

Metropolitan Life Insurance Company
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Mark D. Newton, FSA, MAAA

August 12, 2019

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

Re: LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, LTC2-PREM-MD
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 13.59%• Weighted average statutory rate 4.00% LLR without rate increase – 81.5% LLR with rate increase – 75.4%
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 13.59%• Weighted average statutory rate 4.00% LLR without rate increase – 81.3% LLR with rate increase – 75.4%
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)
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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

COMAR 31.14.01.04A(5) states, "*An insurer may not charge a renewal premium rate for a long-term care policy which exceeds by more than 15 percent any premium charged for the policy during the preceding 12 months.*" The requested rate increase for this filing is 13.59%.

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

Despite the rate action requested, the experience of the block does not fully return to pricing levels. 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,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style.

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

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Policy Forms

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

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

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

Policy forms LTC2-FAC-MD, LTC2-VAL-MD, LTC2-IDEAL-MD, and LTC2-PREM-MD (subsequently referred to as LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after January 15, 2009.

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

1. Purpose of Filing

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

2. Description of Benefits

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after January 15, 2009.

5. Actuarial Assumptions

- a. 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.

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- 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	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.90%

In the year of rate increase implementation, it is assumed that an additional 3.22% of policies lapse and there is 2.14% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

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

6. Marketing Method

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

7. Underwriting Description

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

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8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series LTC2-FAC, LTC2-VAL, LTC2-IDEAL, and LTC2-PREM are shown in Exhibit I-A and I-B, respectively.

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserve balances as of December 31, 2017 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 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%.

15. 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.

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

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

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

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

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

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16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	15.00%	10/10/2017	4/1/2018
2	5.00%	11/14/2018	4/1/2019

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

17. Requested Rate Increase

The company is requesting an increase of 13.59% for the policy forms listed above. Corresponding rate tables reflecting the 13.59% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after January 15, 2009.

18. Analysis Performed

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

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

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Policy Duration	Lapse Rate
1	5.50%
2	3.00%
3	1.75%
4	1.55%
5	1.40%
6	1.20%
7	1.00%
8	0.95%
9+	0.90%

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

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

A similar analysis was done for the prior premium rate increase. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

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-A and I-B have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience reflecting the implementation of the actuarially equivalent single increase is shown in Exhibit I. As shown in these exhibits, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum requirements under rate stability regulations.

20. Average Annual Premium

The average September 30, 2018 annualized premiums for all premium-paying policies issued in Maryland before and after the current requested increases of 13.59% are:

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Before increase: \$3,142
After prior authorized 5.00% increase: \$3,416
After current requested 13.59% increase: \$3,880

21. Proposed Effective Date

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

22. Nationwide Distribution of Business as of September 30, 2018 (based on premium-paying policies inforce count)

By Issue Age

Issue Age	%
<45	9%
45-49	8%
50-54	13%
55-59	19%
60-64	20%
65-69	14%
70-74	10%
75+	7%
Total	100%

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	13%
3 Year	40%
4 Year	17%
5 Year	23%
7 Year	8%
Lifetime	0%
Total	100%

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By Inflation Type

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

By Home Care Percentage

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

By Gender

Gender	%
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	%
Standard	96%
Ten Year	3%
Total	100%

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23. Number of Policyholders

As of September 30, 2018, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2018 Annualized Premium	Number of Insured	2018 Annualized Premium
Maryland	-	-	194	\$609,588

24. Actuarial Certification

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

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

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate experience assumptions used in determining the lifetime projections, such that the value of the deviation is equal to 5% of gross premiums or more.

I further certify that:

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

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Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After January 15, 2009

