
	2033	45,169,829	202,580,469	448.5%	21,985	29,760,383	133,471,224	448.5%	1.8460	0.9894	0.0924	0.9706	0.908	0.871	4.49%	0.6589
	2034	39,020,017	194,403,893	498.2%	19,820	24,603,835	122,580,193	498.2%	1.8460	0.9894	0.0985	0.9706	0.902	0.864	4.49%	0.6305
	2035	33,394,428	184,660,257	553.0%	17,743	20,151,836	111,433,058	553.0%	1.8460	0.9894	0.1048	0.9706	0.895	0.856	4.49%	0.6034
	2036	28,305,041	173,552,752	613.2%	15,767	16,346,684	100,229,921	613.2%	1.8460	0.9894	0.1114	0.9706	0.889	0.848	4.49%	0.5775
	2037	23,742,365	161,266,738	679.2%	13,899	13,122,456	89,132,473	679.2%	1.8460	0.9894	0.1185	0.9706	0.881	0.839	4.49%	0.5527
	2038	19,687,162	147,968,218	751.6%	12,147	10,413,568	78,268,115	751.6%	1.8460	0.9894	0.1260	0.9706	0.874	0.829	4.49%	0.5290
	2039	16,126,141	133,955,925	830.7%	10,520	8,163,420	67,811,543	830.7%	1.8460	0.9894	0.1339	0.9706	0.866	0.819	4.49%	0.5062
	2040	13,036,785	119,538,939	916.9%	9,025	6,315,932	57,913,040	916.9%	1.8460	0.9894	0.1422	0.9706	0.858	0.808	4.49%	0.4845
	2041	10,392,973	105,058,900	1010.9%	7,664	4,818,724	48,710,781	1010.9%	1.8460	0.9894	0.1508	0.9706	0.849	0.797	4.49%	0.4637
	2042	8,159,261	90,873,766	1113.7%	6,439	3,620,498	40,323,297	1113.7%	1.8460	0.9894	0.1599	0.9706	0.840	0.785	4.49%	0.4437
	2043	6,301,727	77,308,269	1226.8%	5,348	2,676,100	32,829,837	1226.8%	1.8460	0.9894	0.1694	0.9706	0.831	0.772	4.49%	0.4247
	2044	4,783,563	64,638,100	1351.3%	4,389	1,944,104	26,269,792	1351.3%	1.8460	0.9894	0.1793	0.9706	0.821	0.759	4.49%	0.4064
	2045	3,561,849	53,094,649	1490.6%	3,557	1,385,380	20,651,142	1490.6%	1.8460	0.9894	0.1896	0.9706	0.810	0.745	4.49%	0.3889
	2046	2,597,762	42,841,218	1649.2%	2,845	966,981	15,947,052	1649.2%	1.8460	0.9894	0.2002	0.9706	0.800	0.729	4.49%	0.3722
	2047	1,852,535	33,950,574	1832.7%	2,243	659,949	12,094,585	1832.7%	1.8460	0.9894	0.2115	0.9706	0.789	0.713	4.49%	0.3562
	2048	1,288,233	26,408,860	2050.0%	1,743	439,201	9,003,654	2050.0%	1.8460	0.9894	0.2230	0.9706	0.777	0.695	4.49%	0.3409
	2049	871,017	20,151,810	2313.6%	1,334	284,198	6,575,192	2313.6%	1.8460	0.9894	0.2349	0.9706	0.765	0.676	4.49%	0.3263
	2050	572,126	15,072,369	2634.4%	1,004	178,654	4,706,534	2634.4%	1.8460	0.9894	0.2472	0.9706	0.753	0.657	4.49%	0.3123
	2051	365,822	11,039,737	3017.8%	743	109,324	3,299,162	3017.8%	1.8460	0.9894	0.2596	0.9706	0.740	0.639	4.49%	0.2988
	2052	227,720	7,915,642	3476.0%	541	65,129	2,263,895	3476.0%	1.8460	0.9894	0.2728	0.9706	0.727	0.622	4.49%	0.2860
	2053	138,489	5,546,191	4004.8%	386	37,906	1,518,065	4004.8%	1.8460	0.9894	0.2862	0.9706	0.714	0.608	4.49%	0.2737
	2054	82,745	3,789,032	4579.2%	271	21,675	992,542	4579.2%	1.8460	0.9894	0.2988	0.9706	0.701	0.597	4.49%	0.2620
	2055	49,302	2,520,172	5111.8%	186	12,360	631,795	5111.8%	1.8460	0.9894	0.3118	0.9706	0.688	0.596	4.49%	0.2507
	2056	30,053	1,634,068	5437.3%	126	7,210	392,050	5437.3%	1.8460	0.9894	0.3239	0.9706	0.676	0.610	4.49%	0.2399
	2057	19,209	1,041,611	5422.6%	83	4,411	239,167	5422.6%	1.8460	0.9894	0.3441	0.9706	0.656	0.639	4.49%	0.2286
	2058	12,941	650,665	5028.1%	53	2,844	142,981	5028.1%	1.8460	0.9894	0.3551	0.9706	0.645	0.674	4.49%	0.2197
	2059	9,173	403,276	4396.5%	33	1,929	84,810	4396.5%	1.8460	0.9894	0.3729	0.9706	0.627	0.709	4.49%	0.2103
	2060	6,817	251,524	3689.5%	20	1,372	50,623	3689.5%	1.8460	0.9894	0.3862	0.9706	0.614	0.743	4.49%	0.2013
	2061	5,306	159,382	3003.5%	12	1,022	30,700	3003.5%	1.8460	0.9894	0.3963	0.9706	0.604	0.778	4.49%	0.1926

