

June 13, 2018

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 all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum, the Addendum Automatic Inflation Choices “Landing Spots” focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> • Without/with proposed rate increase of 32.25% (actuarially equivalent to two 15% increases) • <i>Nationwide</i> experience • Weighted average statutory rate 4.02% LLR without rate increase – 110.1% LLR with rate increase – 95.1%
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"> • Without/with proposed rate increase of 32.25% (equivalent to two 15% increases) • <i>Maryland</i> experience • Weighted average statutory rate 4.02% LLR without rate increase – 112.6% LLR with rate increase – 97.3%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 2	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 110.1%; A/E – 1.84
Attachment 3	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 110.6%; A/E – 1.84

Attachment 4	Actual-to-Expected results for Lapse, Mortality and Morbidity assumptions
Addendum – Actuarial Memorandum Addendum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

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.

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

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

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



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

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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 2005 to July 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2010.

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 2005, 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 on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

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 on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

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, 2016.

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- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

Voluntary Termination Rates

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

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

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. 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, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

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

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Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.02%. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

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

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.02%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.02%.

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

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

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

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16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	15.00%	3/5/2014	8/1/2014
2	15.00%	5/4/2016	9/1/2016

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

17. Requested Rate Increase

The company is requesting two rate increases of 15.00% each, resulting in a cumulative compounded increase of 32.25%. Corresponding rate tables reflecting the increases are included with this filing.

Phase	Request	Expected Implementation Date
1	15%	1/1/2019
2	15%	4/1/2020

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated on or before January 15, 2009, because policies issued in connection with later applications were subject to a revised premium rate schedule.

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 basis for the morbidity assumptions used in pricing was that contained in the SOA LTC valuation diskette. These were based on the results of the 1985 National Nursing Home Survey and the 1982-84 National Long Term Care Survey.

Modifications to the SOA LTC valuation assumptions were made based on the actual experience of MetLife's block of business. Additional modifications were made based on the results of an internal analysis of MetLife's Competitors' Rate Structure.

The additional modification was required due to the make-up of MetLife's block of business, which consisted of two large blocks of group business (Employer Group and Association Group). This business was issued under drastically different underwriting requirements than those that are used to issue business under this policy form.

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- b. The original pricing expected voluntary termination rates varied by duration as shown in the following table:

Policy Duration	Lapse Rate
1	6.25%
2	3.50%
3-7	3.00%
8	2.50%
9	2.25%
10-12	2.00%
13-14	1.75%
15+	1.50%

- c. The original pricing expected mortality rates were equal to 105% of the Annuity 2000 Basic Mortality Table modified by Projection Scale H. There were 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.

Similar analyses were done for the prior premium rate increases. 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 have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

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

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20. Average Annual Premium

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

Before increase:	\$2,648
After 1 st phase of 15%:	\$3,046
After 2 nd phase of 15%:	\$3,502

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

Before increase:	\$2,925
After 1 st phase of 15%:	\$3,364
After 2 nd phase of 15%:	\$3,869

21. Proposed Effective Date

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

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

By Issue Age

Issue Age	%
<45	9%
45-49	9%
50-54	19%
55-59	28%
60-64	23%
65-69	10%
70-74	3%
75+	1%
Total	100%

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By Benefit Period

Benefit Period	%
2 Year	12%
3 Year	32%
4 Year	16%
5 Year	26%
7 Year	3%
Lifetime	11%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	48%
Simple 5%	36%
FPO	5%
None	11%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	1%
50%	4%
75%	5%
100%	90%
Total	100%

By Gender

Gender	%
Female	58%
Male	42%
Total	100%

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By Premium Payment Option

Payment Option	%
Double Pay	1%
Paid – Up	0%
Reduced Pay	1%
Standard	96%
Ten Year	2%
Total	100%

23. Number of Policyholders

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

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of	2017	Number of	2017
	Insured	Annualized Premium	Insured	Annualized Premium
Maryland	-		1,236	\$3,615,246
Nationwide	20,998	\$61,332,365	41,478	\$104,065,945

24. Actuarial Certification

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

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

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Maryland except the filing does not include the certification required for certain policies subject to your Department’s long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;

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- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