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 Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	2.1467
1999	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	2.0643
2000	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.9849
2001	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.9087
2002	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.8354
2003	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.7648
2004	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.6970
2005	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.6318
2006	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.5691
2007	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.5089
2008	-	-	N/A	-	-	-	N/A	-	-	-	N/A	-	-	-	4.00%	1.4509
2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%	-	-	-	-	-	-	-	4.00%	1.3952
2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%	-	-	-	-	-	-	-	4.00%	1.3416
2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%	-	-	-	-	-	-	-	4.00%	1.2900
2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%	-	-	-	-	-	-	-	4.00%	1.2404
2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%	-	-	-	-	-	-	-	4.00%	1.1928
2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%	-	-	-	-	-	-	-	4.00%	1.1470
2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%	-	-	-	-	-	-	-	4.00%	1.1029
2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%	-	-	-	-	-	-	-	4.00%	1.0605
2017	17,695,982	3,311,322	18.7%	6,863	18,046,035	3,376,825	18.7%	-	-	-	-	-	-	-	4.00%	1.0198
2018	17,778,354	5,524,045	31.1%	6,672	17,433,494	5,416,891	31.1%	1.0516	N/A	0.0278	N/A	0.972	0.955	4.00%	0.9806	
2019	19,041,985	6,155,575	32.3%	6,487	17,955,224	5,804,265	32.3%	1.1757	N/A	0.0278	N/A	0.972	0.958	4.00%	0.9429	
2020	18,895,281	6,848,383	36.2%	6,304	17,132,380	6,209,440	36.2%	1.2469	N/A	0.0281	N/A	0.972	0.936	4.00%	0.9067	
2021	17,686,304	7,570,429	42.8%	6,122	15,420,100	6,600,405	42.8%	1.2501	N/A	0.0290	N/A	0.971	0.934	4.00%	0.8719	
2022	16,898,775	8,316,253	49.2%	5,935	14,167,430	6,972,098	49.2%	1.2501	N/A	0.0305	N/A	0.970	0.955	4.00%	0.8384	
2023	16,123,757	9,110,522	56.5%	5,745	12,998,338	7,344,544	56.5%	1.2501	N/A	0.0321	N/A	0.968	0.954	4.00%	0.8062	
2024	15,339,396	9,945,422	64.8%	5,551	11,890,923	7,709,577	64.8%	1.2501	N/A	0.0338	N/A	0.966	0.951	4.00%	0.7752	
2025	14,560,805	10,814,250	74.3%	5,353	10,853,715	8,061,010	74.3%	1.2501	N/A	0.0356	N/A	0.964	0.949	4.00%	0.7454	
2026	13,778,177	11,716,614	85.0%	5,153	9,875,760	8,398,097	85.0%	1.2501	N/A	0.0374	N/A	0.963	0.946	4.00%	0.7168	
2027	13,007,623	12,626,038	97.1%	4,951	8,965,251	8,702,251	97.1%	1.2501	N/A	0.0393	N/A	0.961	0.944	4.00%	0.6892	
2028	12,253,248	13,558,682	110.7%	4,746	8,120,850	8,986,028	110.7%	1.2501	N/A	0.0413	N/A	0.959	0.942	4.00%	0.6628	
2029	11,515,548	14,492,193	125.8%	4,541	7,338,725	9,235,706	125.8%	1.2501	N/A	0.0434	N/A	0.957	0.940	4.00%	0.6373	
2030	10,792,624	15,415,107	142.8%	4,334	6,613,766	9,446,443	142.8%	1.2501	N/A	0.0455	N/A	0.955	0.937	4.00%	0.6128	
2031	10,088,953	16,331,220	161.9%	4,127	5,945,023	9,623,346	161.9%	1.2501	N/A	0.0477	N/A	0.952	0.935	4.00%	0.5893	
2032	9,395,401	17,217,382	183.3%	3,921	5,323,639	9,755,743	183.3%	1.2501	N/A	0.0499	N/A	0.950	0.931	4.00%	0.5666	
2033	8,728,116	18,086,495	207.2%	3,716	4,755,536	9,854,472	207.2%	1.2501	N/A	0.0523	N/A	0.948	0.929	4.00%	0.5449	
2034	8,079,646	18,903,992	234.0%	3,513	4,233,086	9,904,173	234.0%	1.2501	N/A	0.0547	N/A	0.945	0.926	4.00%	0.5239	
2035	7,456,803	19,651,514	263.5%	3,312	3,756,671	9,900,257	263.5%	1.2501	N/A	0.0573	N/A	0.943	0.923	4.00%	0.5038	
2036	6,857,422	20,312,635	296.2%	3,114	3,321,980	9,840,167	296.2%	1.2501	N/A	0.0598	N/A	0.940	0.920	4.00%	0.4844	
2037	6,284,547	20,896,857	332.5%	2,920	2,927,493	9,734,259	332.5%	1.2501	N/A	0.0624	N/A	0.938	0.916	4.00%	0.4658	
2038	5,738,187	21,361,207	372.3%	2,730	2,570,291	9,568,271	372.3%	1.2501	N/A	0.0651	N/A	0.935	0.913	4.00%	0.4479	
2039	5,216,521	21,698,895	416.0%	2,545	2,246,852	9,346,113	416.0%	1.2501	N/A	0.0678	N/A	0.932	0.909	4.00%	0.4307	
2040	4,722,791	21,897,771	463.7%	2,365	1,956,041	9,069,410	463.7%	1.2501	N/A	0.0706	N/A	0.929	0.905	4.00%	0.4142	
2041	4,261,458	21,952,919	515.2%	2,191	1,697,161	8,742,933	515.2%	1.2501	N/A	0.0734	N/A	0.927	0.902	4.00%	0.3983	
2042	3,825,917	21,834,523	570.7%	2,024	1,465,164	8,361,695	570.7%	1.2501	N/A	0.0763	N/A	0.924	0.898	4.00%	0.3830	
2043	3,423,598	21,578,357	630.3%	1,863	1,260,721	7,946,113	630.3%	1.2501	N/A	0.0794	N/A	0.921	0.895	4.00%	0.3682	
2044	3,051,301	21,188,160	694.4%	1,711	1,080,456	7,502,661	694.4%	1.2501	N/A	0.0820	N/A	0.918	0.891	4.00%	0.3541	
2045	2,708,281	20,636,670	762.0%	1,565	922,150	7,026,636	762.0%	1.2501	N/A	0.0851	N/A	0.915	0.888	4.00%	0.3405	
2046	2,394,253	19,957,589	833.6%	1,428	783,905	6,534,339	833.6%	1.2501	N/A	0.0877	N/A	0.912	0.884	4.00%	0.3274	
2047	2,108,370	19,192,210	910.3%	1,299	663,783	6,042,328	910.3%	1.2501	N/A	0.0906	N/A	0.909	0.881	4.00%	0.3148	
2048	1,849,161	18,312,614	990.3%	1,177	559,809	5,543,900	990.3%	1.2501	N/A	0.0933	N/A	0.907	0.877	4.00%	0.3027	
2049	1,615,535	17,359,087	1074.5%	1,065	470,291	5,053,330	1074.5%	1.2501	N/A	0.0959	N/A	0.904	0.874	4.00%	0.2911	
2050	1,406,079	16,367,630	1164.1%	960	393,592	4,581,655	1164.1%	1.2501	N/A	0.0983	N/A	0.902	0.870	4.00%	0.2799	
2051	1,219,288	15,344,459	1258.5%	863	328,192	4,130,227	1258.5%	1.2501	N/A	0.1009	N/A	0.899	0.867	4.00%	0.2692	
2052	1,053,470	14,300,061	1357.4%	774	272,665	3,701,229	1357.4%	1.2501	N/A	0.1032	N/A	0.897	0.864	4.00%	0.2588	
2053	907,079	13,256,293	1461.4%	692	225,756	3,299,255	1461.4%	1.2501	N/A	0.1054	N/A	0.895	0.861	4.00%	0.2489	
2054	778,457	12,226,348	1570.6%	618	186,301	2,926,013	1570.6%	1.2501	N/A	0.1076	N/A	0.892	0.858	4.00%	0.2393	
2055	665,926	11,204,116	1682.5%	550	153,247	2,578,356	1682.5%	1.2501	N/A	0.1092	N/A	0.891	0.855	4.00%	0.2301	
2056	568,032	10,217,538	1798.8%	489	125,697	2,260,983	1798.8%	1.2501	N/A	0.1114	N/A	0.889	0.853	4.00%	0.2213	
2057	483,205	9,294,245	1923.5%	434	102,818	1,977,657	1923.5%	1.2501	N/A	0.1129	N/A	0.887	0.851	4.00%	0.2128	
2058	410,021	8,409,341	2051.0%	384	83,894	1,720,618	2051.0%	1.2501	N/A	0.1148	N/A	0.885	0.849	4.00%	0.2046	
2059	347,119	7,583,126	2184.6%	339	68,295	1,491,958	2184.6%	1.2501	N/A	0.1164	N/A	0.884	0.847	4.00%	0.1967	
2060	293,281	6,822,255	2326.2%	300	55,485	1,290,690	2326.2%	1.2501	N/A	0.1172	N/A	0.883	0.845	4.00%	0.1892	
2061	247,327	6,114,041	2472.0%	264	44,994	1,112,264	2472.0%	1.2501	N/A	0.1192	N/A	0.881	0.843	4.00%	0.1819	
2062	208,213	5,471,116	2627.7%	232	36,423	957,065	2627.7%	1.2501	N/A	0.1200	N/A	0.880	0.842	4.00%	0.1749	
2063	174,976	4,876,862	2787.2%	204	29,433	820,336	2787.2%	1.2501	N/A	0.1211	N/A	0.879	0.840	4.00%	0.1682	
2064	146,873	4,348,271	2960.6%	179	23,756	703,321	2960.6%	1.2501	N/A	0.1227	N/A	0.877	0.839	4.00%	0.1617	
2065	123,096	3,875,718	3148.5%	157	19,146	602,802	3148.5%	1.2501	N/A	0.1238	N/A	0.876	0.838	4.00%	0.1555	
2066	102,990	3,438,664	3338.8%	137	15,403	514,278	3338.8%	1.2501	N/A	0.1242	N/A	0.876	0.837	4.00%	0.1496	
2067	86,080	3,046,633	3539.3%	120	12,379	438,141	3539.3%	1.2501	N/A	0.1267	N/A	0.873	0.836	4.00%	0.1438	
2068	71,864	2,687,740	3740.0%	105	9,938	371,678	3740.0%	1.2501	N/A	0.1283	N/A	0.872	0.835	4.00%	0.1383	
2069	59,903	2,370,671	3957.5%	91	7,965	315,237	3957.5%	1.2501	N/A	0.1311	N/A	0.869	0.834	4.00%	0.1330	
2070	49,845	2,086,065	4185.1%	79	6,373	266,735	4185.1%	1.2501	N/A	0.1306	N/A	0.869	0.832	4.00%	0.1279	
2071	41,399	1,833,545	4429.0%	68	5,090	225,439	4429.0%	1.2501	N/A	0.1339	N/A	0.866	0.831	4.00%	0.1230	
2072	34,314	1,607,644	4685.1%	59	4,057	190,070	4685.1%	1.2501								

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 13.59% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After January 15, 2009