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

1	Accumulated value of initial earned premium	4,191,568,907	x	58%	=	2,431,109,966
2a	Accumulated value of earned premium	4,318,302,474				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	126,733,567	x	85%	=	107,723,532
3	Present value of future projected initial earned premium	445,684,877	x	58%	=	258,497,229
4a	Present value of future projected premium	755,908,672				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	310,223,796	x	85%	=	263,690,226
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>3,061,020,953</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					2,923,959,411
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,566,546,384
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>5,490,505,794</b>
8	Test: 7 is not less than 5					TRUE

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

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors			
		Without Interest				With Interest		Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.49%	3.2024
	1998	-	-	N/A	-	-	-	N/A							4.49%	3.0648
	1999	-	-	N/A	1	-	-	N/A							4.49%	2.9331
	2000	89,918	-	0.0%	334	252,408	-	0.0%							4.49%	2.8071
	2001	645,355	2,310	0.4%	686	1,733,723	6,206	0.4%							4.49%	2.6865
	2002	939,193	-	0.0%	920	2,414,691	-	0.0%							4.49%	2.5710
	2003	1,389,084	352,588	25.4%	1,280	3,417,910	867,559	25.4%							4.49%	2.4605
	2004	1,756,640	146,971	8.4%	1,496	4,136,566	346,090	8.4%							4.49%	2.3548
	2005	2,110,460	866,893	41.1%	1,631	4,756,194	1,953,656	41.1%							4.49%	2.2536
	2006	2,199,641	433,214	19.7%	1,602	4,744,162	934,351	19.7%							4.49%	2.1568
	2007	2,210,588	556,598	25.2%	1,563	4,562,899	1,148,879	25.2%							4.49%	2.0641
	2008	2,210,943	399,655	18.1%	1,532	4,367,529	789,484	18.1%							4.49%	1.9754
	2009	2,190,443	752,113	34.3%	1,499	4,141,098	1,421,893	34.3%							4.49%	1.8905
	2010	2,159,642	678,701	31.4%	1,464	3,907,425	1,227,969	31.4%							4.49%	1.8093
	2011	2,120,172	867,787	40.9%	1,427	3,671,177	1,502,613	40.9%							4.49%	1.7315
	2012	2,123,087	1,295,866	61.0%	1,400	3,518,255	2,147,433	61.0%							4.49%	1.6571
	2013	2,104,703	1,657,282	78.7%	1,379	3,337,917	2,628,336	78.7%							4.49%	1.5859
	2014	2,114,971	1,793,882	84.8%	1,352	3,210,068	2,722,726	84.8%							4.49%	1.5178
	2015	2,072,273	1,806,562	87.2%	1,315	3,010,108	2,624,146	87.2%							4.49%	1.4526
	2016	2,010,945	2,123,611	105.6%	1,278	2,795,508	2,952,130	105.6%							4.49%	1.3901
	2017	2,022,873	1,716,681	84.9%	1,239	2,691,253	2,283,891	84.9%							4.49%	1.3304
	2018	1,992,650	2,081,252	104.4%	1,170	2,537,126	2,649,937	104.4%							4.49%	1.2732
