

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



William P. Bigelow, FSA, MAAA

September 27, 2019

Maryland Insurance Administration
 200 St. Paul Place, Suite 2700, Baltimore, MD 21202

Re: Group long-term policy G.LTC1697 (including GCLTCAARP-06-FC in Maryland)
 Issued by Metropolitan Life Insurance Company (MetLife)

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

Filing Overview

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

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • <i>Nationwide</i> experience • Without/with proposed rate increase of 7.06% • Weighted average statutory rate 4.00% LLR without rate increase – 109.3% LLR with rate increase – 106.1%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • <i>Maryland</i> experience • Without/with proposed rate increase of 7.06% • Weighted average statutory rate 4.00% LLR without rate increase – 103.7% LLR with rate increase – 100.9%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Policy Duration) Attachment 3 – A/E Ratios (Calendar Year) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination)

Rationale for the Rate Increase Request

Exhibit I demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

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

Assumption Setting and Review

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

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

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, the Maryland LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on 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.

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

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

Sincerely,



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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

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

Policy Forms

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

- GCLTCAARP-06-FC

1. Purpose of Filing

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

2. Description of Benefits

There are two options available: The Comprehensive Monthly Reimbursement Plan and the Facility-only Monthly Reimbursement Plan. Both plans provide benefits for Primary Services equal to the lesser of:

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

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

Reimbursement Percentages by Site of Care

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

Respite Service

Both plans reimburse the actual incurred expenses for Respite Services provided by a Formal or Informal Caregiver, up to the DBA corresponding to the type of service. Benefits are limited to 30 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from March 1, 2007 to March 1, 2008 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.

5. Actuarial Assumptions

- a. Expected Claim Costs 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, 2017.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2017 and 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%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. 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 and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail. Enrollment programs hosted by local AARP chapter were also part of the marketing method for this certificate form.

7. Underwriting Description

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

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. A preferred risk discount was applied to insured persons that qualified based on underwriting criteria. If an insured was married or had a domestic partner that did not purchase coverage, then a marital discount was applied. If two or more members of the same household purchased coverage, then a household discount was applied. Additionally, annual premium was equal to monthly premium times 11.04 (i.e., 8% discount off monthly) and quarterly premium was equal to monthly premium times 2.94 (i.e., 2% discount off monthly).

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 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, 2017 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 4.00%. 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, 2017 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%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2018 through 2098 are developed by multiplying each prior period's earned premium (starting with December 31, 2017 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.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

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

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

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

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

15. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	15%	10/10/2017	5/1/2018

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

16. Requested Rate Increase

The company is requesting a rate increase of 7.06% for the policy forms listed above. Corresponding rate tables reflecting the 7.06% rate increase are included with this filing. ***Please note that, any authorized premium rate increase will not become effective for any insured until that insured's prior rate increase has been effective for at least one (1) year.*** Please note also that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

- a. Incidence and continuance rates for nursing home care and home health care rates were based on MetLife's experience in the long-term care business that the company issued or administered.
- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.4% in year five and thereafter.
- c. Mortality was based on 95% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

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

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum requirements under rate stability regulations.

19. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying certificates holders in Maryland before and after the current requested increases are:

Before increase:	\$1,942
After prior authorized 15% increase:	\$2,113
After current requested 7.06% increase:	\$2,262

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

20. Proposed Effective Date

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

21. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying certificates in force count)

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	10%
55-59	27%
60-64	30%
65-69	23%
70-74	8%
75+	2%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	32%
4 Year	53%
5 Year	4%
7 Year	1%
Unlimited	4%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	77%
Auto 3% Compound	16%
Auto 5% Compound	7%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	15%
50%	53%
80%	6%
100%	26%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	34%
45	-
60	53%
90	11%
Total	100%

By Gender:

Gender	Percent
Female	61%
Male	39%
Total	100%

22. Number of Certificateholders

As of September 30, 2018, 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	2018 Annualized Premium	Number of Insured	2018 Annualized Premium
Certificates issued in Maryland	-	-	55	\$106,817
Certificates issued nationwide	534	\$962,242	2,024	\$3,969,115

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

September 27, 2019

23. Actuarial Certification

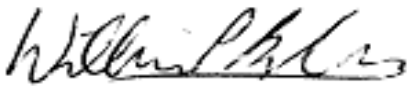
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

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

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

I further certify that:

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



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized 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			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Persistence Shock Lapse	Policy Persistence			
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.2345
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2006	55,921	-	0.0%	268	87,793	-	0.0%	1,0417	N/A	0.0303	N/A	0.970	0.950	4.00%	1.5699
	2007	2,754,957	-	0.0%	3,030	4,158,770	-	0.0%	1,453	N/A	0.0326	N/A	0.967	0.962	4.00%	1.5096
	2008	5,205,618	-	0.0%	3,163	7,555,949	-	0.0%	1,500	N/A	0.0298	N/A	0.970	0.960	4.00%	1.4515
	2009	5,069,488	152,062	3.0%	3,092	7,075,343	212,228	3.0%	1,500	N/A	0.0309	N/A	0.969	0.957	4.00%	1.3957
	2010	4,929,577	380,241	7.7%	3,000	6,615,454	510,280	7.7%	1,500	N/A	0.0329	N/A	0.967	0.954	4.00%	1.3420
	2011	4,822,314	458,909	9.5%	2,949	6,222,605	592,166	9.5%	1,500	N/A	0.0352	N/A	0.965	0.951	4.00%	1.2904
	2012	4,765,259	563,181	11.8%	2,887	5,912,482	698,765	11.8%	1,500	N/A	0.0376	N/A	0.962	0.947	4.00%	1.2407
	2013	4,696,615	350,438	7.5%	2,842	5,603,185	418,081	7.5%	1,500	N/A	0.0375	N/A	0.962	0.947	4.00%	1.1930
	2014	4,672,229	1,522,692	32.6%	2,808	5,359,704	1,746,742	32.6%	1,500	N/A	0.0401	N/A	0.960	0.944	4.00%	1.1471
2015	4,613,502	1,145,499	24.8%	2,765	5,088,785	1,263,508	24.8%	1,500	N/A	0.0430	N/A	0.957	0.939	4.00%	1.1030	
2016	4,560,996	966,901	21.2%	2,721	4,837,375	1,025,491	21.2%	1,500	N/A	0.0460	N/A	0.953	0.935	4.00%	1.0606	
2017	4,528,732	2,076,727	45.9%	2,676	4,618,418	2,117,854	45.9%	1,500	N/A	0.0646	N/A	0.935	0.911	4.00%	1.0198	
Projected Experience	2018	4,480,768	2,486,014	55.5%	2,595	4,393,754	2,437,737	55.5%	1,500	N/A	0.0689	N/A	0.931	0.905	4.00%	0.9806
	2019	4,738,559	2,818,497	59.5%	2,510	4,467,826	2,657,465	59.5%	1,500	N/A	0.0737	N/A	0.926	0.899	4.00%	0.9429
	2020	4,567,372	3,179,295	69.6%	2,435	4,140,788	2,882,355	69.6%	1,500	N/A	0.0795	N/A	0.922	0.894	4.00%	0.9066
	2021	4,372,385	3,567,772	81.6%	2,360	3,811,551	3,110,143	81.6%	1,500	N/A	0.0838	N/A	0.916	0.888	4.00%	0.8717
	2022	4,172,746	3,988,421	95.6%	2,282	3,497,614	3,343,113	95.6%	1,500	N/A	0.0888	N/A	0.911	0.882	4.00%	0.8382
	2023	3,968,473	4,443,435	112.0%	2,202	3,198,454	3,581,256	112.0%	1,500	N/A	0.0945	N/A	0.906	0.876	4.00%	0.8060
	2024	3,759,896	4,922,886	130.9%	2,119	2,913,796	3,815,075	130.9%	1,500	N/A	0.1002	N/A	0.900	0.869	4.00%	0.7750
	2025	3,547,788	5,419,331	152.8%	2,034	2,643,672	4,038,273	152.8%	1,500	N/A	0.1062	N/A	0.894	0.863	4.00%	0.7452
	2026	3,332,909	5,922,508	177.7%	1,947	2,388,031	4,243,481	177.7%	1,500	N/A	0.1123	N/A	0.888	0.856	4.00%	0.7165
	2027	3,116,377	6,417,132	205.9%	1,857	2,147,006	4,421,038	205.9%	1,500	N/A	0.1187	N/A	0.881	0.849	4.00%	0.6889
	2028	2,899,932	6,898,318	237.9%	1,766	1,921,046	4,569,757	237.9%	1,500	N/A	0.1255	N/A	0.874	0.842	4.00%	0.6621
	2029	2,694,751	7,350,712	273.8%	1,672	1,710,097	4,682,157	273.8%	1,500	N/A	0.1317	N/A	0.868	0.835	4.00%	0.6370
	2030	2,472,303	7,764,419	314.1%	1,578	1,514,206	4,755,457	314.1%	1,500	N/A	0.1392	N/A	0.861	0.828	4.00%	0.6125
	2031	2,264,169	8,119,558	358.6%	1,483	1,333,395	4,781,700	358.6%	1,500	N/A	0.1464	N/A	0.854	0.820	4.00%	0.5889
	2032	2,061,710	8,419,669	408.4%	1,387	1,167,466	4,767,730	408.4%	1,500	N/A	0.1530	N/A	0.847	0.812	4.00%	0.5663
	2033	1,866,061	8,656,051	463.9%	1,291	1,016,036	4,713,061	463.9%	1,500	N/A	0.1610	N/A	0.839	0.804	4.00%	0.5445
	2034	1,678,479	8,810,568	524.9%	1,196	878,751	4,612,685	524.9%	1,500	N/A	0.1691	N/A	0.831	0.796	4.00%	0.5235
	2035	1,501,107	8,884,544	592.3%	1,102	755,160	4,472,514	592.3%	1,500	N/A	0.1782	N/A	0.824	0.788	4.00%	0.5034
	2036	1,331,816	8,866,410	665.7%	1,010	644,655	4,291,716	665.7%	1,500	N/A	0.1879	N/A	0.817	0.781	4.00%	0.4840
	2037	1,174,389	8,768,979	746.7%	920	546,500	4,081,304	746.7%	1,500	N/A	0.1984	N/A	0.810	0.774	4.00%	0.4654
	2038	1,028,241	8,594,137	835.8%	833	460,163	3,846,085	835.8%	1,500	N/A	0.2094	N/A	0.803	0.767	4.00%	0.4475
	2039	893,769	8,333,577	932.4%	750	384,600	3,586,036	932.4%	1,500	N/A	0.2212	N/A	0.796	0.754	4.00%	0.4303
	2040	771,100	8,002,306	1037.8%	670	319,051	3,311,045	1037.8%	1,500	N/A	0.2345	N/A	0.789	0.754	4.00%	0.4138
	2041	660,980	7,601,925	1151.7%	595	262,611	3,024,406	1151.7%	1,500	N/A	0.2485	N/A	0.782	0.748	4.00%	0.3978
	2042	560,531	7,150,633	1275.7%	524	214,429	2,735,443	1275.7%	1,500	N/A	0.2630	N/A	0.775	0.741	4.00%	0.3825
	2043	472,047	6,656,056	1410.0%	458	173,634	2,448,312	1410.0%	1,500	N/A	0.2782	N/A	0.768	0.734	4.00%	0.3678
	2044	394,166	6,130,943	1555.4%	398	139,410	2,168,422	1555.4%	1,500	N/A	0.2940	N/A	0.761	0.727	4.00%	0.3537
	2045	326,312	5,584,934	1711.5%	343	110,973	1,899,333	1711.5%	1,500	N/A	0.3104	N/A	0.754	0.720	4.00%	0.3401
	2046	267,664	5,033,273	1880.4%	293	87,527	1,645,888	1880.4%	1,500	N/A	0.3274	N/A	0.747	0.713	4.00%	0.3270
	2047	217,434	4,492,618	2066.2%	248	68,367	1,412,589	2066.2%	1,500	N/A	0.3450	N/A	0.740	0.706	4.00%	0.3144
	2048	174,874	3,959,614	2264.3%	208	52,870	1,197,115	2264.3%	1,500	N/A	0.3633	N/A	0.733	0.700	4.00%	0.3023
	2049	139,255	3,446,826	2475.2%	173	40,482	1,002,003	2475.2%	1,500	N/A	0.3823	N/A	0.726	0.696	4.00%	0.2907
	2050	109,776	2,966,153	2702.0%	142	30,685	829,106	2702.0%	1,500	N/A	0.4019	N/A	0.719	0.689	4.00%	0.2795
	2051	85,591	2,523,329	2948.1%	116	23,004	678,199	2948.1%	1,500	N/A	0.4221	N/A	0.712	0.682	4.00%	0.2688
	2052	65,920	2,123,353	3221.1%	83	17,036	548,747	3221.1%	1,500	N/A	0.4429	N/A	0.705	0.675	4.00%	0.2584
	2053	50,233	1,764,082	3511.8%	75	12,463	438,364	3511.8%	1,500	N/A	0.4643	N/A	0.698	0.668	4.00%	0.2485
	2054	37,880	1,444,507	3813.4%	59	9,051	345,146	3813.4%	1,500	N/A	0.4864	N/A	0.691	0.661	4.00%	0.2389
	2055	28,182	1,165,876	4137.0%	46	6,475	267,856	4137.0%	1,500	N/A	0.5091	N/A	0.684	0.654	4.00%	0.2297
	2056	20,665	927,486	4488.1%	35	4,565	204,891	4488.1%	1,500	N/A	0.5324	N/A	0.677	0.647	4.00%	0.2209
	2057	14,903	727,443	4881.3%	27	3,166	154,519	4881.3%	1,500	N/A	0.5572	N/A	0.670	0.640	4.00%	0.2124
2058	10,602	560,718	5288.7%	20	2,165	114,523	5288.7%	1,500	N/A	0.5826	N/A	0.663	0.633	4.00%	0.2042	
2059	7,429	424,862	5719.3%	15	1,459	83,438	5719.3%	1,500	N/A	0.6086	N/A	0.656	0.623	4.00%	0.1964	
2060	5,121	316,417	6178.3%	11	967	59,751	6178.3%	1,500	N/A	0.6351	N/A	0.649	0.616	4.00%	0.1888	
2061	3,483	231,743	6653.1%	8	632	42,078	6653.1%	1,500	N/A	0.6621	N/A	0.642	0.609	4.00%	0.1816	
2062	2,325	166,991	7181.7%	6	406	29,155	7181.7%	1,500	N/A	0.6896	N/A	0.635	0.602	4.00%	0.1746	
2063	1,523	117,559	7718.3%	4	256	19,735	7718.3%	1,500	N/A	0.7176	N/A	0.628	0.595	4.00%	0.1679	
2064	987	81,217	8232.5%	3	159	13,110	8232.5%	1,500	N/A	0.7461	N/A	0.621	0.588	4.00%	0.1614	
2065	632	56,486	8936.2%	2	98	8,767	8936.2%	1,500	N/A	0.7751	N/A	0.614	0.581	4.00%	0.1552	
2066	403	40,205	9985.3%	1	60	6,000	9985.3%	1,500	N/A	0.8046	N/A	0.607	0.574	4.00%	0.1492	
2067	263	29,416	11203.5%	1	38	4,221	11203.5%	1,500	N/A	0.8346	N/A	0.600	0.567	4.00%	0.1435	
2068	177	21,039	11899.8%	1	24	2,903	11899.8%	1,500	N/A	0.8651	N/A	0.593	0.560	4.00%	0.1380	
2069	122	15,519	12672.2%	0	15	2,059	12672.2%	1,500	N/A	0.8961	N/A	0.586	0.553	4.00%	0.1327	
2070	85	11,692	13754.4%	0	11	1,492	13754.4%	1,500	N/A	0.9276	N/A	0.579	0.546	4.00%	0.1276	
2071	59	8,642	14582.7%	0	7	1,060	14582.7%	1,500	N/A	0.9596	N/A	0.572	0.539	4.00%	0.1227	
2072	41	6,135	14889.7%	0	5	724	14889.7%	1,500	N/A	0.9921	N/A	0.565	0.532	4.00		