	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
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality	Shock Lapse			Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A					4.00%	2.1467		
	1999	-	-	N/A	-	-	-	N/A					4.00%	2.0643		
	2000	-	-	N/A	-	-	-	N/A					4.00%	1.9849		
	2001	-	-	N/A	-	-	-	N/A					4.00%	1.9087		
	2002	-	-	N/A	-	-	-	N/A					4.00%	1.8354		
	2003	-	-	N/A	-	-	-	N/A					4.00%	1.7648		
	2004	-	-	N/A	-	-	-	N/A					4.00%	1.6970		
	2005	-	-	N/A	-	-	-	N/A					4.00%	1.6318		
	2006	-	-	N/A	-	-	-	N/A					4.00%	1.5691		
	2007	-	-	N/A	-	-	-	N/A					4.00%	1.5089		
	2008	-	-	N/A	-	-	-	N/A					4.00%	1.4509		
	2009	2,255,829	62,850	2.8%	3,062	3,147,222	87,685	2.8%					4.00%	1.3952		
	2010	13,177,558	372,723	2.8%	8,151	17,678,357	500,027	2.8%					4.00%	1.3416		
	2011	21,213,573	981,690	4.6%	8,658	27,365,697	1,266,389	4.6%					4.00%	1.2900		
	2012	20,541,252	811,893	4.0%	8,043	25,480,347	1,007,110	4.0%					4.00%	1.2404		
	2013	19,829,256	1,314,300	6.6%	7,647	23,652,149	1,567,685	6.6%					4.00%	1.1928		
	2014	19,476,823	1,527,511	7.8%	7,386	22,339,221	1,752,000	7.8%					4.00%	1.1470		
	2015	18,776,449	2,752,985	14.7%	7,167	20,708,522	3,036,264	14.7%					4.00%	1.1029		
2016	18,382,433	5,295,732	28.8%	6,989	19,495,051	5,616,262	28.8%					4.00%	1.0605			
2017	17,695,982	3,311,322	18.7%	6,863	18,046,035	3,376,825	18.7%					4.00%	1.0198			
Projected Future Experience	2018	17,778,354	5,524,045	31.1%	6,672	17,433,494	5,416,891	31.1%	1.0516	1.0000	0.0278	1.0000	0.972	0.955	4.00%	0.9806
	2019	19,041,985	6,155,575	32.3%	6,487	17,955,224	5,804,265	32.3%	1.1757	1.0000	0.0278	1.0000	0.972	0.958	4.00%	0.9429
	2020	19,024,006	6,817,827	35.8%	6,287	17,249,096	6,181,734	35.8%	1.2610	0.9982	0.0307	0.9973	0.969	0.936	4.00%	0.9067
	2021	18,814,853	7,237,284	38.5%	5,958	16,404,044	6,309,947	38.5%	1.3910	0.9822	0.0524	0.9733	0.948	0.934	4.00%	0.8719
	2022	18,179,677	7,876,232	43.3%	5,744	15,241,299	6,603,198	43.3%	1.4199	0.9786	0.0359	0.9678	0.964	0.955	4.00%	0.8384
	2023	17,345,913	8,628,476	49.7%	5,560	13,983,592	6,955,938	49.7%	1.4199	0.9786	0.0321	0.9678	0.968	0.954	4.00%	0.8062
	2024	16,502,099	9,419,201	57.1%	5,372	12,792,237	7,301,656	57.1%	1.4199	0.9786	0.0338	0.9678	0.966	0.951	4.00%	0.7752
	2025	15,664,492	10,242,058	65.4%	5,181	11,676,411	7,634,495	65.4%	1.4199	0.9786	0.0356	0.9678	0.964	0.949	4.00%	0.7454
	2026	14,822,542	11,096,677	74.9%	4,987	10,624,328	7,953,746	74.9%	1.4199	0.9786	0.0374	0.9678	0.963	0.946	4.00%	0.7168
	2027	13,993,581	11,957,983	85.5%	4,791	9,644,804	8,241,807	85.5%	1.4199	0.9786	0.0393	0.9678	0.961	0.944	4.00%	0.6892
	2028	13,182,026	12,841,280	97.4%	4,594	8,736,398	8,510,569	97.4%	1.4199	0.9786	0.0413	0.9678	0.959	0.942	4.00%	0.6628
	2029	12,388,409	13,725,397	110.8%	4,394	7,894,989	8,747,036	110.8%	1.4199	0.9786	0.0434	0.9678	0.957	0.940	4.00%	0.6373
	2030	11,610,689	14,599,480	125.7%	4,195	7,115,079	8,946,623	125.7%	1.4199	0.9786	0.0455	0.9678	0.955	0.937	4.00%	0.6128
	2031	10,853,680	15,467,120	142.5%	3,994	6,395,647	9,114,166	142.5%	1.4199	0.9786	0.0477	0.9678	0.952	0.935	4.00%	0.5893
	2032	10,107,558	16,306,394	161.3%	3,795	5,727,162	9,239,557	161.3%	1.4199	0.9786	0.0499	0.9678	0.950	0.931	4.00%	0.5666
	2033	9,389,694	17,129,522	182.4%	3,597	5,115,998	9,333,063	182.4%	1.4199	0.9786	0.0523	0.9678	0.948	0.929	4.00%	0.5449
	2034	8,692,071	17,903,764	206.0%	3,400	4,553,947	9,380,134	206.0%	1.4199	0.9786	0.0547	0.9678	0.945	0.926	4.00%	0.5239
	2035	8,022,018	18,611,734	232.0%	3,205	4,041,421	9,376,425	232.0%	1.4199	0.9786	0.0573	0.9678	0.943	0.923	4.00%	0.5038
	2036	7,377,204	19,237,875	260.8%	3,014	3,573,781	9,319,515	260.8%	1.4199	0.9786	0.0598	0.9678	0.940	0.920	4.00%	0.4844
	2037	6,760,906	19,791,185	292.7%	2,826	3,149,393	9,219,211	292.7%	1.4199	0.9786	0.0624	0.9678	0.938	0.916	4.00%	0.4658
	2038	6,173,132	20,230,966	327.7%	2,642	2,765,115	9,062,005	327.7%	1.4199	0.9786	0.0651	0.9678	0.935	0.913	4.00%	0.4479
	2039	5,611,926	20,550,786	366.2%	2,463	2,417,159	8,851,601	366.2%	1.4199	0.9786	0.0678	0.9678	0.932	0.909	4.00%	0.4307
	2040	5,080,772	20,739,140	408.2%	2,289	2,104,306	8,589,540	408.2%	1.4199	0.9786	0.0706	0.9678	0.929	0.905	4.00%	0.4142
	2041	4,584,470	20,791,370	453.5%	2,121	1,825,804	8,280,337	453.5%	1.4199	0.9786	0.0734	0.9678	0.927	0.902	4.00%	0.3983
	2042	4,115,916	20,679,238	502.4%	1,959	1,576,221	7,919,270	502.4%	1.4199	0.9786	0.0763	0.9678	0.924	0.898	4.00%	0.3830
	2043	3,683,102	20,436,627	554.9%	1,803	1,356,282	7,525,677	554.9%	1.4199	0.9786	0.0794	0.9678	0.921	0.895	4.00%	0.3682
	2044	3,282,585	20,067,075	611.3%	1,656	1,162,353	7,105,689	611.3%	1.4199	0.9786	0.0820	0.9678	0.918	0.891	4.00%	0.3541
	2045	2,913,565	19,544,765	670.8%	1,515	992,048	6,654,850	670.8%	1.4199	0.9786	0.0851	0.9678	0.915	0.888	4.00%	0.3405
	2046	2,575,734	18,901,614	733.8%	1,382	843,324	6,188,601	733.8%	1.4199	0.9786	0.0877	0.9678	0.912	0.884	4.00%	0.3274
	2047	2,268,181	18,176,733	801.4%	1,257	714,097	5,722,623	801.4%	1.4199	0.9786	0.0906	0.9678	0.909	0.881	4.00%	0.3148
	2048	1,989,325	17,343,676	871.8%	1,140	602,242	5,250,567	871.8%	1.4199	0.9786	0.0933	0.9678	0.907	0.877	4.00%	0.3027
	2049	1,737,990	16,440,601	946.0%	1,030	505,939	4,785,954	946.0%	1.4199	0.9786	0.0959	0.9678	0.904	0.874	4.00%	0.2911
	2050	1,512,657	15,501,604	1024.8%	929	423,426	4,339,235	1024.8%	1.4199	0.9786	0.0983	0.9678	0.902	0.870	4.00%	0.2799
	2051	1,311,708	14,532,570	1107.9%	835	353,069	3,911,692	1107.9%	1.4199	0.9786	0.1009	0.9678	0.899	0.867	4.00%	0.2692
	2052	1,133,321	13,543,432	1195.0%	749	293,333	3,505,393	1195.0%	1.4199	0.9786	0.1032	0.9678	0.897	0.864	4.00%	0.2588
	2053	975,834	12,554,890	1286.6%	670	242,868	3,124,688	1286.6%	1.4199	0.9786	0.1054	0.9678	0.895	0.861	4.00%	0.2489
	2054	837,463	11,579,441	1382.7%	598	200,422	2,771,195	1382.7%	1.4199	0.9786	0.1076	0.9678	0.892	0.858	4.00%	0.2393
	2055	716,402	10,611,296	1481.2%	533	164,863	2,441,933	1481.2%	1.4199	0.9786	0.1092	0.9678	0.891	0.855	4.00%	0.2301
	2056	611,088	9,676,919	1583.6%	473	135,224	2,141,352	1583.6%	1.4199	0.9786	0.1114	0.9678	0.889	0.853	4.00%	0.2213
	2057	519,832	8,802,478	1693.3%	420	110,611	1,873,017	1693.3%	1.4199	0.9786	0.1129	0.9678	0.887	0.851	4.00%	0.2128
2058	441,100	7,964,395	1805.6%	372	90,253	1,629,578	1805.6%	1.4199	0.9786	0.1148	0.9678	0.885	0.849	4.00%	0.2046	
2059	373,430	7,181,895	1923.2%	328	73,471	1,413,017	1923.2%	1.4199	0.9786	0.1164	0.9678	0.884	0.847	4.00%	0.1967	
2060	315,512	6,461,283	2047.9%	290	59,691	1,222,398	2047.9%	1.4199	0.9786	0.1172	0.9678	0.883	0.845	4.00%	0.1892	
2061	266,074	5,790,542	2176.3%	255	48,404	1,053,414	2176.3%	1.4199	0.9786	0.1192	0.9678	0.881	0.843	4.00%	0.1819	
2062	223,995	5,181,634	2313.3%	225	39,184	906,426	2313.3%	1.4199	0.9786	0.1200	0.9678	0.880	0.842	4.00%	0.1749	
2063	188,238	4,618,822	2453.7%	197	31,664	776,931	2453.7%	1.4199	0.9786	0.1211	0.9678	0.879	0.840	4.00%	0.1682	
2064	158,006	4,118,200	2606.4%	173	25,557	666,108	2606.4%	1.4199	0.9786	0.1227	0.9678	0.877	0.839	4.00%	0.1617	
2065	132,427	3,670,650	2771.8%	152	20,597	570,907	2771.8%	1.4199	0.9786	0.1238	0.9678	0.876	0.838	4.00%	0.1555	
2066	110,797	3,256,721	2939.4%	133	16,571	487,067	2939.4%	1.4199	0.9786	0.1242	0.9678	0.876	0.837	4.00%	0.1496	
2067	92,605	2,885,433	3115.9%	116	13,318	414,959	3115.9%	1.4199	0.9786	0.1267	0.9678	0.873	0.836	4.00%	0.1438	
2068	77,311	2,545,529	3292.6%	101	10,691	352,012	3292.6%	1.4199	0.9786	0.1283	0.9678	0.872	0.835	4.00%	0.1383	
2069	64,443	2,245,237	3484.1%	88	8,569	298,557	3484.1%	1.4199	0.9786	0.1311	0.9678	0.869	0.834	4.00%	0.1330	
2070	53,624	1,975,690	3684.4%	76	6,857	252,621	3684.4%	1.4199	0.9786	0.1306	0.9678	0.869	0.832	4.00%	0.1279	
2071	44,537	1,736,530	3899.1%	66	5,476	21										