	2019	2,118,671	2,511,852	118.6%	1,109	2,581,665	3,060,767	118.6%							4.49%	1.2185
	2020	2,105,599	2,485,482	118.0%	1,061	2,455,485	2,898,492	118.0%							4.49%	1.1662
	2021	2,067,640	2,936,428	142.0%	1,002	2,307,606	3,277,224	142.0%							4.49%	1.1161
	2022	2,121,349	2,553,152	120.4%	952	2,265,814	2,727,023	120.4%							4.49%	1.0681
	2023	2,139,862	2,970,378	138.8%	898	2,187,374	3,036,331	138.8%							4.49%	1.0222
Projected Future Experience	2024	2,169,210	3,861,386	178.0%	858	2,122,092	3,777,512	178.0%	1.4882	N/A	0.0450	N/A	0.955	N/A	4.49%	0.9783
	2025	2,010,860	4,052,514	201.5%	816	1,882,650	3,794,132	201.5%	1.4882	N/A	0.0485	N/A	0.952	0.927	4.49%	0.9362
	2026	1,853,744	4,239,337	228.7%	774	1,660,974	3,798,491	228.7%	1.4882	N/A	0.0521	N/A	0.948	0.922	4.49%	0.8960
	2027	1,698,528	4,401,575	259.1%	730	1,456,503	3,774,388	259.1%	1.4882	N/A	0.0562	N/A	0.944	0.916	4.49%	0.8575
	2028	1,546,119	4,533,033	293.2%	686	1,268,839	3,720,082	293.2%	1.4882	N/A	0.0604	N/A	0.940	0.910	4.49%	0.8207
	2029	1,396,604	4,629,242	331.5%	641	1,096,888	3,635,790	331.5%	1.4882	N/A	0.0650	N/A	0.935	0.903	4.49%	0.7854
	2030	1,252,808	4,685,691	374.0%	597	941,670	3,521,988	374.0%	1.4882	N/A	0.0697	N/A	0.930	0.897	4.49%	0.7516
	2031	1,115,696	4,698,981	421.2%	552	802,574	3,380,206	421.2%	1.4882	N/A	0.0749	N/A	0.925	0.891	4.49%	0.7193
	2032	985,965	4,664,552	473.1%	507	678,775	3,211,254	473.1%	1.4882	N/A	0.0805	N/A	0.919	0.884	4.49%	0.6884
	2033	864,158	4,580,890	530.1%	464	569,355	3,018,144	530.1%	1.4882	N/A	0.0864	N/A	0.914	0.876	4.49%	0.6589
	2034	750,625	4,447,113	592.5%	421	473,302	2,804,100	592.5%	1.4882	N/A	0.0928	N/A	0.907	0.869	4.49%	0.6305
	2035	645,627	4,265,561	660.7%	379	389,603	2,574,049	660.7%	1.4882	N/A	0.0996	N/A	0.900	0.860	4.49%	0.6034
	2036	549,568	4,039,824	735.1%	338	317,386	2,333,073	735.1%	1.4882	N/A	0.1068	N/A	0.893	0.851	4.49%	0.5775
	2037	462,787	3,776,036	815.9%	300	255,784	2,087,023	815.9%	1.4882	N/A	0.1142	N/A	0.886	0.842	4.49%	0.5527
	2038	385,114	3,481,586	904.0%	263	203,707	1,841,593	904.0%	1.4882	N/A	0.1222	N/A	0.878	0.832	4.49%	0.5290
	2039	316,281	3,165,874	1001.0%	229	160,109	1,602,637	1001.0%	1.4882	N/A	0.1306	N/A	0.869	0.821	4.49%	0.5062
	2040	256,222	2,837,934	1107.6%	197	124,132	1,374,894	1107.6%	1.4882	N/A	0.1394	N/A	0.861	0.810	4.49%	0.4845
	2041	204,536	2,506,536	1225.5%	168	94,834	1,162,161	1225.5%	1.4882	N/A	0.1484	N/A	0.852	0.798	4.49%	0.4637
	2042	160,565	2,180,460	1358.0%	141	71,247	967,533	1358.0%	1.4882	N/A	0.1577	N/A	0.842	0.785	4.49%	0.4437
	2043	123,963	1,868,212	1507.1%	118	52,642	793,357	1507.1%	1.4882	N/A	0.1674	N/A	0.833	0.772	4.49%	0.4247