	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			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.6365
	2005	2,725,934	-	0.0%	4,305	4,288,649	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5733
	2006	35,297,008	994,404	2.8%	25,701	53,386,273	1,504,023	2.8%	-	-	-	-	-	-	-	4.02%	1.5125
	2007	92,657,347	1,120,086	1.2%	51,292	134,728,068	1,628,657	1.2%	-	-	-	-	-	-	-	4.02%	1.4540
	2008	156,992,000	3,429,002	2.2%	78,556	219,453,365	4,793,276	2.2%	-	-	-	-	-	-	-	4.02%	1.3979
	2009	194,990,792	5,244,344	2.7%	84,639	262,038,635	7,047,619	2.7%	-	-	-	-	-	-	-	4.02%	1.3439
	2010	182,330,816	6,339,207	3.5%	81,851	235,557,971	8,189,789	3.5%	-	-	-	-	-	-	-	4.02%	1.2919
	2011	175,196,682	8,241,117	4.7%	78,495	217,595,600	10,235,529	4.7%	-	-	-	-	-	-	-	4.02%	1.2420
	2012	169,491,317	15,173,330	9.0%	76,356	202,375,618	18,117,223	9.0%	-	-	-	-	-	-	-	4.02%	1.1940
	2013	163,498,609	11,859,384	7.3%	73,470	187,677,108	13,613,173	7.3%	-	-	-	-	-	-	-	4.02%	1.1479
	2014	161,094,334	15,733,531	9.8%	73,417	177,772,266	17,362,407	9.8%	-	-	-	-	-	-	-	4.02%	1.1035
2015	168,149,560	23,065,330	13.7%	72,233	178,388,141	24,469,772	13.7%	-	-	-	-	-	-	-	4.02%	1.0609	
2016	162,844,631	24,335,170	14.9%	71,116	166,084,917	24,819,391	14.9%	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2017	165,962,835	39,279,827	23.7%	69,660	162,724,931	38,513,485	23.7%	1.2767	N/A	0.0205	N/A	0.980	0.938	4.02%	0.9805	
	2018	158,870,754	44,654,324	28.1%	68,131	149,752,373	42,091,391	28.1%	1.3057	N/A	0.0220	N/A	0.978	0.936	4.02%	0.9426	
	2019	150,124,841	50,857,476	33.9%	66,555	136,040,687	46,086,217	33.9%	1.3057	N/A	0.0231	N/A	0.977	0.945	4.02%	0.9062	
	2020	144,714,398	58,036,252	40.1%	64,932	126,070,798	50,559,424	40.1%	1.3057	N/A	0.0244	N/A	0.976	0.964	4.02%	0.8712	
	2021	139,848,271	66,436,330	47.5%	63,260	117,124,127	55,640,997	47.5%	1.3057	N/A	0.0257	N/A	0.974	0.966	4.02%	0.8375	
	2022	134,891,658	76,249,921	56.5%	61,539	108,607,761	61,392,478	56.5%	1.3057	N/A	0.0272	N/A	0.973	0.965	4.02%	0.8051	
	2023	129,803,217	87,634,698	67.5%	59,766	100,472,620	67,832,584	67.5%	1.3057	N/A	0.0288	N/A	0.971	0.962	4.02%	0.7740	
	2024	124,608,480	100,671,239	80.8%	57,942	92,724,900	74,912,483	80.8%	1.3057	N/A	0.0305	N/A	0.969	0.960	4.02%	0.7441	
	2025	119,317,971	115,353,276	96.7%	56,064	85,357,392	82,521,138	96.7%	1.3057	N/A	0.0324	N/A	0.968	0.958	4.02%	0.7154	
	2026	113,972,695	131,698,561	115.6%	54,135	78,383,129	90,573,846	115.6%	1.3057	N/A	0.0344	N/A	0.966	0.955	4.02%	0.6877	
	2027	108,535,822	149,624,920	137.9%	52,155	71,759,827	98,926,402	137.9%	1.3057	N/A	0.0366	N/A	0.963	0.952	4.02%	0.6612	
	2028	103,007,755	168,984,899	164.1%	50,128	65,473,372	107,409,497	164.1%	1.3057	N/A	0.0389	N/A	0.961	0.949	4.02%	0.6356	
	2029	97,414,073	189,636,800	194.7%	48,056	59,525,492	115,878,779	194.7%	1.3057	N/A	0.0413	N/A	0.959	0.946	4.02%	0.6111	
	2030	91,795,799	211,315,883	230.2%	45,943	53,925,056	124,136,626	230.2%	1.3057	N/A	0.0440	N/A	0.956	0.942	4.02%	0.5874	
	2031	86,153,785	233,521,542	271.1%	43,795	48,655,133	131,880,702	271.1%	1.3057	N/A	0.0468	N/A	0.953	0.939	4.02%	0.5647	
	2032	80,507,825	255,739,706	317.7%	41,619	43,709,808	138,847,787	317.7%	1.3057	N/A	0.0497	N/A	0.950	0.934	4.02%	0.5429	
	2033	74,917,068	277,595,939	370.5%	39,422	39,102,820	144,890,668	370.5%	1.3057	N/A	0.0528	N/A	0.947	0.931	4.02%	0.5219	
	2034	69,403,075	298,611,574	430.3%	37,212	34,825,112	149,837,475	430.3%	1.3057	N/A	0.0560	N/A	0.944	0.926	4.02%	0.5018	
	2035	63,969,926	318,215,467	497.4%	35,000	30,858,596	153,504,672	497.4%	1.3057	N/A	0.0594	N/A	0.941	0.922	4.02%	0.4824	
	2036	58,678,092	335,875,966	572.4%	32,796	27,212,146	155,763,517	572.4%	1.3057	N/A	0.0630	N/A	0.937	0.917	4.02%	0.4638	
	2037	53,560,657	351,252,263	655.8%	30,612	23,879,169	156,600,249	655.8%	1.3057	N/A	0.0666	N/A	0.933	0.913	4.02%	0.4458	
	2038	48,630,658	363,671,515	747.8%	28,458	20,843,467	155,872,359	747.8%	1.3057	N/A	0.0704	N/A	0.930	0.908	4.02%	0.4286	
	2039	43,920,070	372,657,005	848.5%	26,347	18,097,115	153,552,049	848.5%	1.3057	N/A	0.0742	N/A	0.926	0.903	4.02%	0.4120	
	2040	39,454,160	378,132,044	958.4%	24,290	15,628,800	149,787,755	958.4%	1.3057	N/A	0.0781	N/A	0.922	0.898	4.02%	0.3961	
	2041	35,250,787	379,961,311	1077.9%	22,298	13,424,192	144,696,728	1077.9%	1.3057	N/A	0.0820	N/A	0.918	0.893	4.02%	0.3808	
	2042	31,326,942	378,250,202	1207.4%	20,382	11,468,955	138,479,346	1207.4%	1.3057	N/A	0.0859	N/A	0.914	0.889	4.02%	0.3661	
	2043	27,688,426	373,167,162	1347.7%	18,551	9,745,197	131,339,621	1347.7%	1.3057	N/A	0.0899	N/A	0.910	0.884	4.02%	0.3520	
	2044	24,338,335	364,794,183	1498.8%	16,812	8,235,116	123,431,710	1498.8%	1.3057	N/A	0.0937	N/A	0.906	0.879	4.02%	0.3384	
	2045	21,281,596	353,536,146	1661.2%	15,171	6,922,605	115,000,352	1661.2%	1.3057	N/A	0.0976	N/A	0.902	0.874	4.02%	0.3253	
	2046	18,508,320	339,751,855	1835.7%	13,633	5,787,871	106,246,268	1835.7%	1.3057	N/A	0.1014	N/A	0.899	0.870	4.02%	0.3127	
	2047	16,013,627	323,760,210	2021.8%	12,200	4,814,243	97,333,384	2021.8%	1.3057	N/A	0.1051	N/A	0.895	0.865	4.02%	0.3006	
	2048	13,778,207	306,076,296	2221.5%	10,874	3,982,149	88,461,552	2221.5%	1.3057	N/A	0.1087	N/A	0.891	0.860	4.02%	0.2890	
	2049	11,794,392	287,010,842	2433.5%	9,655	3,277,079	79,746,138	2433.5%	1.3057	N/A	0.1121	N/A	0.888	0.856	4.02%	0.2779	
2050	10,041,687	267,063,005	2659.5%	8,540	2,682,283	71,336,466	2659.5%	1.3057	N/A	0.1154	N/A	0.885	0.851	4.02%	0.2671		
2051	8,514,596	246,752,706	2898.0%	7,526	2,186,495	63,364,540	2898.0%	1.3057	N/A	0.1187	N/A	0.881	0.848	4.02%	0.2568		
2052	7,189,742	226,340,829	3148.1%	6,609	1,774,942	55,877,089	3148.1%	1.3057	N/A	0.1218	N/A	0.878	0.844	4.02%	0.2469		
2053	6,045,425	206,168,455	3410.3%	5,785	1,434,776	48,930,493	3410.3%	1.3057	N/A	0.1248	N/A	0.875	0.841	4.02%	0.2373		
2054	5,064,090	186,563,291	3684.0%	5,049	1,155,434	42,566,709	3684.0%	1.3057	N/A	0.1273	N/A	0.873	0.838	4.02%	0.2282		
2055	4,226,349	167,696,529	3967.9%	4,393	927,034	36,783,619	3967.9%	1.3057	N/A	0.1298	N/A	0.870	0.835	4.02%	0.2193		
2056	3,513,672	149,866,272	4265.2%	3,812	740,932	31,602,452	4265.2%	1.3057	N/A	0.1322	N/A	0.868	0.831	4.02%	0.2109		
2057	2,913,307	133,326,867	4576.5%	3,298	590,595	27,028,445	4576.5%	1.3057	N/A	0.1349	N/A	0.865	0.829	4.02%	0.2027		
2058	2,408,642	117,979,009	4898.2%	2,848	469,421	22,992,947	4898.2%	1.3057	N/A	0.1364	N/A	0.864	0.827	4.02%	0.1949		
2059	1,986,318	103,956,441	5233.6%	2,455	372,156	19,477,257	5233.6%	1.3057	N/A	0.1380	N/A	0.862	0.825	4.02%	0.1874		
2060	1,634,950	91,265,250	5582.1%	2,113	294,488	16,438,733	5582.1%	1.3057	N/A	0.1395	N/A	0.861	0.823	4.02%	0.1801		
2061	1,342,791	79,823,039	5944.6%	1,815	232,519	13,822,215	5944.6%	1.3057	N/A	0.1411	N/A	0.859	0.821	4.02%	0.1732		
2062	1,100,638	69,604,950	6324.1%	1,556	183,223	11,587,134	6324.1%	1.3057	N/A	0.1425	N/A	0.858	0.820	4.02%	0.1665		
2063	900,596	60,583,918	6727.1%	1,332	144,129	9,695,713	6727.1%	1.3057	N/A	0.1440	N/A	0.856	0.818	4.02%	0.1600		
2064	735,450	52,607,668	7153.1%	1,139	113,152	8,093,902	7153.1%	1.3057	N/A	0.1451	N/A	0.855	0.817	4.02%	0.1539		
2065	599,839	45,569,187	7596.9%	972	88,722	6,740,105	7596.9%	1.3057	N/A	0.1463	N/A	0.854	0.816	4.02%	0.1479		
2066	488,510	39,444,229	8074.4%	828	69,463	5,608,741	8074.4%	1.3057	N/A	0.1479	N/A	0.852	0.814	4.02%	0.1422		
2067	397,202	34,093,536	8583.4%	705	54,298	4,660,585	8583.4%	1.3057	N/A	0.1494	N/A	0.851	0.813				

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 32.25% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