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies with Application Dates After January 15, 2009

1	Accumulated value of initial earned premium	177,912,601	x	58%	=	103,189,308
2a	Accumulated value of earned premium	177,912,601				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3	Present value of future projected initial earned premium	169,114,252		58%	=	98,086,266
4a	Present value of future projected premium	218,567,420				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	49,453,168		85%	=	42,035,193
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					243,310,767
6a	Accumulated value of incurred claims without the inclusion of active life reserves					18,210,247
6b	Present value of future projected incurred claims without the inclusion of active life reserves					280,893,716
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					299,103,964
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
Policies with Application Dates After January 15, 2009

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 Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A						4.00%	2.1467	
1999	-	-	N/A	-	-	-	N/A						4.00%	2.0643	
2000	-	-	N/A	-	-	-	N/A						4.00%	1.9849	
2001	-	-	N/A	-	-	-	N/A						4.00%	1.9087	
2002	-	-	N/A	-	-	-	N/A						4.00%	1.8354	
2003	-	-	N/A	-	-	-	N/A						4.00%	1.7648	
2004	-	-	N/A	-	-	-	N/A						4.00%	1.6970	
2005	-	-	N/A	-	-	-	N/A						4.00%	1.6318	
2006	-	-	N/A	-	-	-	N/A						4.00%	1.5691	
2007	-	-	N/A	-	-	-	N/A						4.00%	1.5089	
2008	-	-	N/A	-	-	-	N/A						4.00%	1.4509	
2009	160,477	-	0.0%	201	223,890	-	0.0%						4.00%	1.3952	
2010	536,794	-	0.0%	268	720,136	-	0.0%						4.00%	1.3416	
2011	733,464	-	0.0%	281	946,175	-	0.0%						4.00%	1.2900	
2012	686,531	85,612	12.5%	233	851,606	106,197	12.5%						4.00%	1.2404	
2013	647,540	135,610	20.9%	219	772,379	161,754	20.9%						4.00%	1.1928	
2014	629,997	-	0.0%	208	722,584	-	0.0%						4.00%	1.1470	
2015	597,484	213,371	35.7%	202	658,965	235,327	35.7%						4.00%	1.1029	
2016	587,093	3,069	0.5%	201	622,627	3,255	0.5%						4.00%	1.0605	
2017	581,864	177,859	30.6%	200	593,374	181,377	30.6%						4.00%	1.0198	
Projected Future Experience	593,806	194,183	32.7%	194	582,288	190,416	32.7%	1.0516	N/A	0.0299	N/A	0.970	0.970	4.00%	0.9806
	630,520	212,923	33.8%	188	594,535	200,771	33.8%	1.1757	N/A	0.0299	N/A	0.970	0.950	4.00%	0.9429
	603,651	232,006	38.4%	183	547,331	210,360	38.4%	1.2469	N/A	0.0299	N/A	0.970	0.903	4.00%	0.9067
	555,814	252,481	45.4%	177	484,595	220,130	45.4%	1.2501	N/A	0.0309	N/A	0.969	0.918	4.00%	0.8719
	530,604	271,985	51.3%	171	444,843	228,024	51.3%	1.2501	N/A	0.0320	N/A	0.968	0.955	4.00%	0.8384
	505,604	292,721	57.9%	166	407,598	235,980	57.9%	1.2501	N/A	0.0332	N/A	0.967	0.953	4.00%	0.8062
	480,888	312,556	65.0%	160	372,779	242,290	65.0%	1.2501	N/A	0.0348	N/A	0.965	0.951	4.00%	0.7752
	456,508	333,218	73.0%	154	340,284	248,382	73.0%	1.2501	N/A	0.0364	N/A	0.964	0.949	4.00%	0.7454
	432,451	353,852	81.8%	148	309,967	253,630	81.8%	1.2501	N/A	0.0379	N/A	0.962	0.947	4.00%	0.7168
	408,854	375,409	91.8%	142	281,795	258,744	91.8%	1.2501	N/A	0.0395	N/A	0.961	0.945	4.00%	0.6892
	385,761	395,697	102.6%	136	255,663	262,249	102.6%	1.2501	N/A	0.0413	N/A	0.959	0.944	4.00%	0.6628
	363,276	415,915	114.5%	131	231,512	265,058	114.5%	1.2501	N/A	0.0428	N/A	0.957	0.942	4.00%	0.6373
	341,430	438,154	128.3%	125	209,230	268,502	128.3%	1.2501	N/A	0.0447	N/A	0.955	0.940	4.00%	0.6128
	320,255	461,193	144.0%	119	188,714	271,763	144.0%	1.2501	N/A	0.0464	N/A	0.954	0.938	4.00%	0.5893
	299,765	485,261	161.9%	113	169,853	274,959	161.9%	1.2501	N/A	0.0480	N/A	0.952	0.936	4.00%	0.5666
	278,823	510,297	183.0%	108	151,917	278,036	183.0%	1.2501	N/A	0.0499	N/A	0.950	0.930	4.00%	0.5449
	256,241	538,499	210.2%	102	134,250	282,130	210.2%	1.2501	N/A	0.0517	N/A	0.948	0.919	4.00%	0.5239
	237,833	565,675	237.8%	97	119,818	284,982	237.8%	1.2501	N/A	0.0543	N/A	0.946	0.928	4.00%	0.5038
	220,129	593,850	269.8%	91	106,639	287,682	269.8%	1.2501	N/A	0.0558	N/A	0.944	0.926	4.00%	0.4844
	203,129	623,897	307.1%	86	94,622	290,626	307.1%	1.2501	N/A	0.0582	N/A	0.942	0.923	4.00%	0.4658