	2044	94,013	1,573,597	1673.8%	97	38,208	639,531	1673.8%	1.4882	N/A	0.1778	N/A	0.822	0.758	4.49%	0.4064
	2045	69,869	1,302,221	1863.8%	78	27,176	506,498	1863.8%	1.4882	N/A	0.1886	N/A	0.811	0.743	4.49%	0.3889
	2046	50,802	1,058,278	2083.1%	63	18,910	393,929	2083.1%	1.4882	N/A	0.1997	N/A	0.800	0.727	4.49%	0.3722
	2047	36,122	844,174	2337.0%	50	12,868	300,729	2337.0%	1.4882	N/A	0.2108	N/A	0.789	0.711	4.49%	0.3562
	2048	25,059	660,359	2635.2%	39	8,543	225,138	2635.2%	1.4882	N/A	0.2226	N/A	0.777	0.694	4.49%	0.3409
	2049	16,941	506,254	2988.2%	30	5,528	165,182	2988.2%	1.4882	N/A	0.2340	N/A	0.766	0.676	4.49%	0.3263
	2050	11,149	380,258	3410.6%	22	3,482	118,740	3410.6%	1.4882	N/A	0.2454	N/A	0.755	0.658	4.49%	0.3123
	2051	7,124	279,775	3927.1%	16	2,129	83,609	3927.1%	1.4882	N/A	0.2601	N/A	0.740	0.639	4.49%	0.2988
	2052	4,401	200,738	4561.4%	12	1,259	57,412	4561.4%	1.4882	N/A	0.2726	N/A	0.727	0.618	4.49%	0.2860
	2053	2,640	141,124	5345.8%	9	723	38,627	5345.8%	1.4882	N/A	0.2880	N/A	0.712	0.600	4.49%	0.2737
	2054	1,547	96,214	6219.3%	6	405	25,203	6219.3%	1.4882	N/A	0.3001	N/A	0.700	0.586	4.49%	0.2620
	2055	872	63,462	7281.0%	4	219	15,910	7281.0%	1.4882	N/A	0.3149	N/A	0.685	0.563	4.49%	0.2507
	2056	472	40,445	8570.8%	3	113	9,704	8570.8%	1.4882	N/A	0.3252	N/A	0.675	0.541	4.49%	0.2399
	2057	262	24,477	9333.3%	2	60	5,620	9333.3%	1.4882	N/A	0.3442	N/A	0.656	0.556	4.49%	0.2296
	2058	156	14,204	9116.7%	1	34	3,121	9116.7%	1.4882	N/A	0.3646	N/A	0.635	0.594	4.49%	0.2197
	2059	94	7,775	8310.7%	1	20	1,635	8310.7%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.2103
	2060	59	4,083	6973.9%	0	12	822	6973.9%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.2013
	2061	36	2,053	5687.5%	0	7	396	5687.5%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1926
	2062	24	898	3760.6%	0	4	166	3760.6%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1843
	2063	16	584	3674.3%	0	3	103	3674.3%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1764
	2064	10	406	4049.0%	0	2	68	4049.0%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1688
	2065	6	258	4202.8%	0	1	42	4202.8%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1616
	2066	4	138	3748.1%	0	1	21	3748.1%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1546
	2067	2	69	3093.7%	0	0	10	3093.7%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1480
	2068	1	29	2112.2%	0	0	4	2112.2%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1416
	2069	1	7	749.0%	-	0	1	749.0%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1356
	2070+	1	(0)	-10.7%	-	0	(0)	-10.7%	1.4882	N/A	N/A	N/A	N/A	N/A	4.49%	0.1297
	Past	45,016,704	30,989,258	68.8%	29,590	75,003,962	43									

