

April 25, 2017

Re: Group long-term policy G.LTC1697 (including GCLTCAARP06-FC in Maryland)
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on 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 and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed phase-in rate increase of 23.12%• <i>Nationwide</i> earned premium and incurred claims experience• Weighted average statutory discount rate 4.00% LLR without proposed rate increase – 111.7% With proposed rate increase – 102.9%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
Attachment 1	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed phase-in rate increase of 23.12%• <i>Maryland</i> earned premium and incurred claims experience• Weighted average statutory discount rate 4.00% LLR without proposed rate increase – 101.9% With proposed rate increase – 94.1%
Attachment 2	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 3	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions

Attachment 4	Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 111.7%; A/E – 1.53
Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 111.7%; A/E – 1.51

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor 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.

Sincerely,



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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

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

Policy Forms

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

- GCLTCAARP-06-FC

1. Purpose of Filing

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

2. Description of Benefits

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

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

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

Reimbursement Percentages by Site of Care

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

Respite Service

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from March 1, 2007 to March 1, 2008 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

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

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

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

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

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

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

9. Issue Age Range

The issue age is 18 and over.

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 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, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

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

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Maryland are shown in Exhibit I and Attachment 1, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.00%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.00%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

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.

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

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

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

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

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

15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

17. Analysis Performed

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

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

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

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

18. Loss Ratio Requirement Compliance Demonstration

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

19. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

Before increase:	\$1,728
After Phase 1:	\$1,901
After Phase 2:	\$2,091
After Phase 3:	\$2,128

20. Proposed Effective Date

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

21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	10%
55-59	26%
60-64	30%
65-69	23%
70-74	8%
75+	2%
Total	100%

By Benefit Period:

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

By Inflation Option:

Inflation	Percent
Optional	76%
Auto 3% Compound	16%
Auto 5% Compound	7%
Total	100%

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	52%
80%	7%
100%	26%
Total	100%

By Elimination Period:

Days	Percent
20	3%
30	34%
45	-
60	52%
90	11%
Total	100%

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

22. Number of Insured Lives

As of September 30, 2016, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured Lives	2016 Annualized Premium	Number of Insured Lives	2016 Annualized Premium
Certificates issued in Maryland	-	-	61	\$116,883
Certificates issued nationwide	569	\$952,318	2,138	\$3,726,632

23. Actuarial Certification

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

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

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

I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.