	186,822	650,634	348.3%	81	83,683	291,437	348.3%	1.2501	N/A	0.0608	N/A	0.939	0.920	4.00%	0.4479
	170,186	677,141	397.9%	76	73,302	291,657	397.9%	1.2501	N/A	0.0630	N/A	0.937	0.911	4.00%	0.4307
	152,113	701,282	461.0%	71	63,001	290,450	461.0%	1.2501	N/A	0.0657	N/A	0.934	0.894	4.00%	0.4142
	138,051	722,358	523.3%	66	54,980	287,685	523.3%	1.2501	N/A	0.0682	N/A	0.932	0.908	4.00%	0.3983
	124,746	740,353	593.5%	61	47,773	283,524	593.5%	1.2501	N/A	0.0709	N/A	0.929	0.904	4.00%	0.3830
	112,007	753,313	672.6%	57	41,246	277,403	672.6%	1.2501	N/A	0.0750	N/A	0.925	0.898	4.00%	0.3682
	100,170	760,887	759.6%	52	35,470	269,428	759.6%	1.2501	N/A	0.0773	N/A	0.923	0.894	4.00%	0.3541
	89,133	758,784	851.3%	48	30,349	258,360	851.3%	1.2501	N/A	0.0813	N/A	0.919	0.890	4.00%	0.3405
	78,866	749,016	949.7%	44	25,822	245,236	949.7%	1.2501	N/A	0.0831	N/A	0.917	0.885	4.00%	0.3274
	69,431	736,364	1060.6%	40	21,859	231,831	1060.6%	1.2501	N/A	0.0874	N/A	0.913	0.880	4.00%	0.3148
	60,777	713,297	1173.6%	36	18,399	215,941	1173.6%	1.2501	N/A	0.0900	N/A	0.910	0.875	4.00%	0.3027
	52,921	684,579	1293.6%	33	15,406	199,285	1293.6%	1.2501	N/A	0.0918	N/A	0.908	0.871	4.00%	0.2911
	45,824	648,487	1415.2%	30	12,827	181,526	1415.2%	1.2501	N/A	0.0951	N/A	0.905	0.866	4.00%	0.2799
	39,480	608,476	1541.2%	27	10,627	163,782	1541.2%	1.2501	N/A	0.0981	N/A	0.902	0.862	4.00%	0.2692
	33,863	568,762	1679.6%	24	8,765	147,210	1679.6%	1.2501	N/A	0.1002	N/A	0.900	0.858	4.00%	0.2588
	28,912	525,870	1818.8%	22	7,196	130,880	1818.8%	1.2501	N/A	0.1028	N/A	0.897	0.854	4.00%	0.2489
	24,587	481,796	1959.5%	20	5,884	115,304	1959.5%	1.2501	N/A	0.1044	N/A	0.896	0.850	4.00%	0.2393
	20,834	436,957	2097.4%	18	4,794	100,555	2097.4%	1.2501	N/A	0.1038	N/A	0.896	0.847	4.00%	0.2301
	17,611	394,054	2237.5%	16	3,897	87,198	2237.5%	1.2501	N/A	0.1079	N/A	0.892	0.845	4.00%	0.2213
	14,861	353,285	2377.3%	14	3,162	75,173	2377.3%	1.2501	N/A	0.1036	N/A	0.896	0.844	4.00%	0.2128
	12,526	314,971	2514.5%	12	2,563	64,446	2514.5%	1.2501	N/A	0.1092	N/A	0.891	0.843	4.00%	0.2046
	10,560	281,203	2662.9%	11	2,078	55,326	2662.9%	1.2501	N/A	0.1058	N/A	0.894	0.843	4.00%	0.1967
	8,904	249,119	2797.8%	10	1,685	47,130	2797.8%	1.2501	N/A	0.1048	N/A	0.895	0.843	4.00%	0.1892
	7,515	220,452	2933.5%	9	1,367	40,105	2933.5%	1.2501	N/A	0.1071	N/A	0.893	0.844	4.00%	0.1819
	6,355	196,349	3089.7%	8	1,112	34,347	3089.7%	1.2501	N/A	0.1043	N/A	0.896	0.846	4.00%	0.1749
	5,384	174,887	3248.1%	7	906	29,418	3248.1%	1.2501	N/A	0.1051	N/A	0.895	0.847	4.00%	0.1682
	4,572	157,360	3441.8%	6	740	25,453	3441.8%	1.2501	N/A	0.1035	N/A	0.897	0.849	4.00%	0.1617
	3,891	143,677	3692.6%	6	605	22,346	3692.6%	1.2501	N/A	0.1045	N/A	0.895	0.851	4.00%	0.1555
	3,316	130,233	3928.0%	5	496	19,477	3928.0%	1.2501	N/A	0.1045	N/A	0.895	0.852	4.00%	0.1496
	2,824	118,345	4190.8%	5	406	17,019	4190.8%	1.2501	N/A	0.1051	N/A	0.895	0.852	4.00%	0.1438
	2,410	107,525	4462.5%	4	333	14,869	4462.5%	1.2501	N/A	0.1022	N/A	0.898	0.853	4.00%	0.1383
	2,054	99,032	4820.3%	4	273	13,169	4820.3%	1.2501	N/A	0.1138	N/A	0.886	0.853	4.00%	0.1330
	1,747	90,492	5178.8%	3	223	11,571	5178.8%	1.2501	N/A	0.1011	N/A	0.899	0.851	4.00%	0.1279
	1,479	82,736	5593.3%	3	182	10,173	5593.3%	1.2501	N/A	0.1094	N/A	0.891	0.847	4.00%	0.1230
	1,246	75,581	6067.1%	3	147	8,936	6067.1%	1.2501	N/A	0.1195	N/A	0.881	0.842	4.00%	0.1182
	1,047	69,865	6675.0%	2	119	7,943	6675.0%	1.2501	N/A	0.1163	N/A	0.884	0.840	4.00%	0.1137
	872	63,303	7259.6%	2	95	6,920	7259.6%	1.2501	N/A	0.1272	N/A	0.873	0.833	4.00%	0.1093
	719	56,127	7809.2%	2	76	5,900	7809.2%	1.2501	N/A	0.1256	N/A	0.874	0.824	4.00%	0.1051
	588	48,958	8323.7%	2	59	4,949	8323.7%	1.2501	N/A	0.1322	N/A	0.868	0.818	4.00%	0.1011
	477	42,363	8886.6%	1	46	4,118	8886.6%	1.2501	N/A	0.1457	N/A	0.854	0.810	4.00%	0.0972
2078-2098	1,414	155,104	10968.2%	1	132	14,496	10968.2%	1.2501	N/A	0.1395	N/A	0.860	N/A	4.00%	0.0935
Past		5,161,243	615,521	11.9%	2,013	6,111,735	687,911	11.3%							
Future		9,746,437	23,403,149	240.1%	3,730	6,610,317	9,656,691	146.1%							
Lifetime		14,907,680	24,018,670	161.1%	5,743	12,722,052	10,344,601	81.3%							