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increase) and With 7.06% 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			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Persistence Shock Lapse	Policy Persistence			
1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.2345
1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.1486
1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.0659
2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
2006	55,921	-	0.0%	268	87,793	-	0.0%	-	-	-	-	-	-	4.00%	1.5699
2007	2,754,957	-	0.0%	3,030	4,158,770	-	0.0%	-	-	-	-	-	-	4.00%	1.5096
2008	5,205,618	-	0.0%	3,163	7,555,949	-	0.0%	-	-	-	-	-	-	4.00%	1.4515
2009	5,069,488	152,062	3.0%	3,092	7,075,343	212,228	3.0%	-	-	-	-	-	-	4.00%	1.3957
2010	4,929,577	380,241	7.7%	3,000	6,615,454	510,280	7.7%	-	-	-	-	-	-	4.00%	1.3420
2011	4,822,314	458,909	9.5%	2,949	6,222,605	592,166	9.5%	-	-	-	-	-	-	4.00%	1.2904
2012	4,765,259	563,181	11.8%	2,887	5,912,482	698,765	11.8%	-	-	-	-	-	-	4.00%	1.2407
2013	4,696,615	350,438	7.5%	2,842	5,603,185	418,081	7.5%	-	-	-	-	-	-	4.00%	1.1930
2014	4,672,229	1,522,692	32.6%	2,808	5,359,704	1,746,742	32.6%	-	-	-	-	-	-	4.00%	1.1471
2015	4,613,502	1,145,499	24.8%	2,765	5,088,785	1,263,508	24.8%	-	-	-	-	-	-	4.00%	1.1030
2016	4,560,996	966,901	21.2%	2,721	4,837,375	1,025,491	21.2%	-	-	-	-	-	-	4.00%	1.0606
2017	4,528,732	2,076,727	45.9%	2,676	4,618,418	2,117,854	45.9%	-	-	-	-	-	-	4.00%	1.0198
2018	4,480,768	2,486,014	55.5%	2,595	4,393,754	2,437,737	55.5%	1.0417	1.0000	0.0303	1.0000	0.970	0.950	4.00%	0.9806
2019	4,738,559	2,818,497	59.5%	2,510	4,467,826	2,657,465	59.5%	1.1453	1.0000	0.0326	1.0000	0.967	0.952	4.00%	0.9429
2020	4,623,713	3,169,563	68.6%	2,429	4,191,867	2,873,532	68.6%	1.1678	0.9993	0.0322	0.9976	0.968	0.960	4.00%	0.9066
2021	4,602,395	3,520,703	76.5%	2,335	4,012,058	3,069,112	76.5%	1.2267	0.9972	0.0387	0.9896	0.961	0.957	4.00%	0.8717
2022	4,404,946	3,932,715	89.3%	2,257	3,692,246	3,296,419	89.3%	1.2312	0.9970	0.0335	0.9890	0.966	0.954	4.00%	0.8382
2023	4,189,307	4,381,373	104.6%	2,178	3,376,438	3,531,237	104.6%	1.2312	0.9970	0.0352	0.9890	0.965	0.951	4.00%	0.8060
2024	3,969,123	4,854,128	122.3%	2,096	3,075,940	3,761,790	122.3%	1.2312	0.9970	0.0376	0.9890	0.962	0.947	4.00%	0.7750
2025	3,745,211	5,343,640	142.7%	2,012	2,790,784	3,981,870	142.7%	1.2312	0.9970	0.0401	0.9890	0.960	0.944	4.00%	0.7452
2026	3,518,375	5,839,788	166.0%	1,925	2,520,918	4,184,212	166.0%	1.2312	0.9970	0.0430	0.9890	0.957	0.939	4.00%	0.7165
2027	3,289,794	6,327,503	192.3%	1,837	2,266,480	4,359,289	192.3%	1.2312	0.9970	0.0460	0.9890	0.954	0.935	4.00%	0.6889
2028	3,061,304	6,801,969	222.2%	1,746	2,027,946	4,505,931	222.2%	1.2312	0.9970	0.0492	0.9890	0.951	0.931	4.00%	0.6624
2029	2,834,150	7,248,044	255.7%	1,654	1,805,298	4,616,761	255.7%	1.2312	0.9970	0.0528	0.9890	0.947	0.926	4.00%	0.6370
2030	2,609,879	7,655,973	293.3%	1,560	1,598,467	4,689,037	293.3%	1.2312	0.9970	0.0566	0.9890	0.943	0.921	4.00%	0.6125
2031	2,390,163	8,006,152	335.0%	1,466	1,407,594	4,714,914	335.0%	1.2312	0.9970	0.0604	0.9890	0.940	0.916	4.00%	0.5889
2032	2,176,438	8,302,072	381.5%	1,371	1,232,432	4,701,139	381.5%	1.2312	0.9970	0.0646	0.9890	0.935	0.911	4.00%	0.5663
2033	1,969,902	8,535,152	433.3%	1,277	1,072,575	4,647,234	433.3%	1.2312	0.9970	0.0689	0.9890	0.931	0.905	4.00%	0.5445
2034	1,771,881	8,687,511	490.3%	1,183	927,651	4,548,260	490.3%	1.2312	0.9970	0.0737	0.9890	0.926	0.899	4.00%	0.5235
2035	1,583,583	8,760,453	553.2%	1,090	797,182	4,410,046	553.2%	1.2312	0.9970	0.0785	0.9890	0.922	0.894	4.00%	0.5034
2036	1,405,928	8,742,572	621.8%	999	680,528	4,231,774	621.8%	1.2312	0.9970	0.0838	0.9890	0.916	0.888	4.00%	0.4840
2037	1,239,740	8,646,503	697.4%	910	577,006	4,024,300	697.4%	1.2312	0.9970	0.0888	0.9890	0.911	0.882	4.00%	0.4654
2038	1,085,460	8,474,103	780.7%	824	485,769	3,792,366	780.7%	1.2312	0.9970	0.0945	0.9890	0.906	0.876	4.00%	0.4475
2039	943,505	8,217,182	870.9%	742	406,001	3,535,950	870.9%	1.2312	0.9970	0.1002	0.9890	0.900	0.869	4.00%	0.4303
2040	814,009	7,990,538	969.3%	663	336,805	3,264,799	969.3%	1.2312	0.9970	0.1062	0.9890	0.894	0.863	4.00%	0.4138
2041	696,811	7,495,749	1075.7%	588	277,225	2,992,164	1075.7%	1.2312	0.9970	0.1123	0.9890	0.888	0.856	4.00%	0.3978
2042	591,723	7,050,760	1191.6%	519	226,361	2,697,237	1191.6%	1.2312	0.9970	0.1187	0.9890	0.881	0.849	4.00%	0.3825
2043	498,315	6,563,091	1317.1%	453	183,296	2,414,117	1317.1%	1.2312	0.9970	0.1255	0.9890	0.874	0.842	4.00%	0.3678
2044	416,100	6,045,312	1452.9%	394	147,168	2,138,135	1452.9%	1.2312	0.9970	0.1317	0.9890	0.868	0.835	4.00%	0.3537
2045	344,471	5,506,929	1598.7%	339	117,148	1,872,805	1598.7%	1.2312	0.9970	0.1392	0.9890	0.861	0.828	4.00%	0.3401
2046	282,559	4,962,973	1756.4%	289	92,397	1,622,900	1756.4%	1.2312	0.9970	0.1464	0.9890	0.854	0.820	4.00%	0.3270
2047	223,534	4,433,869	1939.9%	245	72,171	1,392,860	1939.9%	1.2312	0.9970	0.1530	0.9890	0.847	0.812	4.00%	0.3144
2048	184,606	3,904,310	2114.9%	206	55,812	1,180,395	2114.9%	1.2312	0.9970	0.1610	0.9890	0.839	0.804	4.00%	0.3023
2049	147,004	3,398,684	2312.0%	171	42,734	988,008	2312.0%	1.2312	0.9970	0.1691	0.9890	0.831	0.796	4.00%	0.2907
2050	115,885	2,924,725	2523.8%	141	32,392	817,526	2523.8%	1.2312	0.9970	0.1762	0.9890	0.824	0.788	4.00%	0.2795
2051	90,353	2,488,085	2753.7%	115	24,284	668,726	2753.7%	1.2312	0.9970	0.1847	0.9890	0.815	0.780	4.00%	0.2688
2052	69,598	2,093,697	3008.7%	92	17,984	541,083	3008.7%	1.2312	0.9970	0.1954	0.9890	0.805	0.770	4.00%	0.2584
2053	53,029	1,739,443	3280.2%	74	13,177	432,242	3280.2%	1.2312	0.9970	0.2015	0.9890	0.798	0.762	4.00%	0.2485
2054	39,988	1,424,332	3561.9%	58	9,554	340,325	3561.9%	1.2312	0.9970	0.2112	0.9890	0.789	0.754	4.00%	0.2389
2055	29,750	1,149,592	3864.2%	45	6,835	264,115	3864.2%	1.2312	0.9970	0.2194	0.9890	0.781	0.744	4.00%	0.2297
2056	21,815	914,532	4192.1%	35	4,819	202,030	4192.1%	1.2312	0.9970	0.2303	0.9890	0.770	0.733	4.00%	0.2209
2057	15,732	717,283	4559.4%	26	3,342	152,361	4559.4%	1.2312	0.9970	0.2415	0.9890	0.758	0.721	4.00%	0.2124
2058	11,192	552,886	4940.0%	20	2,286	112,924	4940.0%	1.2312	0.9970	0.2520	0.9890	0.748	0.711	4.00%	0.2042
2059	7,842	418,928	5342.1%	15	1,540	82,273	5342.1%	1.2312	0.9970	0.2600	0.9890	0.740	0.701	4.00%	0.1964
2060	5,406	311,997	5770.9%	11	1,021	58,916	5770.9%	1.2312	0.9970	0.2765	0.9890	0.724	0.689	4.00%	0.1888
2061	3,677	228,506	6214.4%	8	668	41,490	6214.4%	1.2312	0.9970	0.2740	0.9890	0.726	0.680	4.00%	0.1816
2062	2,455	164,658	6708.1%	5	429	28,747	6708.1%	1.2312	0.9970	0.2927	0.9890	0.707	0.668	4.00%	0.1746
2063	1,698	115,917	7209.4%	4	280	19,459	7209.4%	1.2312	0.9970	0.2976	0.9890	0.702	0.655	4.00%	0.1679
2064	1,041	80,083	7689.6%	3	169	12,927	7689.6%	1.2312	0.9970	0.2946	0.9890	0.705	0.648	4.00%	0.1614
2065	667	55,697	8346.9%	2	104	8,645	8346.9%	1.2312	0.9970	0.3004	0.9890	0.700	0.641	4.00%	0.1552
2066	425	39,643	9326.8%	1	63	5,916	9326.8%	1.2312	0.9970	0.3194	0.9890	0.681	0.637	4.00%	0.1492
2067	277	29,005	10464.7%	1	40	4,162	10464.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1430
2068	187	20,745	11115.1%	1	26	2,862	11115.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1385
2069	129	15,302	11838.5%	0	17	2,030	11838.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1327
2070	90	11,529	12847.4%	0	11	1,471	12847.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1276
2071	63	8,521	13621.0%	0	8										