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

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors			Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.00%	2.0659	
	1998	-	-	N/A	-	-	-	N/A						4.00%	1.9865	
	1999	-	-	N/A	-	-	-	N/A						4.00%	1.9101	
	2000	-	-	N/A	-	-	-	N/A						4.00%	1.8366	
	2001	-	-	N/A	-	-	-	N/A						4.00%	1.7660	
	2002	-	-	N/A	-	-	-	N/A						4.00%	1.6980	
	2003	-	-	N/A	-	-	-	N/A						4.00%	1.6327	
	2004	-	-	N/A	-	-	-	N/A						4.00%	1.5699	
	2005	-	-	N/A	-	-	-	N/A						4.00%	1.5096	
	2006	55,921	-	0.0%	268	81,169	-	0.0%						4.00%	1.4515	
	2007	2,743,792	-	0.0%	3,030	3,829,433	-	0.0%						4.00%	1.3957	
	2008	5,190,357	-	0.0%	3,163	6,965,420	-	0.0%						4.00%	1.3420	
	2009	5,065,109	152,060	3.0%	3,092	6,535,901	196,215	3.0%						4.00%	1.2904	
	2010	4,926,588	380,235	7.7%	3,000	6,112,652	471,775	7.7%						4.00%	1.2407	
	2011	4,819,194	419,223	8.7%	2,949	5,749,425	500,144	8.7%						4.00%	1.1930	
	2012	4,761,575	470,828	9.9%	2,887	5,462,196	540,106	9.9%						4.00%	1.1471	
	2013	4,691,719	520,421	11.1%	2,842	5,175,059	574,035	11.1%						4.00%	1.1030	
	2014	4,662,719	1,487,210	31.9%	2,808	4,945,261	1,577,329	31.9%						4.00%	1.0606	
	2015	4,596,053	1,763,623	38.4%	2,765	4,687,072	1,798,550	38.4%						4.00%	1.0198	
Projected Future Experience	2016	4,530,823	1,787,062	39.4%	2,697	4,442,837	1,752,358	39.4%	1.0000	N/A	0.0245	N/A	0.975	0.986	4.00%	0.9806
	2017	4,329,444	2,066,296	47.7%	2,625	4,082,086	1,948,241	47.7%	1.0000	N/A	0.0268	N/A	0.973	0.956	4.00%	0.9429
	2018	4,122,405	2,375,507	57.6%	2,549	3,737,380	2,153,639	57.6%	1.0000	N/A	0.0288	N/A	0.971	0.952	4.00%	0.9066
	2019	3,957,088	2,697,553	68.2%	2,471	3,449,523	2,351,545	68.2%	1.0000	N/A	0.0306	N/A	0.969	0.960	4.00%	0.8717
	2020	3,792,321	3,047,098	80.3%	2,390	3,178,740	2,554,091	80.3%	1.0000	N/A	0.0326	N/A	0.967	0.958	4.00%	0.8382
	2021	3,625,065	3,425,239	94.5%	2,307	2,921,679	2,760,625	94.5%	1.0000	N/A	0.0348	N/A	0.965	0.956	4.00%	0.8060
	2022	3,453,949	3,834,079	111.0%	2,222	2,676,697	2,971,285	111.0%	1.0000	N/A	0.0371	N/A	0.963	0.953	4.00%	0.7750
	2023	3,279,271	4,266,760	130.1%	2,134	2,443,584	3,179,422	130.1%	1.0000	N/A	0.0396	N/A	0.960	0.949	4.00%	0.7452
	2024	3,101,490	4,714,136	152.0%	2,043	2,222,220	3,377,682	152.0%	1.0000	N/A	0.0424	N/A	0.958	0.946	4.00%	0.7165
	2025	2,921,465	5,173,462	177.1%	1,950	2,012,723	3,564,220	177.1%	1.0000	N/A	0.0454	N/A	0.955	0.942	4.00%	0.6889
	2026	2,739,957	5,635,071	205.7%	1,856	1,815,071	3,732,926	205.7%	1.0000	N/A	0.0484	N/A	0.952	0.938	4.00%	0.6624
	2027	2,558,080	6,088,754	238.0%	1,760	1,629,411	3,878,333	238.0%	1.0000	N/A	0.0518	N/A	0.948	0.934	4.00%	0.6370
	2028	2,376,812	6,511,203	273.9%	1,662	1,455,721	3,987,902	273.9%	1.0000	N/A	0.0555	N/A	0.945	0.929	4.00%	0.6125
	2029	2,197,335	6,908,763	314.4%	1,563	1,294,036	4,068,649	314.4%	1.0000	N/A	0.0593	N/A	0.941	0.924	4.00%	0.5889
	2030	2,020,750	7,274,272	360.0%	1,464	1,144,272	4,119,136	360.0%	1.0000	N/A	0.0634	N/A	0.937	0.920	4.00%	0.5663
	2031	1,848,121	7,582,299	410.3%	1,365	1,006,268	4,128,423	410.3%	1.0000	N/A	0.0675	N/A	0.933	0.915	4.00%	0.5445
	2032	1,680,538	7,829,511	465.9%	1,267	879,829	4,099,062	465.9%	1.0000	N/A	0.0723	N/A	0.928	0.909	4.00%	0.5235
	2033	1,519,053	8,013,727	527.5%	1,169	764,697	4,034,141	527.5%	1.0000	N/A	0.0767	N/A	0.923	0.904	4.00%	0.5034
	2034	1,364,616	8,132,032	595.9%	1,074	660,532	3,936,247	595.9%	1.0000	N/A	0.0817	N/A	0.918	0.898	4.00%	0.4840
	2035	1,217,865	8,168,643	670.8%	991	566,825	3,802,358	670.8%	1.0000	N/A	0.0869	N/A	0.913	0.892	4.00%	0.4654
	2036	1,079,845	8,118,877	751.9%	880	483,257	3,633,394	751.9%	1.0000	N/A	0.0919	N/A	0.908	0.887	4.00%	0.4475
	2037	951,031	7,996,880	840.9%	803	409,240	3,441,151	840.9%	1.0000	N/A	0.0977	N/A	0.902	0.881	4.00%	0.4303