Exhibit I-B
 Metropolitan Life Insurance Company
 Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 13.59% Future Increase
 Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM
 Policies with Application Dates After January 15, 2009

Calendar Year	Loss Ratio Demonstration					Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors		
	Without Interest		Loss Ratio	Life Years	With Interest		Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
Earned Premium	Incurred Claims	Earned Premium			Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence				
1998	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	2.1467		
1999	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	2.0643		
2000	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.9849		
2001	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.9087		
2002	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.8354		
2003	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.7648		
2004	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.6970		
2005	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.6318		
2006	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.5691		
2007	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.5089		
2008	-	-	N/A	-	-	-	-	-	-	-	-	4.00%	1.4509		
2009	160,477	-	0.0%	201	223,890	-	0.0%	-	-	-	-	4.00%	1.3952		
2010	536,794	-	0.0%	268	720,136	-	0.0%	-	-	-	-	4.00%	1.3416		
2011	733,464	-	0.0%	281	946,175	-	0.0%	-	-	-	-	4.00%	1.2900		
2012	686,531	85,612	12.5%	233	851,606	106,197	12.5%	-	-	-	-	4.00%	1.2404		
2013	647,540	135,610	20.9%	219	772,379	161,754	20.9%	-	-	-	-	4.00%	1.1928		
2014	629,997	-	0.0%	208	722,584	-	0.0%	-	-	-	-	4.00%	1.1470		
2015	597,484	213,371	35.7%	202	658,965	235,327	35.7%	-	-	-	-	4.00%	1.1029		
2016	587,093	3,069	0.5%	201	622,627	3,255	0.5%	-	-	-	-	4.00%	1.0605		
2017	581,864	177,859	30.6%	200	593,374	181,377	30.6%	-	-	-	-	4.00%	1.0198		
2018	593,806	194,183	32.7%	194	582,288	190,416	32.7%	1.0516	1.0000	0.0299	1.0000	0.970	0.970	4.00%	0.9806
2019	630,520	212,923	33.8%	188	594,535	200,771	33.8%	1.1757	1.0000	0.0299	1.0000	0.970	0.950	4.00%	0.9429
2020	607,763	230,971	38.0%	182	551,060	209,422	38.0%	1.2610	0.9822	0.0325	0.9973	0.968	0.903	4.00%	0.9067
2021	591,280	241,370	40.8%	172	515,517	210,443	40.8%	1.3910	0.9822	0.0542	0.9733	0.946	0.918	4.00%	0.8719
2022	570,823	257,594	45.1%	166	478,561	215,959	45.1%	1.4199	0.9786	0.0375	0.9678	0.963	0.955	4.00%	0.8384
2023	543,928	277,233	51.0%	160	438,494	223,494	51.0%	1.4199	0.9786	0.0332	0.9678	0.967	0.953	4.00%	0.8062
2024	517,338	296,018	57.2%	155	401,035	229,470	57.2%	1.4199	0.9786	0.0348	0.9678	0.965	0.951	4.00%	0.7752
2025	491,111	315,587	64.3%	149	366,077	235,240	64.3%	1.4199	0.9786	0.0364	0.9678	0.964	0.949	4.00%	0.7454
2026	465,230	335,129	72.0%	143	333,462	240,210	72.0%	1.4199	0.9786	0.0379	0.9678	0.962	0.947	4.00%	0.7168
2027	439,844	355,546	80.8%	138	303,154	245,053	80.8%	1.4199	0.9786	0.0395	0.9678	0.961	0.945	4.00%	0.6892
2028	415,001	374,760	90.3%	132	275,042	248,373	90.3%	1.4199	0.9786	0.0413	0.9678	0.959	0.944	4.00%	0.6628
2029	390,812	393,908	100.8%	126	249,060	251,033	100.8%	1.4199	0.9786	0.0428	0.9678	0.957	0.942	4.00%	0.6373
2030	367,310	414,971	113.0%	121	225,089	254,296	113.0%	1.4199	0.9786	0.0447	0.9678	0.955	0.940	4.00%	0.6128
2031	344,530	436,791	126.8%	115	203,018	257,384	126.8%	1.4199	0.9786	0.0464	0.9678	0.954	0.938	4.00%	0.5893
2032	322,486	459,585	142.5%	110	182,728	260,411	142.5%	1.4199	0.9786	0.0480	0.9678	0.952	0.936	4.00%	0.5666
2033	299,957	483,296	161.1%	104	163,432	263,325	161.1%	1.4199	0.9786	0.0499	0.9678	0.950	0.930	4.00%	0.5449
2034	275,664	510,007	185.0%	99	144,426	267,203	185.0%	1.4199	0.9786	0.0517	0.9678	0.948	0.919	4.00%	0.5239
2035	255,860	535,745	209.4%	93	128,900	269,903	209.4%	1.4199	0.9786	0.0543	0.9678	0.946	0.928	4.00%	0.5038
2036	236,815	562,429	237.5%	88	114,722	272,461	237.5%	1.4199	0.9786	0.0558	0.9678	0.944	0.926	4.00%	0.4844
2037	218,526	590,886	270.4%	83	101,795	275,249	270.4%	1.4199	0.9786	0.0582	0.9678	0.942	0.923	4.00%	0.4658
2038	200,983	616,209	306.6%	78	90,026	276,017	306.6%	1.4199	0.9786	0.0608	0.9678	0.939	0.920	4.00%	0.4479
2039	183,086	641,312	350.3%	73	78,858	276,225	350.3%	1.4199	0.9786	0.0630	0.9678	0.937	0.911	4.00%	0.4307
2040	163,643	664,176	405.9%	68	67,776	275,082	405.9%	1.4199	0.9786	0.0657	0.9678	0.934	0.894	4.00%	0.4142
2041	148,515	684,137	460.7%	64	59,147	272,463	460.7%	1.4199	0.9786	0.0682	0.9678	0.932	0.908	4.00%	0.3983
2042	134,202	701,180	522.5%	59	51,394	268,522	522.5%	1.4199	0.9786	0.0709	0.9678	0.929	0.904	4.00%	0.3830
2043	120,497	713,454	592.1%	55	44,372	262,726	592.1%	1.4199	0.9786	0.0750	0.9678	0.925	0.898	4.00%	0.3682
2044	107,762	720,628	668.7%	50	38,158	255,172	668.7%	1.4199	0.9786	0.0773	0.9678	0.923	0.894	4.00%	0.3541
2045	95,890	718,636	749.4%	46	32,650	244,690	749.4%	1.4199	0.9786	0.0813	0.9678	0.919	0.890	4.00%	0.3405
2046	84,844	709,385	836.1%	43	27,779	232,261	836.1%	1.4199	0.9786	0.0831	0.9678	0.917	0.885	4.00%	0.3274
2047	74,694	697,403	933.7%	39	23,516	219,565	933.7%	1.4199	0.9786	0.0874	0.9678	0.913	0.880	4.00%	0.3148
2048	65,383	675,556	1033.2%	35	19,794	204,516	1033.2%	1.4199	0.9786	0.0900	0.9678	0.910	0.875	4.00%	0.3027
2049	56,933	648,357	1138.8%	32	16,573	188,741	1138.8%	1.4199	0.9786	0.0918	0.9678	0.908	0.871	4.00%	0.2911
2050	49,298	614,175	1245.8%	29	13,800	171,921	1245.8%	1.4199	0.9786	0.0951	0.9678	0.905	0.866	4.00%	0.2799
2051	42,473	576,281	1356.8%	26	11,432	155,116	1356.8%	1.4199	0.9786	0.0981	0.9678	0.902	0.862	4.00%	0.2692
2052	36,429	538,668	1478.7%	24	9,429	139,421	1478.7%	1.4199	0.9786	0.1002	0.9678	0.900	0.858	4.00%	0.2588
2053	31,104	498,046	1601.2%	21	7,741	123,955	1601.2%	1.4199	0.9786	0.1028	0.9678	0.897	0.854	4.00%	0.2489
2054	26,451	456,304	1725.1%	19	6,330	109,203	1725.1%	1.4199	0.9786	0.1044	0.9678	0.896	0.850	4.00%	0.2393
2055	22,413	413,837	1846.4%	17	5,158	95,235	1846.4%	1.4199	0.9786	0.1038	0.9678	0.896	0.847	4.00%	0.2301
2056	18,946	373,205	1969.8%	15	4,192	82,584	1969.8%	1.4199	0.9786	0.1079	0.9678	0.892	0.845	4.00%	0.2213
2057	15,987	334,592	2092.9%	14	3,402	71,195	2092.9%	1.4199	0.9786	0.1036	0.9678	0.896	0.844	4.00%	0.2128
2058	13,476	298,306	2213.6%	12	2,757	61,036	2213.6%	1.4199	0.9786	0.1092	0.9678	0.891	0.843	4.00%	0.2046
2059	11,361	266,324	2344.3%	11	2,235	52,399	2344.3%	1.4199	0.9786	0.1058	0.9678	0.894	0.843	4.00%	0.1967
2060	9,579	235,938	2463.1%	10	1,812	44,637	2463.1%	1.4199	0.9786	0.1048	0.9678	0.895	0.843	4.00%	0.1892
2061	8,085	208,788	2582.6%	9	1,471	37,983	2582.6%	1.4199	0.9786	0.1071	0.9678	0.893	0.844	4.00%	0.1819
2062	6,837	185,960	2720.1%	8	1,196	32,530	2720.1%	1.4199	0.9786	0.1043	0.9678	0.896	0.846	4.00%	0.1749
2063	5,792	165,634	2859.5%	7	974	27,861	2859.5%	1.4199	0.9786	0.1051	0.9678	0.895	0.847	4.00%	0.1682
2064	4,919	149,034	3030.0%	6	796	24,106	3030.0%	1.4199	0.9786	0.1035	0.9678	0.897	0.849	4.00%	0.1617
2065	4,186	136,075	3250.8%	6	651	21,164	3250.8%	1.4199	0.9786	0.1045	0.9678	0.895	0.851	4.00%	0.1555
2066	3,567	123,342	3458.0%	5	533	18,447	3458.0%	1.4199	0.9786	0.1045	0.9678	0.895	0.852	4.00%	0.1496
2067	3,038	112,084	3689.4%	4	437	16,119	3689.4%	1.4199	0.9786	0.1051	0.9678	0.895	0.852	4.00%	0.1438
2068	2,592	101,835	3928.6%	4	358	14,082	3928.6%	1.4199	0.9786	0.1022	0.9678	0.898	0.853	4.00%	0.1383
2069	2,210	93,792	4243.6%	4	294	12,472	4243.6%	1.4199	0.9786	0.1138	0.9678	0.886	0.853	4.00%	0.1330
2070	1,880	85,704	4559.2%	3	240	10,959	4559.2%	1.4199	0.9786	0.1011	0.9678	0.899	0.851	4.00%	0.1279
2071	1,591	78,359	4924.1%	3	196	9,634	4924.1%	1.4199	0.9786	0.1094	0.9678	0.891	0.847	4.00%	0.1230
2072	1,340	71,582	5341.2%	2	158	8,463	5341.2%	1.4199	0.9786	0.1195	0.9678	0.881	0.842	4.00%	0.1182
2073	1,126	66,169	5876.4%	2	128	7,522	5876.4%	1.4199	0.9786	0.1163	0.9678	0.884	0.840	4.00%	0.1137
2074	938	59,953	6391.1%	2	103	6,554	6391.1%	1.4199	0.9786	0.1272	0.9678	0.873	0.833	4.00%	0.1093
2075	773	53,157	6874.9%	2	81	5,588	6874.9%	1.4199	0.9786	0.1256	0.9678	0.874			

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Policies with Application Dates After January 15, 2009

1	Accumulated value of initial earned premium	6,111,735	x	58%	=	3,544,806
2a	Accumulated value of earned premium	6,111,735				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3	Present value of future projected initial earned premium	5,407,159		58%	=	3,136,152
4a	Present value of future projected premium	6,978,599				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,571,440		85%	=	1,335,724
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					8,016,683
6a	Accumulated value of incurred claims without the inclusion of active life reserves					687,911
6b	Present value of future projected incurred claims without the inclusion of active life reserves					9,178,596
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					9,866,507
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC-P and LTC2-IDEAL-P
Assumptions Summary
Policies with Application Dates After January 15, 2009