**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Includes Prior Authorized Increases) and With 24.04% Future Increase**  
**Group Policy Form: G.LTC.1697**

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	-	-	N/A	-	-	-	N/A								4.49%	3.2024
	1998	-	-	N/A	-	-	-	N/A								4.49%	3.0648
	1999	-	-	N/A	1	-	-	N/A								4.49%	2.9331
	2000	89,918	-	0.0%	334	252,408	-	0.0%								4.49%	2.8071
	2001	645,355	2,310	0.4%	686	1,733,723	6,206	0.4%								4.49%	2.6865
	2002	939,193	-	0.0%	920	2,414,691	-	0.0%								4.49%	2.5710
	2003	1,389,084	352,588	25.4%	1,280	3,417,910	867,559	25.4%								4.49%	2.4605
	2004	1,756,640	146,971	8.4%	1,496	4,136,566	346,090	8.4%								4.49%	2.3548
	2005	2,110,460	866,893	41.1%	1,631	4,756,194	1,953,656	41.1%								4.49%	2.2536
	2006	2,199,641	433,214	19.7%	1,602	4,744,162	934,351	19.7%								4.49%	2.1568
	2007	2,210,588	556,598	25.2%	1,563	4,562,899	1,148,879	25.2%								4.49%	2.0641
	2008	2,210,943	399,655	18.1%	1,532	4,367,529	789,484	18.1%								4.49%	1.9754
	2009	2,190,443	752,113	34.3%	1,499	4,141,098	1,421,893	34.3%								4.49%	1.8905
	2010	2,159,642	678,701	31.4%	1,464	3,907,425	1,227,969	31.4%								4.49%	1.8093
	2011	2,120,172	867,787	40.9%	1,427	3,671,177	1,502,613	40.9%								4.49%	1.7315
	2012	2,123,087	1,295,866	61.0%	1,400	3,518,255	2,147,433	61.0%								4.49%	1.6571
	2013	2,104,703	1,657,282	78.7%	1,379	3,337,917	2,628,336	78.7%								4.49%	1.5859
	2014	2,114,971	1,793,882	84.8%	1,352	3,210,068	2,722,726	84.8%								4.49%	1.5178
	2015	2,072,273	1,806,562	87.2%	1,315	3,010,108	2,624,146	87.2%								4.49%	1.4526
	2016	2,010,945	2,123,611	105.6%	1,278	2,795,508	2,952,130	105.6%								4.49%	1.3901
	2017	2,022,873	1,716,681	84.9%	1,239	2,691,253	2,283,891	84.9%								4.49%	1.3304
	2018	1,992,650	2,081,252	104.4%	1,170	2,537,126	2,649,937	104.4%								4.49%	1.2732
	2019	2,118,671	2,511,852	118.6%	1,109	2,581,665	3,060,767	118.6%								4.49%	1.2185
2020	2,105,599	2,485,482	118.0%	1,061	2,455,485	2,898,492	118.0%								4.49%	1.1662	
2021	2,067,640	2,936,428	142.0%	1,002	2,307,606	3,277,224	142.0%								4.49%	1.1161	
2022	2,121,349	2,553,152	120.4%	952	2,265,814	2,727,023	120.4%								4.49%	1.0681	
2023	2,139,862	2,970,378	138.8%	898	2,187,374	3,036,331	138.8%								4.49%	1.0222	
Projected Future Experience	2024	2,169,210	3,861,386	178.0%	858	2,122,092	3,777,512	178.0%	1.4882	1.0000		0.0450	1.0000	0.955	N/A	4.49%	0.9783
	2025	2,069,221	4,028,886	194.7%	813	1,937,291	3,772,010	194.7%	1.5404	0.9985		0.0525	0.9957	0.947	0.927	4.49%	0.9362
	2026	2,172,742	4,088,388	188.2%	753	1,946,800	3,663,240	188.2%	1.8088	0.9905		0.0731	0.9736	0.927	0.922	4.49%	0.8960
	2027	2,023,182	4,226,768	208.9%	709	1,734,896	3,624,490	208.9%	1.8460	0.9894		0.0591	0.9706	0.941	0.916	4.49%	0.8575
	2028	1,841,641	4,353,005	236.4%	666	1,511,363	3,572,341	236.4%	1.8460	0.9894		0.0604	0.9706	0.940	0.910	4.49%	0.8207
	2029	1,663,548	4,445,394	267.2%	622	1,306,545	3,491,397	267.2%	1.8460	0.9894		0.0650	0.9706	0.935	0.903	4.49%	0.7854
	2030	1,492,268	4,499,601	301.5%	579	1,121,659	3,382,114	301.5%	1.8460	0.9894		0.0697	0.9706	0.930	0.897	4.49%	0.7516
	2031	1,328,947	4,512,363	339.5%	536	955,977	3,245,963	339.5%	1.8460	0.9894		0.0749	0.9706	0.925	0.891	4.49%	0.7193
	2032	1,174,420	4,479,301	381.4%	493	808,515	3,083,721	381.4%	1.8460	0.9894		0.0805	0.9706	0.919	0.884	4.49%	0.6884
	2033	1,029,331	4,398,962	427.4%	450	678,180	2,898,280	427.4%	1.8460	0.9894		0.0864	0.9706	0.914	0.876	4.49%	0.6589