	2038	831,681	7,803,026	938.2%	720	344,117	3,228,590	938.2%	1.0000	N/A	0.1034	N/A	0.897	0.875	4.00%	0.4138
	2039	722,092	7,539,807	1,044.2%	642	287,282	2,999,693	1,044.2%	1.0000	N/A	0.1090	N/A	0.891	0.868	4.00%	0.3978
	2040	622,218	7,213,203	1,159.3%	568	238,027	2,759,379	1,159.3%	1.0000	N/A	0.1152	N/A	0.885	0.862	4.00%	0.3825
	2041	532,058	6,832,765	1,284.2%	499	195,708	2,513,312	1,284.2%	1.0000	N/A	0.1215	N/A	0.879	0.855	4.00%	0.3678
	2042	451,303	6,404,535	1,419.1%	435	159,619	2,265,187	1,419.1%	1.0000	N/A	0.1282	N/A	0.872	0.848	4.00%	0.3537
	2043	379,682	5,940,423	1,564.6%	377	129,123	2,020,229	1,564.6%	1.0000	N/A	0.1342	N/A	0.866	0.841	4.00%	0.3401
	2044	316,797	5,456,740	1,722.5%	323	103,593	1,784,362	1,722.5%	1.0000	N/A	0.1413	N/A	0.859	0.834	4.00%	0.3270
	2045	262,015	4,961,109	1,893.4%	276	82,384	1,559,895	1,893.4%	1.0000	N/A	0.1471	N/A	0.853	0.827	4.00%	0.3144
	2046	214,762	4,463,335	2,078.3%	233	64,929	1,349,406	2,078.3%	1.0000	N/A	0.1552	N/A	0.845	0.820	4.00%	0.3023
	2047	174,365	3,975,086	2,279.7%	195	50,689	1,155,570	2,279.7%	1.0000	N/A	0.1617	N/A	0.838	0.812	4.00%	0.2907
	2048	140,113	3,500,878	2,498.6%	162	39,165	978,573	2,498.6%	1.0000	N/A	0.1698	N/A	0.830	0.804	4.00%	0.2795
	2049	111,492	3,047,320	2,733.2%	133	29,966	819,033	2,733.2%	1.0000	N/A	0.1769	N/A	0.823	0.796	4.00%	0.2688
	2050	87,729	2,623,237	2,990.2%	109	22,672	677,934	2,990.2%	1.0000	N/A	0.1843	N/A	0.816	0.787	4.00%	0.2584
	2051	68,371	2,232,974	3,266.0%	88	16,990	554,881	3,266.0%	1.0000	N/A	0.1938	N/A	0.806	0.779	4.00%	0.2485
	2052	52,658	1,881,071	3,572.2%	70	12,582	449,457	3,572.2%	1.0000	N/A	0.2000	N/A	0.800	0.770	4.00%	0.2389
	2053	40,109	1,563,840	3,899.0%	55	9,215	359,288	3,899.0%	1.0000	N/A	0.2099	N/A	0.790	0.762	4.00%	0.2297
	2054	30,225	1,283,571	4,246.7%	43	6,677	283,554	4,246.7%	1.0000	N/A	0.2167	N/A	0.783	0.754	4.00%	0.2209
	2055	22,474	1,038,323	4,620.2%	34	4,774	220,554	4,620.2%	1.0000	N/A	0.2253	N/A	0.775	0.744	4.00%	0.2124
	2056	16,479	827,465	5,021.2%	26	3,366	169,005	5,021.2%	1.0000	N/A	0.2350	N/A	0.765	0.733	4.00%	0.2042
	2057	11,881	651,209	5,480.9%	19	2,333	127,890	5,480.9%	1.0000	N/A	0.2513	N/A	0.749	0.721	4.00%	0.1964
	2058	8,459	503,728	5,955.1%	14	1,597	95,122	5,955.1%	1.0000	N/A	0.2604	N/A	0.740	0.712	4.00%	0.1888
	2059	5,939	383,710	6,460.3%	10	1,078	69,671	6,460.3%	1.0000	N/A	0.2644	N/A	0.736	0.702	4.00%	0.1816
	2060	4,104	287,178	6,997.8%	8	716	50,138	6,997.8%	1.0000	N/A	0.2803	N/A	0.720	0.691	4.00%	0.1746
	2061	2,797	211,568	7,563.5%	5	470	35,517	7,563.5%	1.0000	N/A	0.2861	N/A	0.714	0.682	4.00%	0.1679
	2062	1,870	152,898	8,174.3%	4	302	24,680	8,174.3%	1.0000	N/A	0.2987	N/A	0.701	0.669	4.00%	0.1614
	2063	1,232	107,935	8,761.1%	3	191	16,752	8,761.1%	1.0000	N/A	0.2804	N/A	0.720	0.659	4.00%	0.1552
	2064	800	75,133	9,393.0%	2	119	11,213	9,393.0%	1.0000	N/A	0.2941	N/A	0.706	0.649	4.00%	0.1492
	2065	513	52,289	10,183.6%	1	74	7,503	10,183.6%	1.0000	N/A	0.3646	N/A	0.635	0.642	4.00%	0.1435
	2066	325	36,630	11,264.9%	1	45	5,054	11,264.9%	1.0000	N/A	0.3689	N/A	0.631	0.633	4.00%	0.1380
	2067	210	26,031	12,409.8%	1	28	3,454	12,409.8%	1.0000	N/A	0.2727	N/A	0.727	0.645	4.00%	0.1327
	2068	141	18,485	13,150.2%	0	18	2,358	13,150.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276
	2069	97	13,482	13,903.0%	0	12	1,654	13,903.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
	2070	67	10,021	14,965.9%	0	8	1,182	14,965.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1179
	2071	46	7,337	15,885.0%	0	5	832	15,885.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1134
	2072	32	5,186	16,262.3%	0	3	566	16,262.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090
	2073	22	3,505	16,078.5%	0	2	368	16,078.5%	1.0000	N/A	N/A					