	Original Pricing Assumptions	Current Best Estimate Assumptions																																																																				
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%																																																																				
Mortality:	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>33%</td></tr> <tr><td>2</td><td>40%</td></tr> <tr><td>3</td><td>47%</td></tr> <tr><td>4</td><td>53%</td></tr> <tr><td>5</td><td>60%</td></tr> <tr><td>6</td><td>67%</td></tr> <tr><td>7</td><td>73%</td></tr> <tr><td>8</td><td>80%</td></tr> <tr><td>9</td><td>87%</td></tr> <tr><td>10</td><td>93%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	33%	2	40%	3	47%	4	53%	5	60%	6	67%	7	73%	8	80%	9	87%	10	93%	11+	100%	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																				
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Morbidity:	<p>The bases for the morbidity assumptions used in pricing are based on MetLife's internal data and experience studies. These studies analyzed incidence rates, claim continuance rates and utilization for MetLife's existing block of Long Term Care business including individually underwritten business. The results of the studies were modified to reflect specific plan features.</p> <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>64%</td></tr> <tr><td>2</td><td>77%</td></tr> <tr><td>3</td><td>100%</td></tr> </tbody> </table>	Duration	U/W Selection	1	64%	2	77%	3	100%	<p>Current IB block experience with morbidity U/W Selection Factors of:</p> <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>64%</td></tr> <tr><td>2</td><td>77%</td></tr> <tr><td>3</td><td>100%</td></tr> <tr><td>4+</td><td>100%</td></tr> </tbody> </table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																																																		
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Continuance:	Continuance rates were based on MetLife's experience study.	<p><u>Change</u> In 2018, incidence curves were reshaped to better reflect the emerged experience over the years.</p> <p>In 2016, 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. Minor adjustments made to Male Facility and Male Home Care.</p>																																																																				
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates After January 15, 2009

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2017 Projections based on Current Assumptions			Reproduced based on Original Pricing 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	11,566,853	64,100	0.6%	11,566,853	708,307	6.1%	0.09
2	22,244,578	1,360,999	6.1%	22,238,293	1,914,032	8.6%	0.71
3	20,949,060	697,651	3.3%	21,143,307	2,833,320	13.4%	0.25
4	20,155,458	1,266,045	6.3%	20,294,050	3,533,002	17.4%	0.36
5	19,658,565	1,705,834	8.7%	19,454,037	4,005,218	20.6%	0.42
6	19,071,606	1,765,231	9.3%	18,611,916	4,682,627	25.2%	0.37
7	18,452,396	6,254,093	33.9%	17,771,155	5,184,461	29.2%	1.16
8	18,380,334	3,032,375	16.5%	16,924,264	5,853,067	34.6%	0.48
9	19,826,843	4,959,226	25.0%	16,036,365	6,759,749	42.2%	0.59
10	20,124,695	6,056,111	30.1%	15,098,719	7,316,745	48.5%	0.62
11	18,751,648	6,741,446	36.0%	14,123,145	8,002,733	56.7%	0.63
12	17,458,943	7,469,670	42.8%	13,140,539	8,402,508	63.9%	0.67
13	16,704,989	8,210,285	49.1%	12,179,880	8,917,436	73.2%	0.67
14	15,951,074	8,992,213	56.4%	11,243,398	9,416,332	83.7%	0.67
15	15,189,088	9,822,877	64.7%	10,331,612	9,722,718	94.1%	0.69
16	14,413,641	10,690,178	74.2%	9,463,310	10,127,811	107.0%	0.69
17	13,659,392	11,583,381	84.8%	8,636,885	10,270,230	118.9%	0.71
18	12,905,415	12,501,867	96.9%	7,851,275	10,488,094	133.6%	0.73
19	12,163,712	13,441,948	110.5%	7,110,001	10,370,247	145.9%	0.76
20	11,436,619	14,378,943	125.7%	6,415,753	10,352,123	161.4%	0.78
21	10,722,523	15,313,152	142.8%	5,775,746	10,317,480	178.6%	0.80
22	10,022,711	16,242,305	162.1%	5,185,413	10,074,442	194.3%	0.83
23	9,336,055	17,153,264	183.7%	4,640,731	9,937,192	214.1%	0.86
24	8,674,373	18,031,687	207.9%	4,143,497	9,245,462	223.1%	0.93
25	8,031,279	18,867,069	234.9%	3,694,379	8,954,952	242.4%	0.97
26	7,413,465	19,636,917	264.9%	3,291,331	8,689,829	264.0%	1.00
27	6,818,375	20,336,475	298.3%	2,929,282	8,253,328	281.8%	1.06
28	6,248,968	20,932,252	335.0%	2,604,613	7,953,195	305.4%	1.10
29	5,704,065	21,425,523	375.6%	2,316,871	7,103,478	306.6%	1.23
30	5,186,679	21,790,558	420.1%	2,064,519	6,789,188	328.9%	1.28
31	4,695,388	22,012,910	468.8%	1,843,005	6,507,739	353.1%	1.33
32	4,232,474	22,086,962	521.8%	1,646,657	6,137,302	372.7%	1.40
33	3,802,166	21,987,009	578.3%	1,472,982	5,864,083	398.1%	1.45
34	3,401,656	21,737,748	639.0%	1,320,979	5,260,975	398.3%	1.60
35	3,030,842	21,348,587	704.4%	1,188,456	4,955,445	417.0%	1.69
36	2,689,160	20,816,260	774.1%	1,071,383	4,760,178	444.3%	1.74
37	2,376,176	20,150,663	848.0%	967,501	4,526,374	467.8%	1.81
38	2,091,090	19,356,436	925.7%	875,774	4,357,720	497.6%	1.86
39	1,832,940	18,490,372	1008.8%	794,875	4,045,362	508.9%	1.98
40	1,600,248	17,528,921	1095.4%	723,123	3,993,670	552.3%	1.98
41	1,391,649	16,514,558	1186.7%	658,955	3,828,169	580.9%	2.04
42	1,205,759	15,479,091	1283.8%	600,515	3,780,376	629.5%	2.04
43	1,040,915	14,441,530	1387.4%	547,385	3,760,238	686.9%	2.02
44	895,342	13,375,947	1493.9%	498,540	3,754,386	753.1%	1.98
45	767,593	12,328,415	1606.1%	453,544	3,724,662	821.2%	1.96
46	655,969	11,306,621	1723.7%	412,148	3,626,502	879.9%	1.96
47	558,851	10,310,787	1845.0%	373,789	3,535,208	945.8%	1.95
48	474,797	9,366,676	1972.8%	338,248	3,516,405	1039.6%	1.90
49	402,388	8,469,425	2104.8%	305,243	3,423,853	1121.7%	1.88
50	340,217	7,633,860	2243.8%	274,542	3,489,183	1270.9%	1.77
51	287,043	6,852,171	2387.2%	246,114	3,341,469	1357.7%	1.76
52	241,727	6,132,740	2537.1%	219,428	3,342,586	1523.3%	1.67
53	203,247	5,469,358	2691.0%	194,700	3,302,258	1696.1%	1.59
54	170,645	4,868,915	2853.2%	171,527	3,282,835	1913.9%	1.49
55	143,105	4,332,692	3027.6%	149,986	3,185,341	2123.8%	1.43
56	119,832	3,854,611	3216.7%	130,152	2,961,006	2275.0%	1.41
57	100,240	3,418,583	3410.4%	112,116	2,790,423	2488.9%	1.37
58	83,768	3,020,627	3606.0%	95,855	2,601,639	2714.1%	1.33
59	69,913	2,663,972	3810.4%	81,117	2,375,315	2928.3%	1.30
60	58,273	2,341,264	4017.8%	67,901	2,247,659	3310.2%	1.21
Lifetime	456,186,813	688,421,386	150.9%	334,117,676	342,457,668	102.5%	1.47
Lifetime*	265,061,137	214,151,383	80.8%	212,053,550	134,656,263	64.0%	1.26

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 4%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM
Policies with Application Dates After January 15, 2009