	2034	894,098	4,270,498	477.6%	408	563,768	2,692,737	477.6%	1.8460	0.9894		0.0928	0.9706	0.907	0.869	4.49%	0.6305
	2035	769,031	4,096,156	532.6%	368	464,071	2,471,821	532.6%	1.8460	0.9894		0.0996	0.9706	0.900	0.860	4.49%	0.6034
	2036	654,611	3,879,384	592.6%	328	378,050	2,240,416	592.6%	1.8460	0.9894		0.1068	0.9706	0.893	0.851	4.49%	0.5775
	2037	551,244	3,626,073	657.8%	291	304,673	2,004,138	657.8%	1.8460	0.9894		0.1142	0.9706	0.886	0.842	4.49%	0.5527
	2038	458,724	3,343,317	728.8%	255	242,643	1,768,455	728.8%	1.8460	0.9894		0.1222	0.9706	0.878	0.832	4.49%	0.5290
	2039	376,735	3,040,142	807.0%	222	190,712	1,538,989	807.0%	1.8460	0.9894		0.1306	0.9706	0.869	0.821	4.49%	0.5062
	2040	305,195	2,725,227	892.9%	191	147,858	1,320,291	892.9%	1.8460	0.9894		0.1394	0.9706	0.861	0.810	4.49%	0.4845
	2041	243,631	2,406,990	988.0%	163	112,960	1,116,006	988.0%	1.8460	0.9894		0.1484	0.9706	0.852	0.798	4.49%	0.4637
	2042	191,255	2,093,864	1094.8%	137	84,865	929,108	1094.8%	1.8460	0.9894		0.1577	0.9706	0.842	0.785	4.49%	0.4437
	2043	147,657	1,794,017	1215.0%	114	62,704	761,850	1215.0%	1.8460	0.9894		0.1674	0.9706	0.833	0.772	4.49%	0.4247
	2044	111,983	1,511,102	1349.4%	94	45,511	614,132	1349.4%	1.8460	0.9894		0.1778	0.9706	0.822	0.758	4.49%	0.4064
	2045	83,224	1,250,504	1502.6%	76	32,370	486,383	1502.6%	1.8460	0.9894		0.1886	0.9706	0.811	0.743	4.49%	0.3889
	2046	60,512	1,016,249	1679.4%	61	22,525	378,285	1679.4%	1.8460	0.9894		0.1997	0.9706	0.800	0.727	4.49%	0.3722
	2047	43,026	810,648	1884.1%	48	15,328	288,786	1884.1%	1.8460	0.9894		0.2108	0.9706	0.789	0.711	4.49%	0.3562
	2048	29,849	634,134	2124.5%	37	10,176	216,197	2124.5%	1.8460	0.9894		0.2226	0.9706	0.777	0.694	4.49%	0.3409
	2049	20,180	486,148	2409.1%	29	6,584	158,622	2409.1%	1.8460	0.9894		0.2340	0.9706	0.766	0.676	4.49%	0.3263
	2050	13,280	365,156	2749.6%	22	4,147	114,024	2749.6%	1.8460	0.9894		0.2454	0.9706	0.755	0.658	4.49%	0.3123
	2051	8,486	268,664	3166.0%	16	2,536	80,289	3166.0%	1.8460	0.9894		0.2601	0.9706	0.740	0.639	4.49%	0.2988
	2052	5,242	192,766	3677.4%	12	1,499	55,132	3677.4%	1.8460	0.9894		0.2726	0.9706	0.727	0.618	4.49%	0.2860
	2053	3,145	135,519	4309.7%	8	861	37,093	4309.7%	1.8460	0.9894		0.2880	0.9706	0.712	0.600	4.49%	0.2737
	2054	1,843	92,393	5013.9%	6	483	24,202	5013.9%	1.8460	0.9894		0.3001	0.9706	0.700	0.586	4.49%	0.2620
	2055	1,038	60,941	5869.9%	4	260	15,278	5869.9%	1.8460	0.9894		0.3149	0.9706	0.685	0.563	4.49%	0.2507
	2056	562	38,839	6909.7%	3	135	9,318	6909.7%	1.8460	0.9894		0.3252	0.9706	0.675	0.541	4.49%	0.2399
	2057	312	23,505	7524.4%	2	72	5,397	7524.4%	1.8460	0.9894		0.3442	0.9706	0.656	0.556	4.49%	0.2286
	2058	186	13,640	7349.8%	1	41	2,997	7349.8%	1.8460	0.9894		0.3646	0.9706	0.635	0.594	4.49%	0.2197
	2059	111	7,466	6700.0%	1	23	1,570	6700.0%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.2103
	2060	70	3,921	5622.3%	0	14	789	5622.3%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.2013
	2061	43	1,972	4585.3%	0	8	380	4585.3%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.1926
	2062	28	863	3031.8%	0	5	159	3031.8%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.1843
	2063	19	561	2962.2%	0	3	99	2962.2%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.1764
	2064	12	389	3264.3%	0	2	66	3264.3%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.1688
	2065	7	247	3388.3%	0	1	40	3388.3%	1.8460	0.9894		N/A	0.9706	N/A	N/A	4.49%	0.1616
2066	4	133	3021.7%	0	1	21											