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1997	-	-	N/A	-	-	-	N/A						4.00%	2.0659	
	1998	-	-	N/A	-	-	-	N/A						4.00%	1.9865	
	1999	-	-	N/A	-	-	-	N/A						4.00%	1.9101	
	2000	-	-	N/A	-	-	-	N/A						4.00%	1.8366	
	2001	-	-	N/A	-	-	-	N/A						4.00%	1.7660	
	2002	-	-	N/A	-	-	-	N/A						4.00%	1.6980	
	2003	-	-	N/A	-	-	-	N/A						4.00%	1.6327	
	2004	-	-	N/A	-	-	-	N/A						4.00%	1.5699	
	2005	-	-	N/A	-	-	-	N/A						4.00%	1.5096	
	2006	55,921	-	0.0%	268	81,169	-	0.0%						4.00%	1.4515	
	2007	2,743,792	-	0.0%	3,030	3,829,433	-	0.0%						4.00%	1.3957	
	2008	5,190,357	-	0.0%	3,163	6,965,420	-	0.0%						4.00%	1.3420	
	2009	5,065,109	152,060	3.0%	3,092	6,535,901	196,215	3.0%						4.00%	1.2904	
	2010	4,926,588	380,235	7.7%	3,000	6,112,652	471,775	7.7%						4.00%	1.2407	
	2011	4,819,194	419,223	8.7%	2,949	5,749,425	500,144	8.7%						4.00%	1.1930	
	2012	4,761,575	470,828	9.9%	2,887	5,462,196	540,106	9.9%						4.00%	1.1471	
	2013	4,691,719	520,421	11.1%	2,842	5,175,059	574,035	11.1%						4.00%	1.1030	
	2014	4,662,719	1,487,210	31.9%	2,808	4,945,261	1,577,329	31.9%						4.00%	1.0606	
	2015	4,596,053	1,763,623	38.4%	2,765	4,687,072	1,798,550	38.4%						4.00%	1.0198	
Projected Future Experience	2016	4,530,823	1,787,062	39.4%	2,697	4,442,837	1,752,358	39.4%	1.0000	1.0000	0.0245	1.0000	0.975	0.986	4.00%	0.9806
	2017	4,329,444	2,066,296	47.7%	2,625	4,082,086	1,948,241	47.7%	1.0000	1.0000	0.0268	1.0000	0.973	0.956	4.00%	0.9429
	2018	4,312,789	2,357,515	54.7%	2,534	3,909,983	2,137,328	54.7%	1.0542	0.9984	0.0346	0.9940	0.965	0.952	4.00%	0.9066
	2019	4,426,126	2,659,876	60.1%	2,444	3,858,399	2,318,701	60.1%	1.1344	0.9970	0.0355	0.9890	0.964	0.960	4.00%	0.8717
	2020	4,527,587	3,004,539	66.4%	2,364	3,795,044	2,518,418	66.4%	1.2108	0.9970	0.0326	0.9890	0.967	0.958	4.00%	0.8382
	2021	4,392,950	3,377,398	76.9%	2,282	3,540,567	2,722,068	76.9%	1.2290	0.9970	0.0348	0.9890	0.965	0.956	4.00%	0.8060
	2022	4,193,107	3,780,529	90.2%	2,197	3,249,520	2,929,785	90.2%	1.2312	0.9970	0.0371	0.9890	0.963	0.953	4.00%	0.7750
	2023	3,981,047	4,207,166	105.7%	2,110	2,966,520	3,135,015	105.7%	1.2312	0.9970	0.0396	0.9890	0.960	0.949	4.00%	0.7452
	2024	3,765,221	4,648,294	123.5%	2,020	2,697,783	3,330,506	123.5%	1.2312	0.9970	0.0424	0.9890	0.958	0.946	4.00%	0.7165
	2025	3,546,670	5,101,204	143.8%	1,929	2,443,454	3,514,439	143.8%	1.2312	0.9970	0.0454	0.9890	0.955	0.942	4.00%	0.6889
	2026	3,326,318	5,556,366	167.0%	1,835	2,203,504	3,680,788	167.0%	1.2312	0.9970	0.0484	0.9890	0.952	0.938	4.00%	0.6624
	2027	3,105,519	6,003,713	193.3%	1,740	1,978,112	3,824,164	193.3%	1.2312	0.9970	0.0518	0.9890	0.948	0.934	4.00%	0.6370
	2028	2,885,459	6,420,261	222.5%	1,644	1,767,250	3,932,203	222.5%	1.2312	0.9970	0.0555	0.9890	0.945	0.929	4.00%	0.6125
	2029	2,667,573	6,812,268	255.4%	1,546	1,570,964	4,011,822	255.4%	1.2312	0.9970	0.0593	0.9890	0.941	0.924	4.00%	0.5889
	2030	2,453,198	7,172,673	292.4%	1,448	1,389,150	4,061,604	292.4%	1.2312	0.9970	0.0634	0.9890	0.937	0.920	4.00%	0.5663
	2031	2,243,625	7,476,397	333.2%	1,350	1,221,613	4,070,761	333.2%	1.2312	0.9970	0.0675	0.9890	0.933	0.915	4.00%	0.5445
	2032	2,040,179	7,720,156	378.4%	1,253	1,068,115	4,041,811	378.4%	1.2312	0.9970	0.0723	0.9890	0.928	0.909	4.00%	0.5235
	2033	1,844,136	7,901,799	428.5%	1,157	928,345	3,977,796	428.5%	1.2312	0.9970	0.0767	0.9890	0.923	0.904	4.00%	0.5034
	2034	1,656,649	8,018,452	484.0%	1,062	801,888	3,881,269	484.0%	1.2312	0.9970	0.0817	0.9890	0.918	0.898	4.00%	0.4840
	2035	1,478,493	8,055,538	544.8%	970	688,128	3,749,250	544.8%	1.2312	0.9970	0.0869	0.9890	0.913	0.892	4.00%	0.4654
	2036	1,310,936	8,005,481	610.7%	881	586,675	3,582,647	610.7%	1.2312	0.9970	0.0919	0.9890	0.908	0.887	4.00%	0.4475