	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			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.6365
	2005	2,725,934	-	0.0%	4,305	4,288,649	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5733
	2006	35,297,008	994,404	2.8%	25,701	53,386,273	1,504,023	2.8%	-	-	-	-	-	-	-	4.02%	1.5125
	2007	92,657,347	1,120,086	1.2%	51,292	134,728,068	1,628,657	1.2%	-	-	-	-	-	-	-	4.02%	1.4540
	2008	156,992,000	3,429,002	2.2%	78,556	219,453,365	4,793,276	2.2%	-	-	-	-	-	-	-	4.02%	1.3979
	2009	194,990,792	5,244,344	2.7%	84,639	262,038,635	7,047,619	2.7%	-	-	-	-	-	-	-	4.02%	1.3439
	2010	182,330,816	6,339,207	3.5%	81,851	235,557,971	8,189,789	3.5%	-	-	-	-	-	-	-	4.02%	1.2919
	2011	175,196,682	8,241,117	4.7%	78,495	217,595,600	10,235,529	4.7%	-	-	-	-	-	-	-	4.02%	1.2420
	2012	169,491,317	15,173,330	9.0%	76,356	202,375,618	18,117,223	9.0%	-	-	-	-	-	-	-	4.02%	1.1940
	2013	163,498,609	11,859,384	7.3%	73,470	187,677,108	13,613,173	7.3%	-	-	-	-	-	-	-	4.02%	1.1479
	2014	161,094,334	15,733,531	9.8%	73,417	177,772,266	17,362,407	9.8%	-	-	-	-	-	-	-	4.02%	1.1035
2015	168,149,560	23,065,330	13.7%	72,233	178,388,141	24,469,772	13.7%	-	-	-	-	-	-	-	4.02%	1.0609	
2016	162,844,631	24,335,170	14.9%	71,116	166,084,917	24,819,391	14.9%	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2017	165,962,835	39,279,827	23.7%	69,660	162,724,931	38,513,485	23.7%	1.2767	1.0000	0.0205	1.0000	0.980	0.938	4.02%	0.9805	
	2018	158,870,754	44,654,324	28.1%	68,131	149,752,373	42,091,391	28.1%	1.3057	1.0000	0.0220	1.0000	0.978	0.936	4.02%	0.9426	
	2019	156,624,790	48,813,677	31.2%	65,011	141,930,836	44,234,160	31.2%	1.4193	0.9826	0.0458	0.9768	0.954	0.945	4.02%	0.9062	
	2020	162,962,485	54,043,358	33.2%	62,334	141,967,979	47,080,936	33.2%	1.5790	0.9700	0.0412	0.9600	0.959	0.964	4.02%	0.8712	
	2021	171,912,823	61,865,511	36.0%	60,730	143,978,464	51,812,896	36.0%	1.7236	0.9700	0.0257	0.9600	0.974	0.966	4.02%	0.8375	
	2022	166,120,695	71,003,926	42.7%	59,077	133,751,761	57,168,676	42.7%	1.7268	0.9700	0.0272	0.9600	0.973	0.965	4.02%	0.8051	
	2023	159,854,219	81,605,430	51.0%	57,376	123,733,237	63,165,703	51.0%	1.7268	0.9700	0.0288	0.9600	0.971	0.962	4.02%	0.7740	
	2024	153,456,838	93,745,058	61.1%	55,624	114,191,827	69,758,504	61.1%	1.7268	0.9700	0.0305	0.9600	0.969	0.960	4.02%	0.7441	
	2025	146,941,513	107,416,970	73.1%	53,822	105,118,652	76,843,684	73.1%	1.7268	0.9700	0.0324	0.9600	0.968	0.958	4.02%	0.7154	
	2026	140,358,741	122,637,700	87.4%	51,970	96,529,764	84,342,366	87.4%	1.7268	0.9700	0.0344	0.9600	0.966	0.955	4.02%	0.6877	
	2027	133,663,167	139,330,725	104.2%	50,069	88,373,088	92,120,266	104.2%	1.7268	0.9700	0.0366	0.9600	0.963	0.952	4.02%	0.6612	
	2028	126,855,286	157,358,738	124.0%	48,123	80,631,244	100,019,724	124.0%	1.7268	0.9700	0.0389	0.9600	0.961	0.949	4.02%	0.6356	
	2029	119,966,600	176,589,788	147.2%	46,133	73,306,358	107,906,319	147.2%	1.7268	0.9700	0.0413	0.9600	0.959	0.946	4.02%	0.6111	
	2030	113,047,628	196,777,350	174.1%	44,105	66,409,353	115,596,026	174.1%	1.7268	0.9700	0.0440	0.9600	0.956	0.942	4.02%	0.5874	
	2031	106,099,420	217,455,260	205.0%	42,043	59,919,380	122,807,309	205.0%	1.7268	0.9700	0.0468	0.9600	0.953	0.939	4.02%	0.5647	
	2032	99,146,353	238,144,814	240.2%	39,954	53,829,153	129,295,060	240.2%	1.7268	0.9700	0.0497	0.9600	0.950	0.934	4.02%	0.5429	
	2033	92,261,268	258,497,338	280.2%	37,845	48,155,592	134,922,190	280.2%	1.7268	0.9700	0.0528	0.9600	0.947	0.931	4.02%	0.5219	
	2034	85,470,720	278,067,098	325.3%	35,724	42,887,543	139,528,657	325.3%	1.7268	0.9700	0.0560	0.9600	0.944	0.926	4.02%	0.5018	
	2035	78,779,731	296,322,243	376.1%	33,600	38,002,731	142,943,550	376.1%	1.7268	0.9700	0.0594	0.9600	0.941	0.922	4.02%	0.4824	
	2036	72,262,774	312,767,699	432.8%	31,485	33,512,085	145,046,987	432.8%	1.7268	0.9700	0.0630	0.9600	0.937	0.917	4.02%	0.4638	
	2037	65,960,592	327,086,107	495.9%	29,387	29,407,484	145,826,152	495.9%	1.7268	0.9700	0.0666	0.9600	0.933	0.913	4.02%	0.4458	
	2038	59,889,239	338,650,915	565.5%	27,320	25,668,980	145,148,341	565.5%	1.7268	0.9700	0.0704	0.9600	0.930	0.908	4.02%	0.4286	
	2039	54,088,093	347,018,203	641.6%	25,293	22,286,814	142,987,668	641.6%	1.7268	0.9700	0.0742	0.9600	0.926	0.903	4.02%	0.4120	
	2040	48,588,272	352,116,559	724.7%	23,318	19,247,055	139,482,357	724.7%	1.7268	0.9700	0.0781	0.9600	0.922	0.898	4.02%	0.3961	
	2041	43,411,767	353,819,973	815.0%	21,406	16,532,053	134,741,593	815.0%	1.7268	0.9700	0.0820	0.9600	0.918	0.893	4.02%	0.3808	
	2042	38,579,506	352,226,588	913.0%	19,567	14,124,156	128,951,967	913.0%	1.7268	0.9700	0.0859	0.9600	0.914	0.889	4.02%	0.3661	
	2043	34,098,628	347,493,261	1019.1%	17,809	12,001,326	122,303,455	1019.1%	1.7268	0.9700	0.0899	0.9600	0.910	0.884	4.02%	0.3520	
	2044	29,972,951	339,696,343	1133.3%	16,139	10,141,644	114,939,609	1133.3%	1.7268	0.9700	0.0937	0.9600	0.906	0.879	4.02%	0.3384	
	2045	26,208,541	329,212,859	1256.1%	14,564	8,525,271	107,088,328	1256.1%	1.7268	0.9700	0.0976	0.9600	0.902	0.874	4.02%	0.3253	
	2046	22,793,219	316,376,927	1388.0%	13,087	7,127,833	98,936,525	1388.0%	1.7268	0.9700	0.1014	0.9600	0.899	0.870	4.02%	0.3127	
	2047	19,720,973	301,485,507	1528.8%	11,712	5,928,799	90,636,848	1528.8%	1.7268	0.9700	0.1051	0.9600	0.895	0.865	4.02%	0.3006	
	2048	16,968,027	285,018,247	1679.7%	10,439	4,904,065	82,375,397	1679.7%	1.7268	0.9700	0.1087	0.9600	0.891	0.860	4.02%	0.2890	
	2049	14,524,936	267,264,496	1840.0%	9,269	4,035,762	74,259,604	1840.0%	1.7268	0.9700	0.1121	0.9600	0.888	0.856	4.02%	0.2779	
2050	12,366,459	248,689,070	2011.0%	8,198	3,303,263	66,428,518	2011.0%	1.7268	0.9700	0.1154	0.9600	0.885	0.851	4.02%	0.2671		
2051	10,485,827	229,776,119	2191.3%	7,225	2,692,694	59,005,060	2191.3%	1.7268	0.9700	0.1187	0.9600	0.881	0.848	4.02%	0.2568		
2052	8,854,254	210,768,580	2380.4%	6,345	2,185,862	52,032,745	2380.4%	1.7268	0.9700	0.1218	0.9600	0.878	0.844	4.02%	0.2469		
2053	7,445,013	191,984,065	2578.7%	5,553	1,766,944	45,564,075	2578.7%	1.7268	0.9700	0.1248	0.9600	0.875	0.841	4.02%	0.2373		
2054	6,236,487	173,727,737	2785.7%	4,847	1,422,931	39,638,119	2785.7%	1.7268	0.9700	0.1273	0.9600	0.873	0.838	4.02%	0.2282		
2055	5,204,800	156,159,008	3000.3%	4,218	1,141,654	34,252,906	3000.3%	1.7268	0.9700	0.1298	0.9600	0.870	0.835	4.02%	0.2193		
2056	4,327,130	139,555,473	3225.1%	3,660	912,466	29,428,204	3225.1%	1.7268	0.9700	0.1322	0.9600	0.868	0.831	4.02%	0.2109		
2057	3,587,773	124,153,979	3460.5%	3,166	727,325	25,168,888	3460.5%	1.7268	0.9700	0.1349	0.9600	0.865	0.829	4.02%	0.2027		
2058	2,966,272	109,862,053	3703.7%	2,734	578,097	21,411,032	3703.7%	1.7268	0.9700	0.1364	0.9600	0.864	0.827	4.02%	0.1949		
2059	2,446,175	96,804,238	3957.4%	2,357	458,315	18,137,222	3957.4%	1.7268	0.9700	0.1380	0.9600	0.862	0.825	4.02%	0.1874		
2060	2,013,460	84,986,201	4220.9%	2,028	362,665	15,307,748	4220.9%	1.7268	0.9700	0.1395	0.9600	0.861	0.823	4.02%	0.1801		
2061	1,653,663	74,331,214	4494.9%	1,742	286,349	12,871,247	4494.9%	1.7268	0.9700	0.1411	0.9600	0.859	0.821	4.02%	0.1732		
2062	1,355,449	64,816,130	4781.9%	1,494	225,642	10,789,939	4781.9%	1.7268	0.9700	0.1425	0.9600	0.858	0.820	4.02%	0.1665		
2063	1,109,095	56,415,745	5086.6%	1,279	177,497	9,028,648	5086.6%	1.7268	0.9700	0.1440	0.9600	0.856	0.818	4.02%	0.1600		
2064	905,716	48,988,260	5408.8%	1,093	139,348	7,537,042	5408.8%	1.7268	0.9700	0.1451	0.9600	0.855	0.817	4.02%	0.1539		
20																	