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

1	Accumulated value of initial earned premium	72,351,793	x	58%	=	41,964,040
2a	Accumulated value of earned premium	75,003,962				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	2,652,170	x	85%	=	2,254,344
3	Present value of future projected initial earned premium	9,906,124	x	58%	=	5,745,552
4a	Present value of future projected premium	16,818,210				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	6,912,086	x	85%	=	5,875,273
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>55,839,209</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					43,207,138
6b	Present value of future projected incurred claims without the inclusion of active life reserves					53,844,151
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>97,051,289</b>
8	Test: 7 is not less than 5					TRUE

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Group Policy Form: GLTC1697, AARP Original**  
**Comparison of Original Pricing and Current Best Estimate Assumptions**

Original Pricing Assumptions		Current Best Estimate Assumptions																																																											
Discount Rate	6.25%	4.49%																																																											
Voluntary Lapse Rates	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>11.00%</td></tr><tr><td>2</td><td>5.30%</td></tr><tr><td>3</td><td>5.10%</td></tr><tr><td>4</td><td>4.90%</td></tr><tr><td>5</td><td>4.80%</td></tr><tr><td>6</td><td>4.70%</td></tr><tr><td>7</td><td>4.65%</td></tr><tr><td>8</td><td>4.60%</td></tr><tr><td>9</td><td>4.55%</td></tr><tr><td>10+</td><td>4.50%</td></tr></table>	Policy Duration	Lapse Rate	1	11.00%	2	5.30%	3	5.10%	4	4.90%	5	4.80%	6	4.70%	7	4.65%	8	4.60%	9	4.55%	10+	4.50%	<table><tr><th>Policy Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.5%</td></tr><tr><td>2</td><td>3.5%</td></tr><tr><td>3</td><td>2.5%</td></tr><tr><td>4</td><td>2.0%</td></tr><tr><td>5</td><td>1.5%</td></tr><tr><td>6</td><td>1.3%</td></tr><tr><td>7</td><td>0.9%</td></tr><tr><td>8</td><td>0.8%</td></tr><tr><td>9</td><td>0.8%</td></tr><tr><td>10</td><td>0.8%</td></tr><tr><td>11</td><td>0.7%</td></tr><tr><td>12</td><td>0.7%</td></tr><tr><td>13</td><td>0.7%</td></tr><tr><td>14</td><td>0.7%</td></tr><tr><td>15</td><td>0.7%</td></tr><tr><td>16</td><td>0.7%</td></tr><tr><td>17+</td><td>0.6%</td></tr></table>		Policy Duration	Lapse Rate	1	5.5%	2	3.5%	3	2.5%	4	2.0%	5	1.5%	6	1.3%	7	0.9%	8	0.8%	9	0.8%	10	0.8%	11	0.7%	12	0.7%	13	0.7%	14	0.7%	15	0.7%	16	0.7%	17+	0.6%
Policy Duration	Lapse Rate																																																												
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Active Life Mortality Rates	Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading.	2012 Individual Annuity Mortality (IAM) table with attained age/gender multiples of:																																																											
Morbidity:		Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)																																																											
Incidence	Incidence rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.	<table><tr><th rowspan="2">Attained Age</th><th colspan="2">Facility Care</th><th colspan="2">Home Care</th></tr><tr><th>Male</th><th>Female</th><th>Male</th><th>Female</th></tr><tr><td>80</td><td>1.42%</td><td>1.71%</td><td>1.16%</td><td>1.24%</td></tr><tr><td>81</td><td>1.71%</td><td>2.01%</td><td>1.35%</td><td>1.43%</td></tr><tr><td>82</td><td>2.03%</td><td>2.35%</td><td>1.57%</td><td>1.63%</td></tr><tr><td>83</td><td>2.39%</td><td>2.73%</td><td>1.82%</td><td>1.85%</td></tr><tr><td>84</td><td>2.78%</td><td>3.14%</td><td>2.10%</td><td>2.09%</td></tr><tr><td>85</td><td>3.18%</td><td>3.58%</td><td>2.42%</td><td>2.34%</td></tr></table>		Attained Age	Facility Care		Home Care		Male	Female	Male	Female	80	1.42%	1.71%	1.16%	1.24%	81	1.71%	2.01%	1.35%	1.43%	82	2.03%	2.35%	1.57%	1.63%	83	2.39%	2.73%	1.82%	1.85%	84	2.78%	3.14%	2.10%	2.09%	85	3.18%	3.58%	2.42%	2.34%																			
Attained Age	Facility Care		Home Care																																																										
	Male	Female	Male	Female																																																									
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84	2.78%	3.14%	2.10%	2.09%																																																									
85	3.18%	3.58%	2.42%	2.34%																																																									
Continuance	Continuance rates for nursing home care and home health care were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectation.	Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. 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 are recombined into a single termination table for modeling and valuation uses.  Minor adjustments have been made since 2016, but no adjustments were made in 2024.																																																											
Utilization	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th colspan="2">Home Care</th><th colspan="2">Facility Care</th></tr><tr><th>NOAIP</th><th>AIP</th><th>NOAIP</th><th>AIP</th></tr><tr><td>75%</td><td>71%</td><td>92%</td><td>75%</td></tr></table>		Home Care		Facility Care		NOAIP	AIP	NOAIP	AIP	75%	71%	92%	75%																																														
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**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual-to-Expected Results - Lapse**  
**Group Policy Form: G.LTC1697**