	2037	1,154,555	7,885,187	683.0%	795	496,819	3,393,089	683.0%	1.2312	0.9970	0.0977	0.9890	0.902	0.881	4.00%	0.4303
	2038	1,009,864	7,694,041	762.0%	712	417,760	3,183,496	762.0%	1.2312	0.9970	0.1034	0.9890	0.897	0.875	4.00%	0.4138
	2039	876,622	7,434,499	848.1%	635	348,762	2,957,796	848.1%	1.2312	0.9970	0.1090	0.9890	0.891	0.868	4.00%	0.3978
	2040	755,375	7,112,456	941.6%	562	288,966	2,720,839	941.6%	1.2312	0.9970	0.1152	0.9890	0.885	0.862	4.00%	0.3825
	2041	645,920	6,737,332	1,043.1%	493	237,590	2,478,208	1,043.1%	1.2312	0.9970	0.1215	0.9890	0.879	0.855	4.00%	0.3678
	2042	547,883	6,315,083	1,152.6%	430	193,778	2,233,549	1,152.6%	1.2312	0.9970	0.1282	0.9890	0.872	0.848	4.00%	0.3537
	2043	460,935	5,857,454	1,270.8%	372	156,756	1,992,012	1,270.8%	1.2312	0.9970	0.1342	0.9890	0.866	0.841	4.00%	0.3401
	2044	384,592	5,380,525	1,399.0%	320	125,762	1,759,440	1,399.0%	1.2312	0.9970	0.1413	0.9890	0.859	0.834	4.00%	0.3270
	2045	318,087	4,891,817	1,537.9%	273	100,014	1,538,108	1,537.9%	1.2312	0.9970	0.1471	0.9890	0.853	0.827	4.00%	0.3144
	2046	260,722	4,400,995	1,688.0%	230	78,824	1,330,559	1,688.0%	1.2312	0.9970	0.1552	0.9890	0.845	0.820	4.00%	0.3023
	2047	211,680	3,919,566	1,851.6%	193	61,536	1,139,430	1,851.6%	1.2312	0.9970	0.1617	0.9890	0.838	0.812	4.00%	0.2907
	2048	170,097	3,451,981	2,029.4%	160	47,546	964,906	2,029.4%	1.2312	0.9970	0.1698	0.9890	0.830	0.804	4.00%	0.2795
	2049	135,352	3,004,758	2,220.0%	132	36,379	807,593	2,220.0%	1.2312	0.9970	0.1769	0.9890	0.823	0.796	4.00%	0.2688
	2050	106,503	2,586,598	2,428.7%	108	27,524	668,465	2,428.7%	1.2312	0.9970	0.1843	0.9890	0.816	0.787	4.00%	0.2584
	2051	83,003	2,201,786	2,652.7%	87	20,626	547,131	2,652.7%	1.2312	0.9970	0.1938	0.9890	0.806	0.779	4.00%	0.2485
	2052	63,927	1,854,799	2,901.4%	69	15,275	443,180	2,901.4%	1.2312	0.9970	0.2000	0.9890	0.800	0.770	4.00%	0.2389
	2053	48,692	1,541,998	3,166.8%	55	11,187	354,269	3,166.8%	1.2312	0.9970	0.2099	0.9890	0.790	0.762	4.00%	0.2297
	2054	36,693	1,265,643	3,449.3%	43	8,106	279,594	3,449.3%	1.2312	0.9970	0.2167	0.9890	0.783	0.754	4.00%	0.2209
	2055	27,283	1,023,821	3,752.6%	33	5,795	217,474	3,752.6%	1.2312	0.9970	0.2253	0.9890	0.775	0.744	4.00%	0.2124
	2056	20,006	815,908	4,078.3%	25	4,086	166,644	4,078.3%	1.2312	0.9970	0.2350	0.9890	0.765	0.733	4.00%	0.2042
	2057	14,424	642,113	4,451.7%	19	2,833	126,104	4,451.7%	1.2312	0.9970	0.2513	0.9890	0.749	0.721	4.00%	0.1964
	2058	10,269	496,693	4,836.9%	14	1,939	93,793	4,836.9%	1.2312	0.9970	0.2604	0.9890	0.740	0.712	4.00%	0.1888
	2059	7,211	378,350	5,247.2%	10	1,309	68,698	5,247.2%	1.2312	0.9970	0.2644	0.9890	0.736	0.702	4.00%	0.1816
	2060	4,982	283,167	5,683.7%	7	870	49,438	5,683.7%	1.2312	0.9970	0.2803	0.9890	0.720	0.691	4.00%	0.1746
	2061	3,396	208,613	6,143.2%	5	570	35,021	6,143.2%	1.2312	0.9970	0.2861	0.9890	0.714	0.682	4.00%	0.1679
	2062	2,271	150,762	6,639.3%	4	367	24,336	6,639.3%	1.2312	0.9970	0.2987	0.9890	0.701	0.669	4.00%	0.1614
	2063	1,496	106,427	7,115.9%	3	232	16,518	7,115.9%	1.2312	0.9970	0.2804	0.9890	0.702	0.659	4.00%	0.1552
	2064	971	74,084	7,629.2%	2	145	11,056	7,629.2%	1.2312	0.9970	0.2941	0.9890	0.706	0.649	4.00%	0.1492
	2065	623	51,558	8,271.3%	1	89	7,399	8,271.3%	1.2312	0.9970	0.3646	0.9890	0.635	0.642	4.00%	0.1435
	2066	395	36,119	9,149.6%	1	54	4,984	9,149.6%	1.2312	0.9970	0.3689	0.9890	0.631	0.633	4.00%	0.1380
	2067	255	25,667	10,079.4%	1	34	3,405	10,079.4%	1.2312	0.9970	0.2727	0.9890	0.727	0.645	4.00%	0.1327
	2068	171	18,227	10,680.8%	0	22	2,325	10,680.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1276
	2069	118	13,293	11,292.3%	0	14	1,631	11,292.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00	