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

1	Accumulated value of initial earned premium	1,988,109,154	x	58%	=	1,153,103,310
2a	Accumulated value of earned premium	2,039,346,609				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	51,237,454	x	85%	=	43,551,836
3	Present value of future projected initial earned premium	1,375,371,972	x	58%	=	797,715,744
4a	Present value of future projected premium	2,095,506,564				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	720,134,592	x	85%	=	612,114,403
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					2,606,485,293
6a	Accumulated value of incurred claims without the inclusion of active life reserves					131,780,859
6b	Present value of future projected incurred claims without the inclusion of active life reserves					3,815,163,164
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,946,944,023
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) and With No Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

	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			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			Policy Shock Lapse	Policy Persistence					
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.02%	1.6365
	2005	27	-	0.0%	1	43	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.5733
	2006	635,263	-	0.0%	508	960,827	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.5125
	2007	2,050,749	-	0.0%	1,119	2,981,884	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.4540
	2008	3,560,255	-	0.0%	1,695	4,976,751	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.3979
	2009	4,200,199	15,524	0.4%	1,701	5,644,442	20,862	0.4%	-	-	-	-	-	-	-	-	4.02%	1.3439
	2010	3,693,945	443,728	12.0%	1,598	4,772,304	573,264	12.0%	-	-	-	-	-	-	-	-	4.02%	1.2919
	2011	3,550,778	-	0.0%	1,508	4,410,093	-	0.0%	-	-	-	-	-	-	-	-	4.02%	1.2420
	2012	3,433,984	6,768	0.2%	1,478	4,100,237	8,082	0.2%	-	-	-	-	-	-	-	-	4.02%	1.1940
	2013	3,391,376	296,062	8.7%	1,441	3,892,900	339,844	8.7%	-	-	-	-	-	-	-	-	4.02%	1.1479
	2014	3,381,256	769,853	22.8%	1,429	3,731,313	849,555	22.8%	-	-	-	-	-	-	-	-	4.02%	1.1035
2015	3,570,113	1,464,772	41.0%	1,403	3,787,497	1,553,961	41.0%	-	-	-	-	-	-	-	-	4.02%	1.0609	
2016	3,485,566	601,422	17.3%	1,385	3,554,922	613,389	17.3%	-	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2017	3,434,988	821,470	23.9%	1,356	3,367,972	805,443	23.9%	1.2767	N/A	0.0210	N/A	0.979	0.907	4.02%	0.9805		
	2018	3,262,996	926,126	28.4%	1,326	3,075,717	872,971	28.4%	1.3057	N/A	0.0219	N/A	0.978	0.929	4.02%	0.9426		
	2019	3,122,513	1,045,451	33.5%	1,296	2,829,571	947,370	33.5%	1.3057	N/A	0.0230	N/A	0.977	0.957	4.02%	0.9062		
	2020	3,023,744	1,185,685	39.2%	1,264	2,634,194	1,032,933	39.2%	1.3057	N/A	0.0242	N/A	0.976	0.968	4.02%	0.8712		
	2021	2,922,655	1,353,377	46.3%	1,232	2,447,749	1,133,465	46.3%	1.3057	N/A	0.0254	N/A	0.975	0.967	4.02%	0.8375		
	2022	2,819,984	1,550,164	55.0%	1,199	2,270,505	1,248,112	55.0%	1.3057	N/A	0.0268	N/A	0.973	0.965	4.02%	0.8051		
	2023	2,717,354	1,780,269	65.5%	1,165	2,103,336	1,377,996	65.5%	1.3057	N/A	0.0283	N/A	0.972	0.964	4.02%	0.7740		
	2024	2,612,157	2,044,589	78.3%	1,130	1,943,785	1,521,440	78.3%	1.3057	N/A	0.0299	N/A	0.970	0.961	4.02%	0.7441		
	2025	2,504,588	2,343,845	93.6%	1,095	1,791,726	1,676,734	93.6%	1.3057	N/A	0.0317	N/A	0.968	0.959	4.02%	0.7154		
	2026	2,394,759	2,682,138	112.0%	1,058	1,646,962	1,844,603	112.0%	1.3057	N/A	0.0335	N/A	0.966	0.956	4.02%	0.6877		
	2027	2,283,569	3,053,352	133.7%	1,020	1,509,811	2,018,762	133.7%	1.3057	N/A	0.0355	N/A	0.964	0.954	4.02%	0.6612		
	2028	2,168,883	3,453,109	159.2%	982	1,378,576	2,194,851	159.2%	1.3057	N/A	0.0377	N/A	0.962	0.950	4.02%	0.6356		
	2029	2,052,713	3,883,141	189.2%	942	1,254,323	2,372,818	189.2%	1.3057	N/A	0.0401	N/A	0.960	0.946	4.02%	0.6111		
	2030	1,937,763	4,334,700	223.7%	902	1,138,331	2,546,402	223.7%	1.3057	N/A	0.0425	N/A	0.958	0.944	4.02%	0.5874		
	2031	1,822,573	4,796,509	263.2%	862	1,029,294	2,708,816	263.2%	1.3057	N/A	0.0451	N/A	0.955	0.941	4.02%	0.5647		
	2032	1,706,329	5,264,534	308.5%	820	926,411	2,858,254	308.5%	1.3057	N/A	0.0479	N/A	0.952	0.936	4.02%	0.5429		
	2033	1,591,968	5,734,660	360.2%	779	830,924	2,993,195	360.2%	1.3057	N/A	0.0508	N/A	0.949	0.933	4.02%	0.5219		
	2034	1,478,790	6,191,998	418.7%	737	742,028	3,107,024	418.7%	1.3057	N/A	0.0539	N/A	0.946	0.929	4.02%	0.5018		
	2035	1,367,496	6,621,198	484.2%	695	659,669	3,194,014	484.2%	1.3057	N/A	0.0571	N/A	0.943	0.925	4.02%	0.4824		
	2036	1,258,708	7,010,790	557.0%	653	583,730	3,251,275	557.0%	1.3057	N/A	0.0606	N/A	0.939	0.920	4.02%	0.4638		
	2037	1,153,000	7,355,789	638.0%	611	514,047	3,279,462	638.0%	1.3057	N/A	0.0639	N/A	0.936	0.916	4.02%	0.4458		
	2038	1,050,931	7,640,384	727.0%	570	450,437	3,274,726	727.0%	1.3057	N/A	0.0675	N/A	0.932	0.911	4.02%	0.4286		
	2039	953,178	7,858,022	824.4%	529	392,754	3,237,871	824.4%	1.3057	N/A	0.0711	N/A	0.929	0.907	4.02%	0.4120		
	2040	860,255	8,011,886	931.3%	489	340,769	3,173,712	931.3%	1.3057	N/A	0.0748	N/A	0.925	0.903	4.02%	0.3961		
	2041	772,409	8,090,656	1047.5%	451	294,148	3,081,081	1047.5%	1.3057	N/A	0.0786	N/A	0.921	0.898	4.02%	0.3808		
	2042	689,987	8,090,586	1172.6%	414	252,608	2,962,005	1172.6%	1.3057	N/A	0.0824	N/A	0.918	0.893	4.02%	0.3661		
	2043	613,280	8,021,535	1308.0%	378	215,850	2,823,253	1308.0%	1.3057	N/A	0.0861	N/A	0.914	0.889	4.02%	0.3520		
	2044	542,426	7,870,087	1450.9%	344	183,535	2,662,922	1450.9%	1.3057	N/A	0.0898	N/A	0.910	0.884	4.02%	0.3384		
	2045	477,496	7,668,658	1606.0%	312	155,323	2,494,507	1606.0%	1.3057	N/A	0.0935	N/A	0.907	0.880	4.02%	0.3253		
	2046	418,345	7,413,715	1772.2%	282	130,824	2,318,397	1772.2%	1.3057	N/A	0.0972	N/A	0.903	0.876	4.02%	0.3127		
	2047	364,750	7,099,934	1946.5%	253	109,656	2,134,483	1946.5%	1.3057	N/A	0.1006	N/A	0.899	0.872	4.02%	0.3006		
	2048	316,455	6,755,559	2134.8%	227	91,461	1,952,478	2134.8%	1.3057	N/A	0.1043	N/A	0.896	0.868	4.02%	0.2890		
	2049	273,391	6,377,102	2332.6%	203	75,962	1,771,882	2332.6%	1.3057	N/A	0.1076	N/A	0.892	0.864	4.02%	0.2779		
	2050	235,168	5,964,707	2536.4%	180	62,817	1,593,261	2536.4%	1.3057	N/A	0.1107	N/A	0.889	0.860	4.02%	0.2671		
	2051	201,571	5,541,551	2749.2%	160	51,762	1,423,035	2749.2%	1.3057	N/A	0.1141	N/A	0.886	0.857	4.02%	0.2568		
	2052	172,142	5,115,088	2971.4%	141	42,497	1,262,769	2971.4%	1.3057	N/A	0.1170	N/A	0.883	0.854	4.02%	0.2469		
	2053	146,570	4,685,850	3197.0%	124	34,786	1,112,105	3197.0%	1.3057	N/A	0.1202	N/A	0.880	0.851	4.02%	0.2373		
	2054	124,438	4,263,111	3425.9%	109	28,392	972,681	3425.9%	1.3057	N/A	0.1229	N/A	0.877	0.849	4.02%	0.2282		
	2055	105,352	3,852,961	3657.2%	95	23,109	845,133	3657.2%	1.3057	N/A	0.1256	N/A	0.874	0.847	4.02%	0.2193		
2056	88,942	3,464,575	3895.3%	83	18,755	730,578	3895.3%	1.3057	N/A	0.1282	N/A	0.872	0.844	4.02%	0.2109			
2057	74,921	3,098,629	4135.9%	72	15,188	628,164	4135.9%	1.3057	N/A	0.1314	N/A	0.869	0.842	4.02%	0.2027			
2058	62,960	2,754,651	4375.3%	62	12,270	536,854	4375.3%	1.3057	N/A	0.1324	N/A	0.868	0.840	4.02%	0.1949			
2059	52,796	2,440,946	4623.3%	54	9,892	457,335	4623.3%	1.3057	N/A	0.1354	N/A	0.865	0.839	4.02%	0.1874			
2060	44,214	2,150,339	4863.4%	47	7,964	387,320	4863.4%	1.3057	N/A	0.1372	N/A	0.863	0.837	4.02%	0.1801			
2061	36,982	1,885,535	5098.5%	40	6,404	326,501	5098.5%	1.3057	N/A	0.1393	N/A	0.861	0.836	4.02%	0.1732			
2062	30,900	1,647,473	5331.7%	34	5,144	274,255	5331.7%	1.3057	N/A	0.1416	N/A	0.858	0.836	4.02%	0.1665			
2063	25,793	1,435,584	5565.8%	29	4,128	229,748	5565.8%	1.3057	N/A	0.1432	N/A	0.857	0.835	4.02%	0.1600			
2064	21,493	1,244,986	5792.5%	25	3,307	191,546	5792.5%	1.3057	N/A	0.1448	N/A	0.855	0.833	4.02%	0.1539			
2065	17,913	1,073,124	5990.7%	21	2,650	158,725	5990.7%	1.3057	N/A	0.1483	N/A	0.852	0.833	4.02%	0.1479			
2066	14,927	926,207	6204.9%	18	2,123	131,701	6204.9%	1.3057	N/A	0.1494	N/A	0.851	0.833	4.02%	0.1422			
2067	12,433	799,140	6427.5%	16	1,700	109,242	6427.5%	1.3057	N/A	0.1516	N/A	0.848	0.833	4.02%	0.1367			
2068	10,363	687,690	6635.7%	13	1,362	90,375	6635.7%	1.3057	N/A	0.1535	N/A	0.846	0.834	4.02%	0.1314			
2069	8,643	593,376	6865.3%	11	1,092	74,967	6865.3%	1.3057	N/A	0.1585	N/A	0.841	0.834	4.02%	0.1263			
2070	7,210	511,727	7097.6%	9	876	62,154	7097.6%	1.3057	N/A	0.1576	N/A	0.842	0.834	4.02%	0.1215			
2071	6,013	444,069	7384.9%	8	702	51,852	7384.9%	1.3057	N/A									