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

1	Accumulated value of initial earned premium	63,135,864	x	58%	=	36,618,801
2a	Accumulated value of earned premium	63,135,864				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	41,732,192	x	58%	=	24,204,672
4a	Present value of future projected premium	49,476,892				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	7,744,700	x	85%	=	6,582,995
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					67,406,468
6a	Accumulated value of incurred claims without the inclusion of active life reserves					8,585,116
6b	Present value of future projected incurred claims without the inclusion of active life reserves					110,926,926
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					119,512,042
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)
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	Policy Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Persistence Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.2345
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
	2007	52,042	-	0.0%	67	78,560	-	0.0%	1,0417	N/A	0.0303	N/A	0.970	0.944	4.00%	1.5096
	2008	131,067	-	0.0%	76	190,244	-	0.0%	1,1453	N/A	0.0321	N/A	0.968	0.960	4.00%	1.4515
	2009	130,111	-	0.0%	72	181,592	-	0.0%	1,1500	N/A	0.0300	N/A	0.970	0.958	4.00%	1.3957
	2010	128,742	-	0.0%	71	172,771	-	0.0%	1,1500	N/A	0.0302	N/A	0.970	0.955	4.00%	1.3420
	2011	125,160	-	0.0%	71	161,504	-	0.0%	1,1500	N/A	0.0327	N/A	0.967	0.952	4.00%	1.2904
	2012	121,182	-	0.0%	68	150,356	-	0.0%	1,1500	N/A	0.0340	N/A	0.966	0.949	4.00%	1.2407
	2013	121,603	-	0.0%	67	145,076	-	0.0%	1,1500	N/A	0.0370	N/A	0.963	0.946	4.00%	1.1930
	2014	117,527	-	0.0%	66	134,820	-	0.0%	1,1500	N/A	0.0384	N/A	0.962	0.943	4.00%	1.1471
2015	116,598	132,042	113.2%	65	128,610	145,644	113.2%	1,1500	N/A	0.0406	N/A	0.959	0.940	4.00%	1.1030	
2016	116,097	223,466	192.5%	64	123,133	237,007	192.5%	1,1500	N/A	0.0434	N/A	0.957	0.936	4.00%	1.0606	
2017	101,894	37,493	36.8%	60	103,911	38,236	36.8%	1,1500	N/A	0.0461	N/A	0.954	0.932	4.00%	1.0198	
Projected Future Experience	2018	100,193	55,459	55.4%	58	98,247	54,382	55.4%	1,0417	N/A	0.0303	N/A	0.970	0.944	4.00%	0.9806
	2019	105,737	61,190	57.9%	56	99,696	57,694	57.9%	1,1453	N/A	0.0321	N/A	0.968	0.960	4.00%	0.9429
	2020	101,671	67,228	66.1%	55	92,175	60,949	66.1%	1,1500	N/A	0.0300	N/A	0.970	0.958	4.00%	0.9066
	2021	97,103	73,909	76.1%	53	84,648	64,429	76.1%	1,1500	N/A	0.0302	N/A	0.970	0.955	4.00%	0.8717
	2022	92,471	80,886	87.5%	51	77,509	67,799	87.5%	1,1500	N/A	0.0327	N/A	0.967	0.952	4.00%	0.8382
	2023	87,793	88,234	100.5%	50	70,759	71,113	100.5%	1,1500	N/A	0.0340	N/A	0.966	0.949	4.00%	0.8060
	2024	83,085	95,999	115.5%	48	64,388	74,396	115.5%	1,1500	N/A	0.0370	N/A	0.963	0.946	4.00%	0.7750
	2025	78,361	103,929	132.6%	46	58,392	77,444	132.6%	1,1500	N/A	0.0384	N/A	0.962	0.943	4.00%	0.7452
	2026	73,647	111,859	151.9%	44	52,768	80,147	151.9%	1,1500	N/A	0.0406	N/A	0.959	0.940	4.00%	0.7165
	2027	68,966	120,038	174.1%	42	47,514	82,699	174.1%	1,1500	N/A	0.0434	N/A	0.957	0.936	4.00%	0.6889
	2028	64,334	128,256	199.4%	40	42,618	84,963	199.4%	1,1500	N/A	0.0461	N/A	0.954	0.932	4.00%	0.6624
	2029	59,772	136,518	228.4%	38	38,073	86,958	228.4%	1,1500	N/A	0.0486	N/A	0.951	0.929	4.00%	0.6370
	2030	55,296	144,407	261.2%	36	33,867	88,444	261.2%	1,1500	N/A	0.0513	N/A	0.949	0.925	4.00%	0.6125
	2031	50,933	152,200	298.8%	34	29,995	89,632	298.8%	1,1500	N/A	0.0552	N/A	0.945	0.921	4.00%	0.5889
	2032	46,693	159,661	341.9%	32	26,440	90,410	341.9%	1,1500	N/A	0.0587	N/A	0.941	0.917	4.00%	0.5663
	2033	42,576	166,739	391.6%	30	23,182	90,787	391.6%	1,1500	N/A	0.0615	N/A	0.939	0.912	4.00%	0.5445
	2034	38,607	172,988	448.1%	28	20,212	90,566	448.1%	1,1500	N/A	0.0652	N/A	0.935	0.907	4.00%	0.5235
	2035	34,807	177,517	510.0%	26	17,522	89,253	510.0%	1,1500	N/A	0.0704	N/A	0.930	0.902	4.00%	0.5034
	2036	31,194	180,330	578.1%	24	15,059	87,287	578.1%	1,1500	N/A	0.0750	N/A	0.925	0.896	4.00%	0.4840
	2037	27,778	181,498	653.4%	22	12,929	84,474	653.4%	1,1500	N/A	0.0790	N/A	0.921	0.891	4.00%	0.4654
	2038	24,574	181,497	738.6%	20	10,997	81,225	738.6%	1,1500	N/A	0.0845	N/A	0.916	0.885	4.00%	0.4475
	2039	21,589	179,216	830.1%	19	9,290	77,119	830.1%	1,1500	N/A	0.0888	N/A	0.911	0.879	4.00%	0.4303
	2040	18,828	175,452	931.9%	17	7,790	72,595	931.9%	1,1500	N/A	0.0964	N/A	0.904	0.872	4.00%	0.4138
	2041	16,294	169,947	1043.0%	15	6,483	67,613	1043.0%	1,1500	N/A	0.1014	N/A	0.899	0.865	4.00%	0.3978
	2042	13,996	162,628	1161.9%	14	5,354	62,213	1161.9%	1,1500	N/A	0.1062	N/A	0.894	0.859	4.00%	0.3825
	2043	11,924	154,751	1297.8%	12	4,386	56,923	1297.8%	1,1500	N/A	0.1144	N/A	0.886	0.852	4.00%	0.3678
	2044	10,072	144,970	1439.3%	11	3,562	51,274	1439.3%	1,1500	N/A	0.1175	N/A	0.883	0.845	4.00%	0.3537
	2045	8,436	134,846	1598.5%	9	2,869	45,859	1598.5%	1,1500	N/A	0.1275	N/A	0.873	0.838	4.00%	0.3401
	2046	7,000	123,441	1763.4%	8	2,289	40,365	1763.4%	1,1500	N/A	0.1331	N/A	0.867	0.830	4.00%	0.3270
	2047	5,753	111,305	1934.6%	7	1,809	34,997	1934.6%	1,1500	N/A	0.1386	N/A	0.861	0.822	4.00%	0.3144
	2048	4,680	98,928	2113.9%	6	1,415	29,909	2113.9%	1,1500	N/A	0.1478	N/A	0.852	0.813	4.00%	0.3023
	2049	3,767	86,549	2297.5%	5	1,095	25,160	2297.5%	1,1500	N/A	0.1565	N/A	0.844	0.805	4.00%	0.2907
	2050	3,003	74,867	2493.0%	4	839	20,927	2493.0%	1,1500	N/A	0.1593	N/A	0.841	0.797	4.00%	0.2795
	2051	2,369	64,099	2705.7%	3	637	17,228	2705.7%	1,1500	N/A	0.1727	N/A	0.827	0.789	4.00%	0.2688
	2052	1,846	54,114	2931.5%	3	477	13,985	2931.5%	1,1500	N/A	0.1826	N/A	0.817	0.779	4.00%	0.2584
	2053	1,422	45,036	3166.2%	2	353	11,191	3166.2%	1,1500	N/A	0.1879	N/A	0.812	0.771	4.00%	0.2485
	2054	1,084	36,671	3384.2%	2	259	8,762	3384.2%	1,1500	N/A	0.1965	N/A	0.803	0.762	4.00%	0.2389
	2055	813	29,357	3612.1%	1	187	6,745	3612.1%	1,1500	N/A	0.2011	N/A	0.799	0.750	4.00%	0.2297
	2056	598	22,921	3834.8%	1	132	5,063	3834.8%	1,1500	N/A	0.2313	N/A	0.769	0.735	4.00%	0.2209
2057	430	17,705	4115.0%	1	91	3,761	4115.0%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.2124	
2058	306	13,417	4383.3%	1	63	2,740	4383.3%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.2042	
2059	214	9,755	4549.4%	0	42	1,916	4549.4%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1964	
2060	148	6,853	4633.1%	0	28	1,294	4633.1%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1888	
2061	100	4,452	4473.7%	0	18	808	4473.7%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1816	
2062	64	2,741	4311.4%	0	11	479	4311.4%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746	
2063	40	1,479	3726.4%	0	7	248	3726.4%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1679	
2064	25	635	2577.1%	0	4	103	2577.1%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1614	
2065	13	348	2648.9%	0	2	54	2648.9%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552	
2066	7	164	2193.1%	0	1	24	2193.1%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492	
2067	4	115	2588.8%	0	1	17	2588.8%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435	
2068	3	56	2035.6%	0	0	8	2035.6%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1380	
2069	2	16	972.3%	0	0	2	972.3%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1327	
2070	1	4	688.9%	0	0	0	688.9%	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276	
2071	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227	
2072	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1179	
2073	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1134	
2074	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090	
2075	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1049	
2076	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1008	
2077	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0969	
2078-2098	-	-	N/A	-	-	-	-	1,1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932	
Past		1,262,024	393,001	31.1%	747	1,570,578	420,887	26.8%								
Future		1,500,424	4,567,180	304.4%	977	1,066,526	2,314,541	217.0%								
Lifetime		2,762,448	4,960,181	179.6%	1,724	2,637,104	2,735,4									