Lapse			
Policy Duration <sup>1</sup>	Actual <sup>2</sup>	Expected <sup>3</sup>	A/E%
11	786	637	123.3%
12	638	597	106.9%
13	543	548	99.2%
14	475	489	97.1%
15	406	420	96.6%
16	324	349	92.8%
17+	1,124	997	112.8%

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

Mortality						
Attained Age	Female			Male		
	Actual <sup>4</sup>	Expected <sup>3</sup>	A/E%	Actual <sup>4</sup>	Expected <sup>3</sup>	A/E%
<65	141	163	86.28%	114	116	98.30%
65-69	526	543	96.95%	422	420	100.56%
70-74	1,138	1,158	98.25%	1,105	1,132	97.57%
75-79	2,015	2,080	96.88%	2,061	2,019	102.09%
80-84	2,735	2,687	101.80%	2,555	2,531	100.94%
85-89	2,524	2,452	102.95%	2,054	2,007	102.30%
90+	1,467	1,395	105.17%	866	873	99.17%

<sup>1</sup> Lapse analysis focuses on durations with greatest exposure as of 12/31/2023.

<sup>2</sup> The lapse actuals are based on actual experience through 12/31/2023.

<sup>3</sup> The expecteds are based on current best estimate assumptions.

<sup>4</sup> The mortality actuals are based on actual experience for 2011-2019 and 2023.



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

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	0	0	0%	1	0	507%	0	0	0%	0	0	0%
55 to 59	2	2	99%	1	3	36%	0	1	0%	1	1	94%
60 to 64	20	21	97%	28	31	89%	11	12	89%	18	16	115%
65 to 69	95	98	97%	121	140	87%	42	54	77%	67	75	90%
70 to 74	408	427	95%	330	346	95%	231	188	123%	229	194	118%
75 to 79	1,181	1,181	100%	664	732	91%	580	626	93%	416	451	92%
80 to 84	1,974	1,940	102%	923	972	95%	1,039	1,122	93%	607	648	94%
85 to 89	1,873	1,786	105%	715	738	97%	910	944	96%	489	500	98%
over 89	868	916	95%	316	330	96%	396	347	114%	205	205	100%
<b>Total</b>	<b>6,420</b>	<b>6,371</b>	<b>101%</b>	<b>3,099</b>	<b>3,292</b>	<b>94%</b>	<b>3,208</b>	<b>3,294</b>	<b>97%</b>	<b>2,033</b>	<b>2,089</b>	<b>97%</b>

<sup>1</sup> The actual claims are based on actual experience 2013-2022 with adjustments for incurred but not reported claims.

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

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Claim Termination**

<b>Claim Duration (Months)</b>	<b>Actual Deaths<sup>1</sup></b>	<b>Expected Deaths<sup>2</sup></b>	<b>Actual Recoveries<sup>1</sup></b>	<b>Expected Recoveries<sup>2</sup></b>	<b>Deaths A/E%</b>	<b>Recoveries A/E%</b>	<b>Total A/E%</b>
1	1,461	1,018	96	166	144%	58%	132%
2	1,266	1,993	210	400	64%	52%	62%
3	1,323	1,811	332	385	73%	86%	75%
4	1,551	2,106	457	448	74%	102%	79%
5	1,537	1,815	406	373	85%	109%	89%
6	1,373	1,544	298	304	89%	98%	90%
7	1,295	1,314	273	253	99%	108%	100%
8	1,134	1,150	220	209	99%	105%	100%
9	1,122	1,024	193	175	110%	111%	110%
10	970	931	154	148	104%	104%	104%
11	960	865	140	128	111%	110%	111%
12	894	813	116	112	110%	104%	109%
13	850	776	123	99	110%	124%	111%
14+	27,438	22,492	1,695	2,060	122%	82%	119%
<b>Total</b>	<b>43,174</b>	<b>39,651</b>	<b>4,713</b>	<b>5,260</b>	<b>109%</b>	<b>90%</b>	<b>107%</b>

<sup>1</sup> Based on actual experience 1991-2022.

<sup>2</sup> The expected deaths and recoveries are based on current best estimate assumptions.