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 32.25% Future Increase
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

	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			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	2.0730
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9929
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.9159
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.8419
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7707
	2003	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.7023
	2004	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.02%	1.6365
	2005	27	-	0.0%	1	43	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5733
	2006	635,263	-	0.0%	508	960,827	-	0.0%	-	-	-	-	-	-	-	4.02%	1.5125
	2007	2,050,749	-	0.0%	1,119	2,981,884	-	0.0%	-	-	-	-	-	-	-	4.02%	1.4540
	2008	3,560,255	-	0.0%	1,695	4,976,751	-	0.0%	-	-	-	-	-	-	-	4.02%	1.3979
	2009	4,200,199	15,524	0.4%	1,701	5,644,442	20,862	0.4%	-	-	-	-	-	-	-	4.02%	1.3439
	2010	3,693,945	443,728	12.0%	1,598	4,772,304	573,264	12.0%	-	-	-	-	-	-	-	4.02%	1.2919
	2011	3,550,778	-	0.0%	1,508	4,410,093	-	0.0%	-	-	-	-	-	-	-	4.02%	1.2420
	2012	3,433,984	6,768	0.2%	1,478	4,100,237	8,082	0.2%	-	-	-	-	-	-	-	4.02%	1.1940
	2013	3,391,376	296,062	8.7%	1,441	3,892,900	339,844	8.7%	-	-	-	-	-	-	-	4.02%	1.1479
	2014	3,381,256	769,853	22.8%	1,429	3,731,313	849,555	22.8%	-	-	-	-	-	-	-	4.02%	1.1035
2015	3,570,113	1,464,772	41.0%	1,403	3,787,497	1,553,961	41.0%	-	-	-	-	-	-	-	4.02%	1.0609	
2016	3,485,566	601,422	17.3%	1,385	3,554,922	613,389	17.3%	-	-	-	-	-	-	-	4.02%	1.0199	
Projected Future Experience	2017	3,434,988	821,470	23.9%	1,356	3,367,972	805,443	23.9%	1.2767	1.0000	0.0210	1.0000	0.979	0.907	4.02%	0.9805	
	2018	3,262,996	926,126	28.4%	1,326	3,075,717	872,971	28.4%	1.3057	1.0000	0.0219	1.0000	0.978	0.929	4.02%	0.9426	
	2019	3,257,709	1,003,437	30.8%	1,266	2,952,083	909,299	30.8%	1.4193	0.9826	0.0457	0.9768	0.954	0.957	4.02%	0.9062	
	2020	3,405,030	1,104,110	32.4%	1,214	2,966,359	961,867	32.4%	1.5790	0.9700	0.0410	0.9600	0.959	0.968	4.02%	0.8712	
	2021	3,592,765	1,260,265	35.1%	1,183	3,008,971	1,055,483	35.1%	1.7236	0.9700	0.0254	0.9600	0.975	0.967	4.02%	0.8375	
	2022	3,472,844	1,443,513	41.6%	1,151	2,796,154	1,162,242	41.6%	1.7268	0.9700	0.0268	0.9600	0.973	0.965	4.02%	0.8051	
	2023	3,346,455	1,657,787	49.5%	1,119	2,590,283	1,283,190	49.5%	1.7268	0.9700	0.0283	0.9600	0.972	0.964	4.02%	0.7740	
	2024	3,216,903	1,903,921	59.2%	1,085	2,393,794	1,416,765	59.2%	1.7268	0.9700	0.0299	0.9600	0.970	0.961	4.02%	0.7441	
	2025	3,084,430	2,182,589	70.8%	1,051	2,206,532	1,561,375	70.8%	1.7268	0.9700	0.0317	0.9600	0.968	0.959	4.02%	0.7154	
	2026	2,949,175	2,497,607	84.7%	1,016	2,028,254	1,717,694	84.7%	1.7268	0.9700	0.0335	0.9600	0.966	0.956	4.02%	0.6877	
	2027	2,812,243	2,843,281	101.1%	979	1,859,350	1,879,871	101.1%	1.7268	0.9700	0.0355	0.9600	0.964	0.954	4.02%	0.6612	
	2028	2,671,005	3,215,535	120.4%	943	1,697,733	2,043,846	120.4%	1.7268	0.9700	0.0377	0.9600	0.962	0.950	4.02%	0.6356	
	2029	2,527,941	3,615,981	143.0%	905	1,544,714	2,209,568	143.0%	1.7268	0.9700	0.0401	0.9600	0.960	0.946	4.02%	0.6111	
	2030	2,386,378	4,036,473	169.1%	866	1,401,868	2,371,209	169.1%	1.7268	0.9700	0.0425	0.9600	0.958	0.944	4.02%	0.5874	
	2031	2,244,521	4,466,509	199.0%	827	1,267,587	2,522,450	199.0%	1.7268	0.9700	0.0451	0.9600	0.955	0.941	4.02%	0.5647	
	2032	2,101,364	4,902,334	233.3%	788	1,140,886	2,661,606	233.3%	1.7268	0.9700	0.0479	0.9600	0.952	0.936	4.02%	0.5429	
	2033	1,960,527	5,340,115	272.4%	748	1,023,293	2,787,263	272.4%	1.7268	0.9700	0.0508	0.9600	0.949	0.933	4.02%	0.5219	
	2034	1,821,148	5,765,988	316.6%	707	913,817	2,893,261	316.6%	1.7268	0.9700	0.0539	0.9600	0.946	0.929	4.02%	0.5018	
	2035	1,684,088	6,165,659	366.1%	667	812,391	2,974,266	366.1%	1.7268	0.9700	0.0571	0.9600	0.943	0.925	4.02%	0.4824	
	2036	1,550,115	6,528,447	421.2%	626	718,870	3,027,588	421.2%	1.7268	0.9700	0.0606	0.9600	0.939	0.920	4.02%	0.4638	
	2037	1,419,933	6,849,711	482.4%	586	633,055	3,053,835	482.4%	1.7268	0.9700	0.0639	0.9600	0.936	0.916	4.02%	0.4458	
	2038	1,294,234	7,114,725	549.7%	547	554,718	3,049,425	549.7%	1.7268	0.9700	0.0675	0.9600	0.932	0.911	4.02%	0.4286	
	2039	1,173,851	7,317,390	623.4%	508	483,681	3,015,106	623.4%	1.7268	0.9700	0.0711	0.9600	0.929	0.907	4.02%	0.4120	