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increase) and With 7.06% 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	Policy Factors			Premium Persistence	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	Persistence Shock Lapse				Policy Persistence
Historical Experience	1997	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.2345
	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.1486
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	2.0659
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9865
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.9101
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.8366
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.7660
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6980
	2005	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.6327
	2006	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.00%	1.5699
	2007	52,042	-	0.0%	67	78,560	-	0.0%	-	-	-	-	-	-	4.00%	1.5096
	2008	131,067	-	0.0%	76	190,244	-	0.0%	-	-	-	-	-	-	4.00%	1.4515
	2009	130,111	-	0.0%	72	181,592	-	0.0%	-	-	-	-	-	-	4.00%	1.3957
	2010	128,742	-	0.0%	71	172,771	-	0.0%	-	-	-	-	-	-	4.00%	1.3420
	2011	125,160	-	0.0%	71	161,504	-	0.0%	-	-	-	-	-	-	4.00%	1.2904
	2012	121,182	-	0.0%	68	150,356	-	0.0%	-	-	-	-	-	-	4.00%	1.2407
	2013	121,603	0.0%	0.0%	67	145,076	0.0%	0.0%	-	-	-	-	-	-	4.00%	1.1930
	2014	117,527	-	0.0%	66	134,820	-	0.0%	-	-	-	-	-	-	4.00%	1.1471
2015	116,598	132,042	113.2%	65	128,610	145,644	113.2%	-	-	-	-	-	-	4.00%	1.1030	
2016	116,097	223,466	192.5%	64	123,133	237,007	192.5%	-	-	-	-	-	-	4.00%	1.0606	
2017	101,894	37,493	36.8%	60	103,911	38,236	36.8%	-	-	-	-	-	-	4.00%	1.0198	
Projected Future Experience	2018	100,193	55,459	55.4%	58	98,247	54,382	55.4%	1.0417	1.0000	0.0303	1.0000	0.970	0.944	4.00%	0.9806
	2019	105,737	61,190	57.9%	56	99,696	57,694	57.9%	1.1453	1.0000	0.0321	1.0000	0.968	0.960	4.00%	0.9429
	2020	102,925	67,022	65.1%	54	93,312	60,762	65.1%	1.1678	0.9993	0.0323	0.9976	0.968	0.958	4.00%	0.9066
	2021	102,212	72,934	71.4%	52	89,101	63,579	71.4%	1.2267	0.9972	0.0380	0.9896	0.962	0.955	4.00%	0.8717
	2022	97,617	79,756	81.7%	51	81,823	66,852	81.7%	1.2312	0.9970	0.0333	0.9890	0.967	0.952	4.00%	0.8382
	2023	92,679	87,001	93.9%	49	74,696	70,120	93.9%	1.2312	0.9970	0.0340	0.9890	0.966	0.949	4.00%	0.8060
	2024	87,709	94,659	107.9%	47	67,971	73,357	107.9%	1.2312	0.9970	0.0370	0.9890	0.963	0.946	4.00%	0.7750
	2025	82,722	102,477	123.9%	45	61,641	76,362	123.9%	1.2312	0.9970	0.0384	0.9890	0.962	0.943	4.00%	0.7452
	2026	77,745	110,297	141.9%	43	55,704	79,028	141.9%	1.2312	0.9970	0.0406	0.9890	0.959	0.940	4.00%	0.7165
	2027	72,804	118,361	162.6%	42	50,158	81,544	162.6%	1.2312	0.9970	0.0434	0.9890	0.957	0.936	4.00%	0.6889
	2028	67,914	126,465	186.2%	40	44,990	83,776	186.2%	1.2312	0.9970	0.0461	0.9890	0.954	0.933	4.00%	0.6624
	2029	63,099	134,612	213.3%	38	40,192	85,743	213.3%	1.2312	0.9970	0.0486	0.9890	0.951	0.929	4.00%	0.6370
	2030	58,373	142,390	243.9%	36	35,751	87,209	243.9%	1.2312	0.9970	0.0513	0.9890	0.949	0.925	4.00%	0.6125
	2031	53,767	150,074	279.1%	34	31,664	88,380	279.1%	1.2312	0.9970	0.0552	0.9890	0.945	0.921	4.00%	0.5889
	2032	49,291	157,431	319.4%	32	27,912	89,147	319.4%	1.2312	0.9970	0.0587	0.9890	0.941	0.917	4.00%	0.5663
	2033	44,945	164,411	365.8%	30	24,472	89,519	365.8%	1.2312	0.9970	0.0615	0.9890	0.939	0.912	4.00%	0.5445
	2034	40,756	170,572	418.5%	28	21,337	89,301	418.5%	1.2312	0.9970	0.0652	0.9890	0.935	0.907	4.00%	0.5235
	2035	36,744	175,038	476.4%	26	18,497	88,115	476.4%	1.2312	0.9970	0.0704	0.9890	0.930	0.902	4.00%	0.5034
	2036	32,930	177,811	540.0%	24	15,939	86,068	540.0%	1.2312	0.9970	0.0750	0.9890	0.925	0.896	4.00%	0.4840
	2037	29,324	178,963	610.3%	22	13,648	83,294	610.3%	1.2312	0.9970	0.0790	0.9890	0.921	0.891	4.00%	0.4654
	2038	25,941	178,963	689.9%	20	11,609	80,090	689.9%	1.2312	0.9970	0.0845	0.9890	0.916	0.885	4.00%	0.4475
	2039	22,791	176,713	775.4%	18	9,807	76,041	775.4%	1.2312	0.9970	0.0888	0.9890	0.911	0.879	4.00%	0.4303
	2040	19,875	173,001	870.4%	17	8,224	71,581	870.4%	1.2312	0.9970	0.0964	0.9890	0.904	0.872	4.00%	0.4138
	2041	17,201	167,573	974.2%	15	6,843	66,669	974.2%	1.2312	0.9970	0.1014	0.9890	0.899	0.865	4.00%	0.3978
	2042	14,775	160,356	1085.3%	13	5,622	61,344	1085.3%	1.2312	0.9970	0.1062	0.9890	0.894	0.859	4.00%	0.3825
	2043	12,588	152,590	1212.2%	12	4,630	56,127	1212.2%	1.2312	0.9970	0.1144	0.9890	0.886	0.852	4.00%	0.3678
	2044	10,633	142,945	1344.4%	10	3,761	50,557	1344.4%	1.2312	0.9970	0.1175	0.9890	0.883	0.845	4.00%	0.3537
	2045	8,905	132,962	1493.1%	9	3,029	45,218	1493.1%	1.2312	0.9970	0.1275	0.9890	0.873	0.838	4.00%	0.3401
	2046	7,390	121,716	1647.1%	8	2,416	39,801	1647.1%	1.2312	0.9970	0.1331	0.9890	0.867	0.830	4.00%	0.3270
	2047	6,074	103,751	1807.0%	7	1,910	34,508	1807.0%	1.2312	0.9970	0.1386	0.9890	0.861	0.822	4.00%	0.3144
	2048	4,940	87,546	1974.5%	6	1,494	29,491	1974.5%	1.2312	0.9970	0.1478	0.9890	0.852	0.813	4.00%	0.3023
	2049	3,977	85,340	2146.0%	5	1,156	24,809	2146.0%	1.2312	0.9970	0.1565	0.9890	0.844	0.805	4.00%	0.2907
	2050	3,170	73,821	2328.6%	4	886	20,635	2328.6%	1.2312	0.9970	0.1593	0.9890	0.841	0.797	4.00%	0.2795
	2051	2,501	63,204	2527.3%	3	672	16,987	2527.3%	1.2312	0.9970	0.1727	0.9890	0.827	0.789	4.00%	0.2688
	2052	1,949	53,358	2738.0%	3	504	13,790	2738.0%	1.2312	0.9970	0.1826	0.9890	0.817	0.779	4.00%	0.2584
	2053	1,502	44,407	2957.4%	2	373	11,035	2957.4%	1.2312	0.9970	0.1879	0.9890	0.812	0.771	4.00%	0.2485
	2054	1,144	36,159	3161.0%	2	273	8,640	3161.0%	1.2312	0.9970	0.1965	0.9890	0.803	0.762	4.00%	0.2389
	2055	858	28,947	3373.9%	1	197	6,650	3373.9%	1.2312	0.9970	0.2011	0.9890	0.799	0.750	4.00%	0.2297
	2056	631	22,601	3581.9%	1	139	4,993	3581.9%	1.2312	0.9970	0.2313	0.9890	0.769	0.735	4.00%	0.2209
	2057	454	17,458	3843.7%	1	96	3,708	3843.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.2124
2058	323	13,230	4094.3%	1	66	2,702	4094.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.2042	
2059	226	9,618	4249.3%	0	44	1,889	4249.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1964	
2060	156	6,758	4327.5%	0	29	1,276	4327.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1888	
2061	105	4,390	4178.7%	0	19	797	4178.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1816	
2062	67	2,703	4027.1%	0	12	472	4027.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1746	
2063	42	1,459	3480.7%	0	7	245	3480.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1679	
2064	26	626	2407.2%	0	4	101	2407.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1614	
2065	14	344	2474.2%	0	2	53	2474.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1552	
2066	8	162	2048.5%	0	1	24	2048.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1492	
2067	5	114	2418.1%	0	1	16	2418.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1435	
2068	3	55	1901.4%	0	0	8	1901.4%	1.2312								