	Calendar Year	Actual / Projected Experience			Reproduced 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 4% (on F)	Actual to Expected Ratio
Historical Experience	2009	2,255,829	62,850	2.8%	2,255,829	138,138	6.1%	0.45	2.8%	6.1%	0.45
	2010	13,177,558	372,723	2.8%	10,656,774	774,628	7.3%	0.39	2.8%	7.1%	0.40
	2011	21,213,573	981,690	4.6%	19,175,385	1,788,691	9.3%	0.50	3.8%	8.4%	0.46
	2012	20,541,252	811,893	4.0%	20,413,751	2,621,659	12.8%	0.31	3.9%	10.1%	0.39
	2013	19,829,256	1,314,300	6.6%	19,671,390	3,229,008	16.4%	0.40	4.6%	11.7%	0.39
	2014	19,476,823	1,527,511	7.8%	18,941,739	3,758,679	19.8%	0.40	5.2%	13.3%	0.39
	2015	18,776,449	2,752,985	14.7%	18,197,900	4,316,276	23.7%	0.62	6.6%	14.8%	0.44
	2016	18,382,433	5,295,732	28.8%	17,442,091	4,863,562	27.9%	1.03	9.3%	16.4%	0.56
	2017	17,695,982	3,311,322	18.7%	16,663,709	5,545,001	33.3%	0.56	10.2%	18.1%	0.56
Projected Experience	2018	17,778,354	5,524,045	31.1%	15,839,634	6,273,400	39.6%	0.78	12.1%	20.0%	0.61
	2019	19,041,985	6,155,575	32.3%	14,963,338	6,898,542	46.1%	0.70	13.8%	21.8%	0.63
	2020	18,895,281	6,848,383	36.2%	14,049,092	7,467,106	53.2%	0.68	15.5%	23.7%	0.65
	2021	17,686,304	7,570,429	42.8%	13,124,283	7,943,840	60.5%	0.71	17.2%	25.6%	0.67
	2022	16,898,775	8,316,253	49.2%	12,210,006	8,441,735	69.1%	0.71	18.9%	27.5%	0.69
	2023	16,123,757	9,110,522	56.5%	11,312,019	8,893,750	78.6%	0.72	20.7%	29.5%	0.70
	2024	15,339,396	9,945,422	64.8%	10,437,245	9,276,675	88.9%	0.73	22.6%	31.4%	0.72
	2025	14,560,805	10,814,250	74.3%	9,596,203	9,611,059	100.2%	0.74	24.5%	33.3%	0.73
	2026	13,778,177	11,716,614	85.0%	8,790,836	9,846,041	112.0%	0.76	26.4%	35.2%	0.75
	2027	13,007,623	12,626,038	97.1%	8,021,982	9,987,483	124.5%	0.78	28.4%	37.0%	0.77
	2028	12,253,248	13,558,682	110.7%	7,292,892	9,992,513	137.0%	0.81	30.5%	38.8%	0.79
	2029	11,515,548	14,492,193	125.8%	6,608,523	10,000,104	151.3%	0.83	32.6%	40.5%	0.81
	2030	10,792,624	15,415,107	142.8%	5,972,549	9,948,819	166.6%	0.86	34.8%	42.1%	0.83
	2031	10,088,953	16,331,220	161.9%	5,382,738	9,815,404	182.3%	0.89	37.0%	43.7%	0.85
	2032	9,395,401	17,217,382	183.3%	4,837,322	9,540,216	197.2%	0.93	39.2%	45.2%	0.87
	2033	8,728,116	18,086,495	207.2%	4,337,575	9,100,626	209.8%	0.99	41.5%	46.5%	0.89
	2034	8,079,646	18,903,992	234.0%	3,884,086	8,805,821	226.7%	1.03	43.8%	47.8%	0.92
	2035	7,456,803	19,651,514	263.5%	3,474,685	8,523,716	245.3%	1.07	46.1%	48.9%	0.94
	2036	6,857,422	20,312,635	296.2%	3,105,452	8,191,569	263.8%	1.12	48.3%	50.0%	0.97
	2037	6,284,547	20,896,857	332.5%	2,773,866	7,736,564	278.9%	1.19	50.6%	51.0%	0.99
	2038	5,738,187	21,361,207	372.3%	2,479,086	7,161,181	288.9%	1.29	52.8%	51.9%	1.02
	2039	5,216,521	21,698,895	416.0%	2,219,060	6,809,947	306.9%	1.36	55.0%	52.7%	1.04
	2040	4,722,791	21,897,771	463.7%	1,989,348	6,520,329	327.8%	1.41	57.2%	53.5%	1.07
	2041	4,261,458	21,952,919	515.2%	1,785,380	6,214,438	348.1%	1.48	59.3%	54.2%	1.09
	2042	3,825,917	21,834,523	570.7%	1,604,766	5,843,046	364.1%	1.57	61.2%	54.8%	1.12
	2043	3,423,598	21,578,357	630.3%	1,446,053	5,391,723	372.9%	1.69	63.1%	55.4%	1.14
	2044	3,051,301	21,188,160	694.4%	1,306,631	5,092,604	389.8%	1.78	64.9%	55.9%	1.16
	2045	2,708,281	20,636,670	762.0%	1,183,154	4,883,253	412.7%	1.85	66.6%	56.4%	1.18
	2046	2,394,253	19,957,589	833.6%	1,073,443	4,687,352	436.7%	1.91	68.2%	56.8%	1.20
	2047	2,108,370	19,192,210	910.3%	976,213	4,475,004	458.4%	1.99	69.7%	57.2%	1.22
	2048	1,849,161	18,312,614	990.3%	890,042	4,272,767	480.1%	2.06	71.0%	57.6%	1.23
	2049	1,615,535	17,359,087	1074.5%	813,260	4,160,888	511.6%	2.10	72.3%	58.0%	1.25
	2050	1,406,079	16,367,630	1164.1%	744,080	4,058,852	545.5%	2.13	73.4%	58.3%	1.26
	2051	1,219,288	15,344,459	1258.5%	681,035	4,017,035	589.8%	2.13	74.4%	58.6%	1.27
2052	1,053,470	14,300,061	1357.4%	623,272	4,013,083	643.9%	2.11	75.3%	58.9%	1.28	
2053	907,079	13,256,293	1461.4%	569,983	4,013,767	704.2%	2.08	76.1%	59.2%	1.29	
2054	778,457	12,226,348	1570.6%	520,692	3,979,663	764.3%	2.05	76.8%	59.5%	1.29	
2055	665,926	11,204,116	1682.5%	475,016	3,903,486	821.8%	2.05	77.5%	59.8%	1.30	
2056	568,032	10,217,538	1798.8%	432,519	3,844,770	888.9%	2.02	78.0%	60.1%	1.30	
2057	483,205	9,294,245	1923.5%	392,907	3,804,672	968.3%	1.99	78.5%	60.3%	1.30	
2058	410,021	8,409,341	2051.0%	355,914	3,784,649	1063.4%	1.93	79.0%	60.5%	1.30	
2059	347,119	7,583,126	2184.6%	321,365	3,775,489	1174.8%	1.86	79.3%	60.8%	1.31	
2060	293,281	6,822,255	2326.2%	289,038	3,712,586	1284.5%	1.81	79.7%	61.0%	1.31	
2061	247,327	6,114,041	2472.0%	258,688	3,692,584	1427.4%	1.73	79.9%	61.2%	1.31	
2062	208,213	5,471,116	2627.7%	230,244	3,677,051	1597.0%	1.65	80.2%	61.4%	1.31	
2063	174,976	4,876,862	2787.2%	203,532	3,640,695	1788.8%	1.56	80.4%	61.6%	1.31	
2064	146,873	4,348,271	2960.6%	178,586	3,514,895	1968.2%	1.50	80.6%	61.8%	1.30	
2065	123,096	3,875,718	3148.5%	155,526	3,316,246	2132.3%	1.48	80.7%	61.9%	1.30	
2066	102,990	3,438,664	3338.8%	134,444	3,122,657	2322.6%	1.44	80.9%	62.1%	1.30	
2067	86,080	3,046,633	3539.3%	115,271	2,910,944	2525.3%	1.40	81.0%	62.2%	1.30	
2068	71,864	2,687,740	3740.0%	97,857	2,705,995	2765.3%	1.35	81.1%	62.3%	1.30	
2069	59,903	2,370,671	3957.5%	82,135	2,472,785	3010.6%	1.31	81.1%	62.5%	1.30	
2070	49,845	2,086,065	4185.1%	68,071	2,179,603	3202.0%	1.31	81.2%	62.5%	1.30	
Past	151,349,155	16,431,006	10.9%	143,418,568	27,035,642	18.9%	0.58	10.2%	18.1%	0.56	
Future	304,881,263	673,804,801	221.0%	190,710,937	315,949,020	165.7%	1.33	142.2%	117.4%	1.21	
Lifetime	456,230,418	690,235,807	151.3%	334,129,506	342,984,662	102.7%	1.47	81.2%	63.0%	1.29	

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

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	10,950	12,042	90.93%
2	13,842	10,123	136.73%
3	9,571	8,558	111.83%
4	6,947	7,167	96.92%
5	5,555	4,621	120.22%
6	3,723	3,359	110.82%
7	2,835	2,838	99.88%
8	2,094	2,165	96.73%
9	1,647	1,644	100.18%
10+	3,441	4,031	85.35%

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
Actual to Expected Incidence
Individual Business

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	11	0%	7	13	56%	5	6	90%	6	8	72%
50 to 54	5	20	25%	15	27	56%	2	10	20%	14	17	84%
55 to 59	21	53	40%	71	75	94%	17	26	66%	46	48	96%
60 to 64	73	101	73%	148	157	94%	36	52	70%	97	108	89%
65 to 69	152	140	109%	220	213	104%	101	87	116%	173	163	106%
70 to 74	308	263	117%	261	251	104%	173	171	101%	234	218	107%
75 to 79	433	418	104%	320	328	97%	244	231	106%	225	239	94%
80 to 84	476	500	95%	299	315	95%	192	202	95%	173	175	99%
85 to 89	354	363	97%	183	181	101%	106	103	103%	81	79	102%
over 89	125	124	101%	65	48	135%	36	25	145%	21	17	121%
Total	1,947	1,991	98%	1,589	1,609	99%	912	912	100%	1,070	1,072	100%

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.