	2040	1,059,415	7,460,668	704.2%	470	419,661	2,955,361	704.2%	1.7268	0.9700	0.0748	0.9600	0.925	0.903	4.02%	0.3961	
	2041	951,231	7,534,019	792.0%	433	362,247	2,869,102	792.0%	1.7268	0.9700	0.0786	0.9600	0.921	0.898	4.02%	0.3808	
	2042	849,727	7,533,953	886.6%	397	311,090	2,758,219	886.6%	1.7268	0.9700	0.0824	0.9600	0.918	0.893	4.02%	0.3661	
	2043	755,262	7,469,654	989.0%	363	265,821	2,629,013	989.0%	1.7268	0.9700	0.0861	0.9600	0.914	0.889	4.02%	0.3520	
	2044	668,004	7,328,625	1097.1%	330	226,026	2,479,713	1097.1%	1.7268	0.9700	0.0898	0.9600	0.910	0.884	4.02%	0.3384	
	2045	588,042	7,141,055	1214.4%	300	191,282	2,322,885	1214.4%	1.7268	0.9700	0.0935	0.9600	0.907	0.880	4.02%	0.3253	
	2046	515,197	6,903,651	1340.0%	270	161,111	2,158,891	1340.0%	1.7268	0.9700	0.0972	0.9600	0.903	0.876	4.02%	0.3127	
	2047	449,194	6,611,458	1471.8%	243	135,043	1,987,630	1471.8%	1.7268	0.9700	0.1006	0.9600	0.899	0.872	4.02%	0.3006	
	2048	389,718	6,290,777	1614.2%	218	112,635	1,818,148	1614.2%	1.7268	0.9700	0.1043	0.9600	0.896	0.868	4.02%	0.2890	
	2049	336,684	5,938,357	1763.8%	194	93,548	1,649,976	1763.8%	1.7268	0.9700	0.1076	0.9600	0.892	0.864	4.02%	0.2779	
	2050	289,613	5,554,335	1917.8%	173	77,360	1,483,645	1917.8%	1.7268	0.9700	0.1107	0.9600	0.889	0.860	4.02%	0.2671	
	2051	248,237	5,160,292	2078.8%	153	63,746	1,325,130	2078.8%	1.7268	0.9700	0.1141	0.9600	0.886	0.857	4.02%	0.2568	
	2052	211,995	4,763,170	2246.8%	135	52,335	1,175,891	2246.8%	1.7268	0.9700	0.1170	0.9600	0.883	0.854	4.02%	0.2469	
	2053	180,503	4,363,463	2417.4%	119	42,839	1,035,592	2417.4%	1.7268	0.9700	0.1202	0.9600	0.880	0.851	4.02%	0.2373	
	2054	153,247	3,969,809	2590.5%	104	34,965	905,761	2590.5%	1.7268	0.9700	0.1229	0.9600	0.877	0.849	4.02%	0.2282	
	2055	129,742	3,587,878	2765.4%	91	28,458	786,988	2765.4%	1.7268	0.9700	0.1256	0.9600	0.874	0.847	4.02%	0.2193	
	2056	109,533	3,226,213	2945.4%	80	23,097	680,315	2945.4%	1.7268	0.9700	0.1282	0.9600	0.872	0.844	4.02%	0.2109	
2057	92,266	2,885,443	3127.3%	69	18,704	584,946	3127.3%	1.7268	0.9700	0.1314	0.9600	0.869	0.842	4.02%	0.2027		
2058	77,536	2,565,131	3308.3%	60	15,111	499,919	3308.3%	1.7268	0.9700	0.1324	0.9600	0.868	0.840	4.02%	0.1949		
2059	65,019	2,273,009	3495.9%	52	12,182	425,871	3495.9%	1.7268	0.9700	0.1354	0.9600	0.865	0.839	4.02%	0.1874		
2060	54,451	2,002,395	3677.5%	45	9,808	360,672	3677.5%	1.7268	0.9700	0.1372	0.9600	0.863	0.837	4.02%	0.1801		
2061	45,544	1,755,810	3855.2%	38	7,886	304,037	3855.2%	1.7268	0.9700	0.1393	0.9600	0.861	0.836	4.02%	0.1732		
2062	38,053	1,534,127	4031.5%	33	6,335	255,386	4031.5%	1.7268	0.9700	0.1416	0.9600	0.858	0.836	4.02%	0.1665		
2063	31,764	1,336,816	4208.5%	28	5,083	213,941	4208.5%	1.7268	0.9700	0.1432	0.9600	0.857	0.835	4.02%	0.1600		
2064	26,469	1,159,331	4379.9%	24	4,072	178,368	4379.9%	1.7268	0.9700	0.1448	0.9600	0.855	0.833	4.02%	0.1539		
2065	22,060	999,293	4529.8%	21	3,263	147,805	4529.8%	1.7268	0.9700	0.1483	0.9600	0.852	0.833	4.02%	0.1479		
2066	18,383	862,484	4691.8%	18	2,614	122,640	4691.8%	1.7268	0.9700	0.1494	0.9600	0.851	0.833	4.02%	0.1422		
2067	15,312	744,160	4860.1%	15	2,093	101,727	4860.1%	1.7268	0.9700	0.1516	0.9600	0.848	0.833	4.02%	0.1367		
2068	12,763	640,377	5017.6%	13	1,677	84,157	5017.6%	1.7268	0.9700	0.1535	0.9600	0.846	0.834	4.02%	0.1314		

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2-PREM

1	Accumulated value of initial earned premium	41,722,338	x	58%	=	24,198,956
2a	Accumulated value of earned premium	42,813,212				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	1,090,874	x	85%	=	927,243
3	Present value of future projected initial earned premium	28,941,139	x	58%	=	16,785,861
4a	Present value of future projected premium	44,134,762				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	15,193,623	x	85%	=	12,914,579
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					54,826,639
6a	Accumulated value of incurred claims without the inclusion of active life reserves					3,958,957
6b	Present value of future projected incurred claims without the inclusion of active life reserves					80,957,485
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					84,916,442
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC2-FAC, LTC2-VAL, LTC2-IDEAL and LTC2-PREM
Assumptions Summary