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

1	Accumulated value of initial earned premium	1,570,578	x	58%	=	910,935
2a	Accumulated value of earned premium	1,570,578				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	936,654	x	58%	=	543,259
4a	Present value of future projected premium	1,110,611				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	173,957	x	85%	=	147,863
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					1,602,058
6a	Accumulated value of incurred claims without the inclusion of active life reserves					420,887
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,284,494
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					2,705,381
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-06-FC
Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions

Discount Rate

6.25%

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.25%
2	2.90%
3	2.40%
4	1.90%
5+	1.40%

Current Best Estimate Assumptions

4.00%

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%

Active Life Mortality Rates

Mortality was based on 95% of the Annuity 2000 Basic mortality table using Projection Scale H.

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

Policy Duration	Mortality Selection
1	25.00%
2	50.00%
3	55.00%
4	65.00%
5	70.00%
6	75.00%
7	80.00%
8	85.00%
9	90.00%
10	95.00%
11+	100.00%

Morbidity:

Incidence

Incidence rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.

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

Attained Age	Facility Care		Home Care	
	Male	Female	Male	Female
81	1.68%	1.84%	1.42%	1.47%
82	2.02%	2.15%	1.64%	1.68%
83	2.40%	2.51%	1.90%	1.92%
84	2.84%	2.89%	2.18%	2.19%
85	3.33%	3.32%	2.49%	2.48%

Continuance

Continuance rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.

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.

Utilization

Utilization rates for nursing home care and home health care were based on MetLife's experience in the long-term care business that the company issued or administered.