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

1. Accumulated value of initial earned premium	49,543,590	x	58%	=	28,735,282
2a. Accumulated value of earned premium	49,543,590				
2b. Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3. Present value of future projected initial earned premium	45,084,509		58%	=	26,149,015
4a. Present value of future projected premium	51,881,533				
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	6,797,024		85%	=	5,777,471
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					60,661,768
6a. Accumulated value of incurred claims without the inclusion of active life reserves					5,658,154
6b. Present value of future projected incurred claims without the inclusion of active life reserves					98,744,910
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					104,403,064
8. Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Maryland Specific Experience Projections With 23.12% Future Increase
Group Policy Form: G.LTC.1697

Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
	Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1997	-	-	N/A	-	-	N/A							4.00%	2.0659	
	1998	-	-	N/A	-	-	N/A							4.00%	1.9865	
	1999	-	-	N/A	-	-	N/A							4.00%	1.9101	
	2000	-	-	N/A	-	-	N/A							4.00%	1.8366	
	2001	-	-	N/A	-	-	N/A							4.00%	1.7660	
	2002	-	-	N/A	-	-	N/A							4.00%	1.6980	
	2003	-	-	N/A	-	-	N/A							4.00%	1.6327	
	2004	-	-	N/A	-	-	N/A							4.00%	1.5699	
	2005	-	-	N/A	-	-	N/A							4.00%	1.5096	
	2006	-	-	N/A	-	-	N/A							4.00%	1.4515	
	2007	52,051	-	0.0%	67	72,645	-	0.0%						4.00%	1.3957	
	2008	131,119	-	0.0%	76	175,961	-	0.0%						4.00%	1.3420	
	2009	130,163	-	0.0%	72	167,959	-	0.0%						4.00%	1.2904	
	2010	128,826	-	0.0%	71	159,840	-	0.0%						4.00%	1.2407	
	2011	125,245	-	0.0%	71	149,420	-	0.0%						4.00%	1.1930	
	2012	121,268	-	0.0%	68	139,112	-	0.0%						4.00%	1.1471	
	2013	121,682	-	0.0%	67	134,217	-	0.0%						4.00%	1.1030	
	2014	117,593	1,199	1.0%	66	124,719	1,272	1.0%						4.00%	1.0606	
	2015	117,351	123,693	105.4%	65	119,675	126,142	105.4%						4.00%	1.0198	
Projected Future Experience	2016	115,203	43,867	38.1%	63	112,966	43,015	38.1%	1.0000	1.0000	0.0248	1.0000	0.975	0.982	4.00%	0.9806
	2017	108,821	50,302	46.2%	62	102,603	47,428	46.2%	1.0000	1.0000	0.0270	1.0000	0.973	0.945	4.00%	0.9429
	2018	101,936	56,739	55.7%	60	92,415	51,440	55.7%	1.0542	0.9984	0.0348	0.9940	0.965	0.895	4.00%	0.9066
	2019	104,490	62,816	60.1%	57	91,088	54,759	60.1%	1.1344	0.9970	0.0360	0.9890	0.964	0.959	4.00%	0.8717
	2020	106,649	69,724	65.4%	56	89,394	58,443	65.4%	1.2108	0.9970	0.0319	0.9890	0.968	0.956	4.00%	0.8382
	2021	103,215	76,912	74.5%	54	83,188	61,988	74.5%	1.2290	0.9970	0.0345	0.9890	0.965	0.953	4.00%	0.8060
	2022	98,286	84,242	85.7%	52	76,169	65,285	85.7%	1.2312	0.9970	0.0371	0.9890	0.963	0.951	4.00%	0.7750
	2023	93,130	91,948	98.7%	50	69,397	68,516	98.7%	1.2312	0.9970	0.0391	0.9890	0.961	0.948	4.00%	0.7452
	2024	87,936	100,250	114.0%	48	63,006	71,829	114.0%	1.2312	0.9970	0.0408	0.9890	0.959	0.944	4.00%	0.7165
	2025	82,722	108,547	131.2%	45	56,990	74,783	131.2%	1.2312	0.9970	0.0451	0.9890	0.955	0.941	4.00%	0.6889
	2026	77,517	116,134	149.8%	43	51,351	76,933	149.8%	1.2312	0.9970	0.0463	0.9890	0.954	0.937	4.00%	0.6624
	2027	72,363	124,053	171.4%	41	46,093	79,018	171.4%	1.2312	0.9970	0.0497	0.9890	0.950	0.934	4.00%	0.6370
	2028	67,274	132,146	196.4%	39	41,203	80,935	196.4%	1.2312	0.9970	0.0526	0.9890	0.947	0.930	4.00%	0.6125
	2029	62,272	140,159	225.1%	37	36,672	82,541	225.1%	1.2312	0.9970	0.0562	0.9890	0.944	0.926	4.00%	0.5889
	2030	57,377	147,716	257.4%	35	32,490	83,646	257.4%	1.2312	0.9970	0.0604	0.9890	0.940	0.921	4.00%	0.5663
	2031	52,617	154,319	293.3%	32	28,649	84,024	293.3%	1.2312	0.9970	0.0626	0.9890	0.937	0.917	4.00%	0.5445
	2032	48,015	160,692	334.7%	30	25,138	84,129	334.7%	1.2312	0.9970	0.0664	0.9890	0.934	0.913	4.00%	0.5235
	2033	43,584	166,033	381.0%	28	21,940	83,582	381.0%	1.2312	0.9970	0.0718	0.9890	0.928	0.908	4.00%	0.5034
	2034	39,345	169,243	430.2%	26	19,045	81,921	430.2%	1.2312	0.9970	0.0756	0.9890	0.924	0.903	4.00%	0.4840
	2035	35,326	172,085	487.1%	24	16,441	80,093	487.1%	1.2312	0.9970	0.0807	0.9890	0.919	0.898	4.00%	0.4654
	2036	31,532	173,585	550.5%	22	14,111	77,684	550.5%	1.2312	0.9970	0.0836	0.9890	0.916	0.893	4.00%	0.4475
	2037	27,970	173,989	622.0%	20	12,036	74,869	622.0%	1.2312	0.9970	0.0899	0.9890	0.910	0.887	4.00%	0.4303
	2038	24,648	172,691	700.6%	18	10,198	71,453	700.6%	1.2312	0.9970	0.0958	0.9890	0.904	0.881	4.00%	0.4138
	2039	21,574	169,866	787.4%	16	8,583	67,581	787.4%	1.2312	0.9970	0.1004	0.9890	0.900	0.875	4.00%	0.3978
	2040	18,743	166,156	886.5%	14	7,170	63,562	886.5%	1.2312	0.9970	0.1074	0.9890	0.893	0.869	4.00%	0.3825
	2041	16,165	159,790	988.5%	13	5,946	58,776	988.5%	1.2312	0.9970	0.1121	0.9890	0.888	0.862	4.00%	0.3678
	2042	13,844	152,082	1,098.5%	11	4,896	53,789	1,098.5%	1.2312	0.9970	0.1186	0.9890	0.881	0.856	4.00%	0.3537
	2043	11,763	143,640	1,221.1%	10	4,000	48,849	1,221.1%	1.2312	0.9970	0.1240	0.9890	0.876	0.850	4.00%	0.3401
	2044	9,914	134,161	1,353.2%	9	3,242	43,871	1,353.2%	1.2312	0.9970	0.1296	0.9890	0.870	0.843	4.00%	0.3270
	2045	8,288	124,100	1,497.4%	7	2,606	39,020	1,497.4%	1.2312	0.9970	0.1375	0.9890	0.863	0.836	4.00%	0.3144
	2046	6,866	113,317	1,650.5%	6	2,076	34,259	1,650.5%	1.2312	0.9970	0.1448	0.9890	0.855	0.828	4.00%	0.3023
	2047	5,629	102,197	1,815.5%	5	1,636	29,709	1,815.5%	1.2312	0.9970	0.1506	0.9890	0.849	0.820	4.00%	0.2907
	2048	4,567	90,951	1,991.7%	5	1,276	25,423	1,991.7%	1.2312	0.9970	0.1572	0.9890	0.843	0.811	4.00%	0.2795
	2049	3,674	79,868	2,173.7%	4	988	21,466	2,173.7%	1.2312	0.9970	0.1627	0.9890	0.837	0.805	4.00%	0.2688
	2050	2,926	69,384	2,371.4%	3	756	17,931	2,371.4%	1.2312	0.9970	0.1762	0.9890	0.824	0.796	4.00%	0.2584
	2051	2,307	59,684	2,586.5%	3	573	14,831	2,586.5%	1.2312	0.9970	0.1792	0.9890	0.821	0.789	4.00%	0.2485
	2052	1,799	50,738	2,820.7%	2	430	12,123	2,820.7%	1.2312	0.9970	0.1992	0.9890	0.801	0.780	4.00%	0.2389
	2053	1,382	42,324	3,063.2%	2	317	9,724	3,063.2%	1.2312	0.9970	0.1962	0.9890	0.804	0.768	4.00%	0.2297
	2054	1,049	34,759	3,312.4%	1	232	7,679	3,312.4%	1.2312	0.9970	0.2083	0.9890	0.792	0.759	4.00%	0.2209
	2055	785	28,072	3,574.9%	1	167	5,963	3,574.9%	1.2312	0.9970	0.2030	0.9890	0.797	0.748	4.00%	0.2124
	2056	578	22,241	3,849.7%	1	118	4,543	3,849.7%	1.2312	0.9970	0.2170	0.9890	0.783	0.736	4.00%	0.2042
	2057	416	17,396	4,177.4%	1	82	3,416	4,177.4%	1.2312	0.9970	0.2530	0.9890	0.747	0.721	4.00%	0.1964
	2058	297	13,297	4,480.0%	0	56	2,511	4,480.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1888
	2059	208	9,834	4,723.9%	0	38	1,786	4,723.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1816
	2060	144	6,937	4,828.7%	0	25	1,211	4,828.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1746
	2061	97	4,636	4,784.5%	0	16	778	4,784.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1679
	2062	62	2,935	4,721.3%	0	10	474	4,721.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1614
	2063	38	1,369	3,559.7%	0	6	213	3,559.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1552
	2064	24	592	2,478.4%	0	4	88	2,478.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1492
	2065	13	351	2,784.1%	0	2	50	2,784.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1435
	2066	7	134	1,886.1%	0	1	18	1,886.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1380
	2067	4														