	Original Pricing Assumptions	2017 Best Estimate Assumptions																																										
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.02%																																										
Mortality:	<p>105% of Annuity 2000 Basic table With Mortality Improvement using Projection Scale H</p> <p>Mortality Selection Factors of:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>67%</td></tr> <tr><td>2</td><td>78%</td></tr> <tr><td>3</td><td>85%</td></tr> <tr><td>4</td><td>88%</td></tr> <tr><td>5</td><td>91%</td></tr> <tr><td>6</td><td>95%</td></tr> <tr><td>7</td><td>98%</td></tr> <tr><td>8+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	67%	2	78%	3	85%	4	88%	5	91%	6	95%	7	98%	8+	100%	<p>88% of Annuity 2000 Basic table With Mortality Selection Factors of:</p> <table border="1" style="margin-left: 20px;"> <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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Voluntary Lapse Rates:	<table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>6.25%</td></tr> <tr><td>2</td><td>3.50%</td></tr> <tr><td>3-7</td><td>3.00%</td></tr> <tr><td>8</td><td>2.50%</td></tr> <tr><td>9</td><td>2.25%</td></tr> <tr><td>10-12</td><td>2.00%</td></tr> <tr><td>13-14</td><td>1.75%</td></tr> <tr><td>15+</td><td>1.50%</td></tr> </tbody> </table>	Duration	Lapse Rate	1	6.25%	2	3.50%	3-7	3.00%	8	2.50%	9	2.25%	10-12	2.00%	13-14	1.75%	15+	1.50%	<table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.00%</td></tr> <tr><td>2</td><td>4.50%</td></tr> <tr><td>3</td><td>4.00%</td></tr> <tr><td>4</td><td>3.50%</td></tr> <tr><td>5</td><td>2.50%</td></tr> <tr><td>6</td><td>2.00%</td></tr> <tr><td>7</td><td>1.80%</td></tr> <tr><td>8</td><td>1.50%</td></tr> <tr><td>9</td><td>1.30%</td></tr> <tr><td>10</td><td>1.10%</td></tr> <tr><td>11+</td><td>1.10%</td></tr> </tbody> </table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.50%	9	1.30%	10	1.10%	11+	1.10%
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Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of:																																										
Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	<p>Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th>Facility Care</th> <th>Home Care</th> <th>Facility Care</th> <th>Home Care</th> </tr> </thead> <tbody> <tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr> <tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr> <tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr> <tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr> <tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr> </tbody> </table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%								
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Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	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:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																						
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016 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	116,790,535	814,500	0.7%	116,790,535	4,183,597	3.6%	0.19
2	216,059,493	3,883,013	1.8%	216,059,493	11,760,246	5.4%	0.33
3	197,427,097	5,105,058	2.6%	202,739,656	14,513,341	7.2%	0.36
4	183,562,386	6,657,700	3.6%	190,550,008	20,460,527	10.7%	0.34
5	173,373,515	8,986,228	5.2%	178,572,718	23,486,540	13.2%	0.39
6	167,500,725	14,367,043	8.6%	166,906,231	26,304,861	15.8%	0.54
7	164,072,451	17,239,808	10.5%	155,523,198	29,304,877	18.8%	0.56
8	164,637,111	15,412,444	9.4%	144,444,200	32,036,176	22.2%	0.42
9	168,069,493	22,330,739	13.3%	134,334,035	41,499,906	30.9%	0.43
10	171,535,932	32,558,793	19.0%	124,832,832	44,611,261	35.7%	0.53
11	163,968,617	35,650,034	21.7%	116,056,904	48,535,348	41.8%	0.52
12	152,929,552	45,181,058	29.5%	107,611,964	51,136,327	47.5%	0.62
13	148,162,128	52,141,724	35.2%	99,480,141	53,553,962	53.8%	0.65
14	143,365,946	59,568,692	41.6%	91,801,428	65,306,690	71.1%	0.58
15	138,453,189	68,343,610	49.4%	84,376,585	67,929,000	80.5%	0.61
16	133,462,853	78,611,822	58.9%	77,579,982	70,606,477	91.0%	0.65
17	128,313,172	90,486,107	70.5%	71,121,343	72,784,796	102.3%	0.69
18	123,073,636	104,042,476	84.5%	64,979,722	74,574,231	114.8%	0.74
19	117,781,873	119,313,730	101.3%	59,101,781	85,124,599	144.0%	0.70
20	112,395,727	136,243,642	121.2%	53,550,019	86,526,050	161.6%	0.75
21	106,904,985	154,765,953	144.8%	48,392,935	90,532,801	187.1%	0.77
22	101,347,578	174,714,606	172.4%	43,608,147	91,219,551	209.2%	0.82
23	95,748,631	195,921,656	204.6%	39,155,987	91,506,050	233.7%	0.88
24	90,097,218	218,038,664	242.0%	35,019,990	97,166,894	277.5%	0.87
25	84,425,288	240,588,073	285.0%	31,221,291	96,661,236	309.6%	0.92
26	78,774,844	263,160,261	334.1%	27,749,472	101,104,958	364.3%	0.92
27	73,176,104	285,173,357	389.7%	24,583,809	99,662,356	405.4%	0.96
28	67,658,322	306,121,476	452.5%	21,711,386	97,639,899	449.7%	1.01
29	62,245,249	325,511,916	523.0%	19,106,082	94,998,023	497.2%	1.05
30	56,989,153	342,730,742	601.4%	16,780,290	92,022,947	548.4%	1.10
31	51,905,017	357,376,986	688.5%	14,689,418	97,657,060	664.8%	1.04
32	47,029,611	369,016,691	784.6%	12,793,289	94,216,795	736.5%	1.07
33	42,376,466	377,170,805	890.0%	11,098,381	90,407,337	814.6%	1.09
34	37,977,403	381,732,691	1005.2%	9,583,476	85,029,173	887.2%	1.13
35	33,847,635	382,629,034	1130.4%	8,250,507	80,367,915	974.1%	1.16
36	30,002,948	379,923,055	1266.3%	7,067,480	77,694,207	1099.3%	1.15
37	26,448,547	373,767,695	1413.2%	6,024,990	72,230,316	1198.8%	1.18
38	23,187,571	364,315,338	1571.2%	5,105,961	66,394,498	1300.3%	1.21
39	20,218,012	351,942,493	1740.7%	4,301,572	60,321,692	1402.3%	1.24
40	17,531,339	337,159,995	1923.2%	3,609,079	54,320,795	1505.1%	1.28
41	15,119,812	320,310,132	2118.5%	3,012,438	49,395,088	1639.7%	1.29
42	12,969,172	301,773,681	2326.9%	2,507,680	44,103,912	1758.8%	1.32
43	11,066,466	282,051,035	2548.7%	2,084,123	39,129,752	1877.5%	1.36
44	9,397,168	261,562,789	2783.4%	1,725,345	34,538,589	2001.8%	1.39
45	7,943,286	240,807,684	3031.6%	1,417,890	30,335,323	2139.5%	1.42
46	6,685,756	220,139,005	3292.7%	1,158,025	26,872,903	2320.6%	1.42
47	5,604,611	199,806,333	3565.0%	946,664	23,406,875	2472.6%	1.44
48	4,680,207	180,115,309	3848.4%	774,148	20,331,532	2626.3%	1.47
49	3,894,032	161,393,561	4144.6%	632,437	17,686,685	2796.6%	1.48
50	3,228,723	143,767,165	4452.8%	515,487	15,334,149	2974.7%	1.50
51	2,668,848	127,396,209	4773.5%	418,681	13,286,728	3173.5%	1.50
52	2,200,502	112,350,749	5105.7%	339,446	11,499,424	3387.7%	1.51
53	1,810,288	98,642,712	5449.0%	274,888	9,902,904	3602.5%	1.51
54	1,486,071	86,277,360	5805.7%	221,885	8,489,252	3826.0%	1.52
55	1,217,513	75,222,776	6178.4%	177,544	7,220,864	4067.1%	1.52
56	995,685	65,435,289	6571.9%	140,509	6,203,023	4414.7%	1.49
57	812,943	56,784,745	6985.1%	110,554	5,268,362	4765.4%	1.47
58	662,803	49,166,466	7418.0%	86,440	4,450,824	5149.0%	1.44
59	539,583	42,518,845	7880.0%	67,106	3,733,081	5562.9%	1.42
60	438,562	36,738,288	8377.0%	51,666	3,108,593	6016.7%	1.39
Lifetime	4,326,249,384	10,160,959,842	234.9%	2,862,929,273	3,029,691,179	105.8%	2.22
Lifetime*	2,564,941,146	2,822,977,953	110.1%	1,943,488,689	1,165,388,827	60.0%	1.83

Note:

- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on March 5, 2014 and 15% on May 4, 2016) rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

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

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC2-FAC, LTC2- VAL, LTC2-IDEAL and LTC2- PREM