Home Care	Facility Care
72%	87%

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Normalized to Reflect Prior Authorized Increase)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

	Calendar Year	Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2017			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 5.5% (on F)	Actual to Expected Ratio
Historical Experience	2006	55,921	0	0.0%	55,921	1,615	2.9%	0.00	0.0%	2.9%	0.00
	2007	2,754,957	0	0.0%	978,177	43,134	4.4%	0.00	0.0%	4.3%	0.00
	2008	5,205,618	0	0.0%	4,694,968	307,865	6.6%	0.00	0.0%	6.1%	0.00
	2009	5,069,488	152,062	3.0%	4,945,061	458,805	9.3%	0.32	1.1%	7.5%	0.15
	2010	4,929,577	380,241	7.7%	4,794,077	599,395	12.5%	0.62	2.8%	9.0%	0.32
	2011	4,822,314	458,909	9.5%	4,663,356	770,631	16.5%	0.58	4.1%	10.6%	0.39
	2012	4,765,259	563,181	11.8%	4,554,075	1,009,469	22.2%	0.53	5.4%	12.5%	0.43
	2013	4,696,615	350,438	7.5%	4,442,719	1,172,703	26.4%	0.28	5.6%	14.3%	0.39
	2014	4,672,229	1,522,692	32.6%	4,328,267	1,300,928	30.1%	1.08	8.6%	16.0%	0.54
	2015	4,613,502	1,145,499	24.8%	4,209,938	1,451,696	34.5%	0.72	10.1%	17.7%	0.57
	2016	4,560,996	966,901	21.2%	4,087,841	1,594,702	39.0%	0.54	11.1%	19.3%	0.57
	2017	4,528,732	2,076,727	45.9%	3,961,859	1,733,637	43.8%	1.05	13.6%	21.0%	0.65
Projected Experience	2018	4,480,768	2,486,014	55.5%	3,832,967	1,917,350	50.0%	1.11	16.3%	22.6%	0.72
	2019	4,738,559	2,818,497	59.5%	3,701,188	2,086,146	56.4%	1.06	19.0%	24.3%	0.78
	2020	4,567,372	3,179,295	69.6%	3,566,508	2,234,549	62.7%	1.11	21.8%	26.0%	0.84
	2021	4,372,385	3,567,772	81.6%	3,428,951	2,437,604	71.1%	1.15	24.6%	27.7%	0.89
	2022	4,172,746	3,988,421	95.6%	3,288,618	2,621,007	79.7%	1.20	27.6%	29.4%	0.94
	2023	3,968,473	4,443,435	112.0%	3,145,653	2,789,330	88.7%	1.26	30.7%	31.2%	0.98
	2024	3,759,896	4,922,886	130.9%	3,000,169	3,005,685	100.2%	1.31	34.0%	33.0%	1.03
	2025	3,547,788	5,419,331	152.8%	2,852,457	3,188,147	111.8%	1.37	37.4%	34.8%	1.07
	2026	3,332,909	5,922,508	177.7%	2,702,907	3,357,874	124.2%	1.43	40.9%	36.6%	1.12
	2027	3,116,377	6,417,132	205.9%	2,551,985	3,579,041	140.2%	1.47	44.6%	38.4%	1.16
	2028	2,899,932	6,898,318	237.9%	2,400,219	3,778,352	157.4%	1.51	48.3%	40.2%	1.20
	2029	2,684,751	7,350,712	273.8%	2,248,097	3,955,052	175.9%	1.56	52.2%	42.1%	1.24
	2030	2,472,303	7,764,419	314.1%	2,096,308	4,164,081	198.6%	1.58	56.1%	43.9%	1.28
	2031	2,264,169	8,119,558	358.6%	1,945,663	4,354,464	223.8%	1.60	60.0%	45.8%	1.31
	2032	2,061,710	8,419,669	408.4%	1,797,005	4,539,525	252.6%	1.62	63.9%	47.7%	1.34
	2033	1,866,061	8,656,051	463.9%	1,651,171	4,754,815	288.0%	1.61	67.7%	49.5%	1.37
	2034	1,678,479	8,810,568	524.9%	1,509,046	4,949,371	328.0%	1.60	71.5%	51.4%	1.39
	2035	1,500,107	8,884,544	592.3%	1,371,419	5,089,696	371.1%	1.60	75.2%	53.2%	1.41
	2036	1,331,816	8,866,410	665.7%	1,238,872	5,301,504	427.9%	1.56	78.7%	55.0%	1.43
	2037	1,174,389	8,768,979	746.7%	1,112,117	5,467,029	491.6%	1.52	82.1%	56.8%	1.44
	2038	1,028,241	8,594,137	835.8%	991,747	5,606,410	565.3%	1.48	85.3%	58.6%	1.46
	2039	893,769	8,333,577	932.4%	878,233	5,748,536	654.6%	1.42	88.3%	60.3%	1.46
	2040	771,100	8,002,306	1037.8%	771,889	5,778,793	748.7%	1.39	91.0%	62.0%	1.47
	2041	660,080	7,601,925	1151.7%	672,978	5,831,530	866.5%	1.33	93.6%	63.6%	1.47
	2042	560,531	7,150,633	1275.7%	581,789	5,849,382	1005.4%	1.27	95.9%	65.1%	1.47
	2043	472,047	6,656,056	1410.0%	498,410	5,762,008	1156.1%	1.22	98.0%	66.6%	1.47
	2044	394,166	6,130,943	1555.4%	422,871	5,496,423	1299.8%	1.20	99.8%	67.9%	1.47
	2045	326,312	5,584,934	1711.5%	355,110	5,271,186	1484.4%	1.15	101.4%	69.1%	1.47
	2046	267,664	5,033,273	1880.4%	294,956	5,093,874	1727.0%	1.09	102.8%	70.2%	1.47
	2047	217,434	4,492,618	2066.2%	242,417	4,260,167	1757.4%	1.18	104.1%	71.0%	1.46
	2048	174,874	3,959,614	2264.3%	196,997	3,462,812	1757.8%	1.29	105.1%	71.7%	1.47
	2049	139,255	3,446,826	2475.2%	158,258	2,782,069	1757.9%	1.41	106.0%	72.2%	1.47
	2050	109,776	2,966,153	2702.0%	125,670	2,209,444	1758.1%	1.54	106.7%	72.6%	1.47
2051	85,591	2,523,329	2948.1%	98,451	1,730,905	1758.1%	1.68	107.3%	72.9%	1.47	
2052	65,920	2,123,353	3221.1%	76,397	1,343,156	1758.1%	1.83	107.7%	73.1%	1.47	
2053	50,233	1,764,082	3511.8%	58,492	1,028,372	1758.1%	2.00	108.1%	73.3%	1.48	
2054	37,880	1,444,507	3813.4%	44,143	776,101	1758.1%	2.17	108.4%	73.4%	1.48	
2055	28,182	1,165,876	4137.0%	32,772	576,178	1758.1%	2.35	108.7%	73.4%	1.48	
2056	20,665	927,486	4488.1%	23,716	416,958	1758.1%	2.55	108.8%	73.5%	1.48	
2057	14,903	727,443	4881.3%	17,046	299,692	1758.1%	2.78	109.0%	73.5%	1.48	
2058	10,602	560,718	5288.7%	12,008	211,124	1758.1%	3.01	109.1%	73.6%	1.48	
2059	7,429	424,862	5719.3%	8,275	145,487	1758.1%	3.25	109.2%	73.6%	1.48	
2060	5,121	316,417	6178.3%	5,593	98,336	1758.1%	3.51	109.2%	73.6%	1.48	
2061	3,483	231,743	6653.1%	3,729	65,565	1758.1%	3.78	109.2%	73.6%	1.48	
2062	2,325	166,991	7181.7%	2,450	43,066	1758.1%	4.08	109.3%	73.6%	1.48	
2063	1,523	117,559	7718.3%	1,406	24,716	1758.1%	4.39	109.3%	73.6%	1.49	
2064	987	81,217	8232.5%	995	17,498	1758.1%	4.68	109.3%	73.6%	1.49	
2065	632	56,486	8936.2%	718	12,627	1758.1%	5.08	109.3%	73.6%	1.49	
2066	403	40,205	9985.3%	503	8,850	1758.1%	5.68	109.3%	73.6%	1.49	
2067	263	29,416	11203.5%	340	5,985	1758.1%	6.37	109.3%	73.6%	1.49	
2068	177	21,039	11899.8%	221	3,881	1758.1%	6.77	109.3%	73.6%	1.49	
2069	122	15,519	12672.2%	130	2,278	1758.1%	7.21	109.3%	73.6%	1.49	
2070	85	11,692	13754.4%	13	221	1758.1%	7.82	109.3%	73.6%	1.49	
Past	50,675,209	7,616,648	15.0%	45,716,259	10,444,580	22.8%	0.66	13.6%	21.0%	0.65	
Future	66,342,762	216,407,452	326.2%	56,020,042	143,534,254	256.2%	1.27	236.5%	165.5%	1.43	
Lifetime	117,017,971	224,024,100	191.4%	101,736,301	153,978,834	151.4%	1.26	109.3%	74.0%	1.48	

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

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premiums Normalized to Reflect Prior Authorized Increase)
Actual to Expected Ratios
Group Policy Form: G.LTC.1697