Attachment 2
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697, Certificate Form: GCLTCARP-06-FC
Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions

Discount Rate 5.50%

Voluntary Lapse Rates

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

Current Best Estimate Assumptions

4.00%

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

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

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

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

Morbidity:

Incidence

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

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

Attained Age	Facility Care		Home Care	
	Male	Female	Male	Female
81	1.62%	1.89%	1.49%	1.48%
82	1.93%	2.31%	1.79%	1.65%
83	2.25%	2.75%	1.92%	1.85%
84	2.44%	3.31%	2.24%	2.05%
85	2.55%	3.85%	2.43%	2.30%

Continuance

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

Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.

Utilization

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

Home Care	Facility Care
72%	87%

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Lapse

Lapse (AARP-Met)			
Policy Duration	Actual	Expected *	A/E%
1	6,624	6,653	99.57%
2	3,765	4,040	93.19%
3	2,702	2,795	96.67%
4	2,056	2,177	94.44%
5	1,545	1,595	96.86%
6	1,410	1,301	108.39%
7	1,207	1,018	118.54%
8	1,052	991	106.11%
9	906	937	96.67%
10	845	864	97.78%
11	752	772	97.42%
12	557	657	84.75%
13	438	512	85.51%
14+	703	780	90.18%

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Mortality

Mortality (AARP-Met)			
Policy Duration	Actual	Expected *	A/E%
1	535	534	100.22%
2	923	1,113	82.96%
3	1,110	1,297	85.55%
4	1,316	1,637	80.39%
5	1,529	1,874	81.59%
6	1,656	2,093	79.11%
7	1,798	2,308	77.89%
8	1,931	2,475	78.03%
9	1,976	2,597	76.08%
10	2,042	2,655	76.90%
11	1,926	2,463	78.18%
12	1,714	2,058	83.30%
13	1,473	1,673	88.07%
14+	2,710	2,829	95.80%

* The expecteds are based on current best estimate assumptions.

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Incidence

Incidence (AARP-Met)												
Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%									
2001	4	2	169%	5	2	227%	2	2	124%	1	1	69%
2002	21	15	144%	13	13	100%	10	9	111%	7	9	82%
2003	50	41	123%	52	35	147%	24	24	100%	24	22	109%
2004	72	71	102%	63	61	103%	43	42	103%	48	38	127%
2005	111	100	111%	83	83	100%	57	59	96%	49	52	94%
2006	139	138	101%	126	109	115%	99	81	122%	83	70	119%
2007	189	178	106%	153	135	113%	102	104	98%	92	87	106%
2008	243	222	109%	178	159	112%	117	127	92%	106	103	103%
2009	285	266	107%	180	181	100%	143	148	97%	97	117	83%
2010	295	309	95%	214	200	107%	169	169	100%	121	131	93%
2011	352	352	100%	180	216	83%	216	189	114%	116	140	83%
2012	411	398	103%	233	232	101%	212	208	102%	134	150	89%
2013	418	445	94%	241	245	98%	235	228	103%	169	158	107%
2014	464	482	96%	238	260	92%	225	243	93%	175	167	105%
2015	448	504	89%	221	266	83%	216	254	85%	165	170	97%
Total	3,502	3,523	99%	2,180	2,198	99%	1,870	1,886	99%	1,387	1,413	98%

¹ Based on actual experience through 12/31/2015 including adjustments for incurred but not reported claims.

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

Attachment 3
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Claim Termination

Claim Termination (AARP-Met)							
Calendar Year	Actual Deaths	Expected Deaths ¹	Actual Recoveries	Expected Recoveries ¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1991	1	1	1	0	84%	393%	138%
1992	6	4	2	1	138%	221%	153%
1993	10	9	6	2	107%	332%	143%
1994	22	25	5	5	88%	110%	91%
1995	37	38	7	7	96%	106%	97%
1996	59	56	13	9	106%	138%	111%
1997	73	73	25	12	100%	200%	114%
1998	106	90	20	16	118%	129%	120%
1999	122	118	110	19	104%	564%	169%
2000	125	157	34	26	79%	130%	87%
2001	217	211	33	35	103%	94%	102%
2002	291	297	51	49	98%	103%	99%
2003	374	394	73	67	95%	109%	97%
2004	507	515	101	88	98%	115%	101%
2005	619	633	128	110	98%	117%	101%
2006	771	788	173	133	98%	130%	102%
2007	895	923	143	152	97%	94%	97%
2008	1,069	1,091	173	184	98%	94%	97%
2009	1,251	1,258	163	211	99%	77%	96%
2010	1,430	1,433	226	238	100%	95%	99%
2011	1,621	1,589	210	262	102%	80%	99%
2012	1,728	1,780	209	294	97%	71%	93%
2013	2,015	1,985	268	334	102%	80%	98%
2014	2,222	2,113	358	356	105%	101%	105%
2015 (through Q2)	1,162	1,257	300	213	92%	141%	99%
Total	16,733	16,839	2,832	2,823	99%	100%	100%