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2016			
		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 4.02% (on C)	Expected at 4% (on F)	Actual to Expected Ratio
Historical Experience	2005	2,725,934	0	0.0%	2,725,934	97,647	3.6%	0.00	0.0%	3.6%	0.00
	2006	35,297,008	994,404	2.8%	23,499,308	990,126	4.2%	0.67	2.6%	4.1%	0.63
	2007	92,657,347	1,120,086	1.2%	75,370,459	3,709,099	4.9%	0.25	1.6%	4.7%	0.35
	2008	156,992,000	3,429,002	2.2%	133,358,478	7,628,672	5.7%	0.38	1.9%	5.3%	0.36
	2009	194,990,792	5,244,344	2.7%	181,908,350	12,701,408	7.0%	0.39	2.2%	6.0%	0.37
	2010	182,330,816	6,339,207	3.5%	189,610,682	16,810,337	8.9%	0.39	2.5%	6.8%	0.37
	2011	175,196,682	8,241,117	4.7%	180,632,843	20,493,604	11.3%	0.41	3.0%	7.8%	0.38
	2012	169,491,317	15,173,330	9.0%	169,606,219	23,573,880	13.9%	0.64	3.9%	8.8%	0.44
	2013	163,498,609	11,859,384	7.3%	158,824,265	26,658,910	16.8%	0.43	4.3%	9.8%	0.44
	2014	161,094,334	15,733,531	9.8%	148,427,676	30,876,390	20.8%	0.47	4.9%	10.9%	0.45
	2015	168,149,560	23,065,330	13.7%	138,534,659	35,463,463	25.6%	0.54	5.7%	12.2%	0.47
2016	162,844,631	24,335,170	14.9%	129,269,951	40,479,857	31.3%	0.48	6.5%	13.5%	0.48	
Projected Experience	2017	165,962,835	39,279,827	23.7%	120,538,262	44,268,055	36.7%	0.64	7.7%	14.9%	0.52
	2018	158,870,754	44,654,324	28.1%	112,242,352	47,802,367	42.6%	0.66	9.0%	16.3%	0.55
	2019	150,124,841	50,857,476	33.9%	104,287,989	52,584,656	50.4%	0.67	10.4%	17.8%	0.58
	2020	144,714,398	58,036,252	40.1%	96,642,276	57,665,903	59.7%	0.67	11.8%	19.3%	0.61
	2021	139,848,271	66,436,330	47.5%	89,365,706	63,077,695	70.6%	0.67	13.4%	20.9%	0.64
	2022	134,891,658	76,249,921	56.5%	82,450,685	66,653,503	80.8%	0.70	15.0%	22.6%	0.66
	2023	129,803,217	87,634,698	67.5%	75,910,370	69,633,083	91.7%	0.74	16.8%	24.2%	0.69
	2024	124,608,480	100,671,239	80.8%	69,678,184	73,825,433	106.0%	0.76	18.8%	25.9%	0.72
	2025	119,317,971	115,353,276	96.7%	63,726,694	78,292,614	122.9%	0.79	20.9%	27.6%	0.76
	2026	113,972,695	131,698,561	115.6%	58,069,724	83,350,804	143.5%	0.81	23.2%	29.4%	0.79
	2027	108,535,822	149,624,920	137.9%	52,737,911	86,511,742	164.0%	0.84	25.7%	31.2%	0.83
	2028	103,007,755	168,984,899	164.1%	47,747,028	88,890,934	186.2%	0.88	28.4%	32.9%	0.86
	2029	97,414,073	189,636,800	194.7%	43,087,782	91,262,423	211.8%	0.92	31.4%	34.7%	0.90
	2030	91,795,799	211,315,883	230.2%	38,749,248	93,498,204	241.3%	0.95	34.5%	36.4%	0.95
	2031	86,153,785	233,521,542	271.1%	34,727,542	96,482,771	277.8%	0.98	37.8%	38.1%	0.99
	2032	80,507,825	255,739,706	317.7%	31,022,066	98,119,159	316.3%	1.00	41.2%	39.8%	1.03
	2033	74,917,068	277,595,939	370.5%	27,624,431	98,899,565	358.0%	1.03	44.8%	41.5%	1.08
	2034	69,403,075	298,611,574	430.3%	24,520,462	97,970,452	399.5%	1.08	48.5%	43.1%	1.13
	2035	63,969,926	318,215,467	497.4%	21,699,533	96,446,342	444.5%	1.12	52.3%	44.6%	1.17
	2036	58,678,092	335,875,966	572.4%	19,144,414	96,076,440	501.9%	1.14	56.2%	46.0%	1.22
	2037	53,560,657	351,252,263	655.8%	16,835,441	95,779,201	568.9%	1.15	60.1%	47.4%	1.27
	2038	48,630,658	363,671,515	747.8%	14,749,399	95,412,716	646.9%	1.16	63.9%	48.8%	1.31
	2039	43,920,070	372,657,005	848.5%	12,866,460	92,647,463	720.1%	1.18	67.7%	50.0%	1.35
	2040	39,454,160	378,132,044	958.4%	11,177,950	88,672,098	793.3%	1.21	71.4%	51.2%	1.40
	2041	35,250,787	379,961,311	1077.9%	9,670,644	84,540,509	874.2%	1.23	75.0%	52.3%	1.44
	2042	31,326,942	378,250,202	1207.4%	8,331,427	80,302,256	963.8%	1.25	78.5%	53.2%	1.47
	2043	27,688,426	373,167,162	1347.7%	7,142,986	75,817,418	1061.4%	1.27	81.7%	54.1%	1.51
	2044	24,338,335	364,794,183	1498.8%	6,091,998	70,459,818	1156.6%	1.30	84.8%	54.9%	1.54
	2045	21,281,596	353,536,146	1661.2%	5,167,977	64,652,481	1251.0%	1.33	87.7%	55.6%	1.58
	2046	18,508,320	339,751,855	1835.7%	4,361,642	58,907,649	1350.6%	1.36	90.3%	56.3%	1.61
	2047	16,013,627	323,760,210	2021.8%	3,665,246	53,351,666	1455.6%	1.39	92.8%	56.8%	1.63
	2048	13,778,207	306,076,296	2221.5%	3,068,773	48,102,427	1567.5%	1.42	95.0%	57.3%	1.66
	2049	11,794,392	287,010,842	2433.5%	2,561,256	43,025,966	1679.9%	1.45	97.0%	57.7%	1.68
	2050	10,041,687	267,063,005	2659.5%	2,129,926	38,239,090	1795.3%	1.48	98.8%	58.0%	1.70
2051	8,514,596	246,752,706	2898.0%	1,762,967	33,877,421	1921.6%	1.51	100.4%	58.3%	1.72	
2052	7,189,742	226,340,829	3148.1%	1,452,471	29,903,839	2058.8%	1.53	101.8%	58.6%	1.74	
2053	6,045,425	206,168,455	3410.3%	1,192,946	26,320,815	2206.4%	1.55	103.1%	58.8%	1.75	
2054	5,064,090	186,563,291	3684.0%	978,881	23,045,363	2354.3%	1.56	104.1%	59.0%	1.77	
2055	4,226,349	167,696,529	3967.9%	802,701	20,109,866	2505.3%	1.58	105.1%	59.1%	1.78	
2056	3,513,672	149,866,272	4265.2%	657,203	17,526,322	2666.8%	1.60	105.9%	59.3%	1.79	
2057	2,913,307	133,326,867	4576.5%	536,881	15,250,824	2840.6%	1.61	106.6%	59.4%	1.80	
2058	2,408,642	117,979,009	4898.2%	437,539	13,243,265	3026.8%	1.62	107.2%	59.5%	1.80	
2059	1,986,318	103,956,441	5233.6%	355,738	11,465,235	3222.9%	1.62	107.7%	59.5%	1.81	
2060	1,634,950	91,265,250	5582.1%	288,230	9,883,697	3429.1%	1.63	108.1%	59.6%	1.81	
2061	1,342,791	79,823,039	5944.6%	232,207	8,495,977	3658.8%	1.62	108.4%	59.6%	1.82	
2062	1,100,638	69,604,950	6324.1%	185,649	7,280,000	3921.4%	1.61	108.7%	59.7%	1.82	
2063	900,596	60,583,918	6727.1%	147,224	6,225,403	4228.5%	1.59	109.0%	59.7%	1.82	
2064	735,450	52,607,668	7153.1%	115,930	5,293,294	4565.9%	1.57	109.2%	59.8%	1.83	
2065	599,839	45,569,187	7596.9%	90,658	4,465,192	4925.3%	1.54	109.4%	59.8%	1.83	
2066	488,510	39,444,229	8074.4%	70,346	3,718,557	5286.1%	1.53	109.5%	59.8%	1.83	
2067	397,202	34,093,536	8583.4%	54,115	3,061,323	5657.1%	1.52	109.6%	59.8%	1.83	
2068	322,436	29,420,898	9124.6%	41,225	2,482,826	6022.6%	1.52	109.7%	59.8%	1.83	
2069	261,116	25,327,947	9699.9%	31,058	1,999,144	6436.8%	1.51	109.8%	59.8%	1.84	
2070	210,850	21,780,891	10330.0%	23,055	1,586,641	6881.9%	1.50	109.9%	59.8%	1.84	
Past		1,665,269,030	115,534,904	6.9%	1,531,768,825	219,483,392	14.3%	0.48	6.5%	13.5%	0.48
Future		2,661,942,722	10,137,250,550	380.8%	1,331,250,805	2,816,457,908	211.6%	1.80	227.6%	148.3%	1.53
Lifetime		4,327,211,752	10,252,785,455	236.9%	2,863,019,629	3,035,941,300	106.0%	2.23	109.9%	60.0%	1.83

Note:
- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on March 5, 2014 and 15% on May 4, 2016) rather than the prior rate action
- Figures in column D do not reflect any rate action

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

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

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

* The expecteds are based on current best estimate assumptions.

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

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

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

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

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

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

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