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017			Reproduced based on Original Pricing Assumptions			
	Projections based on Current Assumptions			since inception			
	A	B	C = B / A	D	E	F = E / D	
Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
1	2,826,739	0	0.0%	2,826,739	81,633	2.9%	0.00
2	5,252,409	46,131	0.9%	5,252,409	358,144	6.8%	0.13
3	5,063,661	105,931	2.1%	5,048,006	505,040	10.0%	0.21
4	4,920,725	248,972	5.1%	4,872,592	654,625	13.4%	0.38
5	4,830,605	801,571	16.6%	4,722,650	833,574	17.7%	0.94
6	4,745,903	351,788	7.4%	4,595,978	1,107,830	24.1%	0.31
7	4,692,428	395,348	8.4%	4,467,387	1,273,760	28.5%	0.30
8	4,666,921	1,366,267	29.3%	4,336,579	1,400,781	32.3%	0.91
9	4,621,994	1,556,206	33.7%	4,202,671	1,561,945	37.2%	0.91
10	4,572,665	771,207	16.9%	4,065,966	1,708,942	42.0%	0.40
11	4,552,854	2,043,119	44.9%	3,926,216	1,844,742	47.0%	0.96
12	4,854,473	2,454,594	50.6%	3,784,671	2,040,875	53.9%	0.94
13	4,722,689	2,822,908	59.8%	3,641,252	2,212,738	60.8%	0.98
14	4,532,944	3,181,707	70.2%	3,495,972	2,351,815	67.3%	1.04
15	4,339,025	3,569,335	82.3%	3,348,882	2,566,441	76.6%	1.07
16	4,140,479	3,988,437	96.3%	3,200,103	2,748,240	85.9%	1.12
17	3,937,445	4,440,730	112.8%	3,049,812	2,905,978	95.3%	1.18
18	3,730,232	4,916,721	131.8%	2,898,116	3,130,805	108.0%	1.22
19	3,519,599	5,410,491	153.7%	2,745,330	3,305,467	120.4%	1.28
20	3,306,315	5,908,595	178.7%	2,591,844	3,461,063	133.5%	1.34
21	3,091,611	6,403,554	207.1%	2,438,122	3,685,130	151.1%	1.37
22	2,876,854	6,880,954	239.2%	2,284,687	3,875,512	169.6%	1.41
23	2,663,588	7,332,971	275.3%	2,131,979	4,035,200	189.3%	1.45
24	2,452,980	7,743,661	315.7%	1,980,659	4,239,780	214.1%	1.47
25	2,246,645	8,101,883	360.6%	1,831,491	4,415,482	241.1%	1.50
26	2,046,018	8,399,707	410.5%	1,685,252	4,582,225	271.9%	1.51
27	1,852,187	8,640,251	466.5%	1,542,692	4,787,852	310.4%	1.50
28	1,666,288	8,798,833	528.0%	1,404,616	4,969,733	353.8%	1.49
29	1,489,480	8,877,766	596.0%	1,271,726	5,076,423	399.2%	1.49
30	1,322,650	8,867,403	670.4%	1,144,472	5,283,656	461.7%	1.45
31	1,166,474	8,771,671	752.0%	1,023,481	5,424,959	530.1%	1.42
32	1,021,494	8,603,135	842.2%	909,231	5,538,734	609.2%	1.38
33	888,038	8,345,556	939.8%	802,088	5,672,367	707.2%	1.33
34	766,266	8,016,908	1046.2%	702,256	5,664,477	806.6%	1.30
35	656,008	7,619,625	1161.5%	609,887	5,702,701	935.0%	1.24
36	557,136	7,167,516	1286.5%	525,193	5,704,450	1086.2%	1.18
37	469,241	6,670,950	1421.6%	448,152	5,606,903	1251.1%	1.14
38	391,868	6,143,746	1567.8%	378,716	5,305,878	1401.0%	1.12
39	324,406	5,597,193	1725.4%	316,754	5,063,693	1598.6%	1.08
40	266,123	5,044,116	1895.4%	262,000	4,954,067	1890.9%	1.00
41	216,204	4,499,585	2081.2%	214,458	4,055,110	1890.9%	1.10
42	173,921	3,966,688	2280.7%	173,547	3,281,549	1890.9%	1.21
43	138,504	3,452,459	2492.7%	138,831	2,625,106	1890.9%	1.32
44	109,200	2,970,782	2720.5%	109,795	2,076,076	1890.9%	1.44
45	85,134	2,526,947	2968.2%	85,602	1,618,625	1890.9%	1.57
46	65,583	2,124,964	3240.1%	66,175	1,251,275	1890.9%	1.71
47	49,963	1,763,964	3530.6%	50,440	953,756	1890.9%	1.87
48	37,666	1,443,542	3832.5%	37,897	716,584	1890.9%	2.03
49	28,024	1,163,404	4151.4%	28,025	529,922	1890.9%	2.20
50	20,545	923,895	4496.9%	20,134	380,716	1890.9%	2.38
51	14,824	723,147	4878.2%	14,433	272,908	1890.9%	2.58
52	10,528	556,369	5284.7%	10,113	191,223	1890.9%	2.79
53	7,373	420,850	5708.2%	6,930	131,034	1890.9%	3.02
54	5,086	313,130	6157.2%	4,658	88,070	1890.9%	3.26
55	3,461	229,538	6631.7%	3,089	58,406	1890.9%	3.51
56	2,313	165,291	7145.4%	2,039	38,556	1890.9%	3.78
57	1,519	116,578	7676.8%	1,116	21,097	1890.9%	4.06
58	984	80,937	8224.5%	822	15,547	1890.9%	4.35
59	631	56,738	8991.5%	591	11,170	1890.9%	4.76
60	404	40,168	9939.8%	412	7,787	1890.9%	5.26
Lifetime	117,017,329	223,946,430	191.4%	101,735,737	153,968,176	151.3%	1.26
Lifetime*	70,575,802	77,056,768	109.2%	53,954,096	39,390,911	73.0%	1.50

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action.
- * Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Attachment 4
Individual Business
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual to Expected - Lapse

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	6,620	6,653	99.51%
2	3,764	4,040	93.16%
3	2,701	2,795	96.63%
4	2,055	2,177	94.38%
5	1,542	1,595	96.66%
6	1,408	1,301	108.22%
7	1,194	1,018	117.24%
8	1,031	996	103.47%
9	899	974	92.26%
10+	4,076	5,210	78.24%

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

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,318	84.25%
4	1,316	1,663	79.11%
5	1,532	1,922	79.72%
6	1,703	2,213	76.97%
7	1,903	2,520	75.52%
8	2,125	2,801	75.86%
9	2,218	3,068	72.30%
10	2,416	3,259	74.13%
11	2,462	3,388	72.67%
12	2,476	3,260	75.95%
13	2,305	2,836	81.28%
14+	6,736	7,196	93.61%

* The expecteds are based on current best estimate assumptions.

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

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	0	0	0%	0	0	0%	0	0	0%	0	0	0%
50 to 54	1	3	34%	4	4	105%	1	1	81%	2	2	125%
55 to 59	21	28	74%	50	40	124%	5	15	33%	28	20	138%
60 to 64	62	88	70%	131	135	97%	49	52	94%	84	72	117%
65 to 69	174	200	87%	281	290	97%	110	117	94%	154	165	93%
70 to 74	539	538	100%	428	448	96%	338	257	131%	298	272	110%
75 to 79	1,087	1,055	103%	649	628	103%	602	576	104%	403	431	93%
80 to 84	1,322	1,281	103%	644	602	107%	677	726	93%	403	414	97%
85 to 89	872	862	101%	350	357	98%	442	467	95%	213	217	98%
over 89	200	242	82%	83	101	83%	91	108	84%	42	47	90%
Total	4,278	4,297	100%	2,620	2,606	101%	2,315	2,321	100%	1,627	1,640	99%

¹ Based on actual experience through 6/30/2017 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

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

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	881	542	64	85	163%	76%	151%
2	766	1,329	163	260	58%	63%	58%
3	822	1,155	251	247	71%	102%	77%
4	928	1,272	324	281	73%	115%	81%
5	926	1,047	288	230	88%	125%	95%
6	806	916	212	199	88%	106%	91%
7	703	760	193	164	93%	118%	97%
8	631	654	143	136	96%	105%	98%
9	613	575	123	114	107%	108%	107%
10	541	519	120	97	104%	124%	107%
11	491	478	91	84	103%	108%	104%
12	536	449	87	74	119%	118%	119%
13	442	423	78	66	104%	118%	106%
14+	13,138	11,830	1,272	1,427	111%	89%	109%
Total	22,224	21,949	3,409	3,461	101%	98%	101%

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