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

Attachment 4
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Group Policy Form: G.LTC1697, Certificate Forms: GCLTCARP-06-FC
Actual to Expected Loss Ratios by Duration

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F
	Actual Experience through 12/31/2015			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	Actual to Expected Ratio
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	2,812,933	0	0.0%	2,812,933	81,234	2.9%	0.00
2	5,239,789	46,130	0.9%	5,239,789	357,283	6.8%	0.13
3	5,059,397	105,930	2.1%	5,035,518	503,791	10.0%	0.21
4	4,917,642	248,967	5.1%	4,860,193	652,959	13.4%	0.38
5	4,827,485	727,942	15.1%	4,710,296	831,394	17.7%	0.85
6	4,742,179	293,376	6.2%	4,583,630	1,104,854	24.1%	0.26
7	4,685,837	651,477	13.9%	4,455,067	1,270,247	28.5%	0.49
8	4,658,896	1,225,757	26.3%	4,324,312	1,396,818	32.3%	0.81
9	4,591,162	1,957,420	42.6%	4,190,485	1,557,416	37.2%	1.15
10	4,527,783	1,757,310	38.8%	4,053,887	1,703,865	42.0%	0.92
11	4,322,476	2,072,452	47.9%	3,914,274	1,839,131	47.0%	1.02
12	4,119,955	2,380,104	57.8%	3,772,891	2,034,522	53.9%	1.07
13	3,955,826	2,700,839	68.3%	3,629,659	2,205,694	60.8%	1.12
14	3,790,826	3,049,154	80.4%	3,484,595	2,344,161	67.3%	1.20
15	3,623,395	3,426,377	94.6%	3,337,745	2,557,906	76.6%	1.23
16	3,452,125	3,833,128	111.0%	3,189,234	2,738,906	85.9%	1.29
17	3,277,363	4,262,544	130.1%	3,039,237	2,895,902	95.3%	1.36
18	3,099,594	4,709,197	151.9%	2,887,862	3,119,727	108.0%	1.41
19	2,919,572	5,167,705	177.0%	2,735,421	3,293,536	120.4%	1.47
20	2,738,140	5,625,417	205.4%	2,582,306	3,448,326	133.5%	1.54
21	2,556,458	6,072,319	237.5%	2,428,977	3,671,307	151.1%	1.57
22	2,375,430	6,494,587	273.4%	2,275,955	3,860,700	169.6%	1.61
23	2,196,170	6,887,728	313.6%	2,123,679	4,019,491	189.3%	1.66
24	2,019,873	7,254,917	359.2%	1,972,808	4,222,974	214.1%	1.68
25	1,847,524	7,565,382	409.5%	1,824,101	4,397,667	241.1%	1.70
26	1,680,212	7,816,133	465.2%	1,678,333	4,563,412	271.9%	1.71
27	1,518,965	8,000,913	526.7%	1,536,249	4,767,855	310.4%	1.70
28	1,364,716	8,121,041	595.1%	1,398,650	4,948,624	353.8%	1.68
29	1,218,264	8,165,316	670.2%	1,266,235	5,054,502	399.2%	1.68
30	1,080,386	8,121,507	751.7%	1,139,449	5,260,465	461.7%	1.63
31	951,656	8,001,613	840.8%	1,018,916	5,400,764	530.1%	1.59
32	832,420	7,813,916	938.7%	905,111	5,513,639	609.2%	1.54
33	722,855	7,551,752	1044.7%	798,397	5,646,264	707.2%	1.48
34	623,006	7,226,311	1159.9%	698,974	5,638,009	806.6%	1.44
35	532,800	6,845,661	1284.8%	606,994	5,675,650	935.0%	1.37
36	452,034	6,417,341	1419.7%	522,664	5,676,987	1086.2%	1.31
37	380,379	5,952,442	1564.9%	445,963	5,579,512	1251.1%	1.25
38	317,413	5,466,509	1722.2%	376,839	5,279,582	1401.0%	1.23
39	262,566	4,970,421	1893.0%	315,162	5,038,238	1598.6%	1.18
40	215,253	4,471,557	2077.3%	260,664	4,928,812	1890.9%	1.10
41	174,784	3,981,353	2277.9%	213,349	4,034,151	1890.9%	1.20
42	140,485	3,506,480	2496.0%	172,638	3,264,356	1890.9%	1.32
43	111,797	3,051,399	2729.4%	138,094	2,611,166	1890.9%	1.44
44	87,999	2,626,813	2985.0%	109,204	2,064,905	1890.9%	1.58
45	68,574	2,235,600	3260.1%	85,136	1,609,801	1890.9%	1.72
46	52,835	1,882,250	3562.5%	65,809	1,244,364	1890.9%	1.88
47	40,232	1,563,499	3886.2%	50,158	948,421	1890.9%	2.06
48	30,317	1,282,697	4231.0%	37,682	712,525	1890.9%	2.24
49	22,547	1,036,308	4596.2%	27,865	526,883	1890.9%	2.43
50	16,532	824,278	4986.0%	20,018	378,505	1890.9%	2.64
51	11,927	647,569	5429.4%	14,348	271,304	1890.9%	2.87
52	8,474	499,928	5899.3%	10,053	190,086	1890.9%	3.12
53	5,949	380,265	6391.7%	6,888	130,246	1890.9%	3.38
54	4,110	284,123	6912.3%	4,629	87,534	1890.9%	3.66
55	2,803	209,489	7474.9%	3,070	58,046	1890.9%	3.95
56	1,877	151,307	8060.5%	2,026	38,316	1890.9%	4.26
57	1,239	106,965	8630.5%	1,109	20,964	1890.9%	4.56
58	805	74,775	9290.4%	817	15,448	1890.9%	4.91
59	515	52,463	10185.3%	587	11,098	1890.9%	5.39
60	328	36,567	11133.2%	409	7,736	1890.9%	5.89
Lifetime	105,294,890	207,892,720	197.4%	101,397,345	153,307,980	151.2%	1.31
Lifetime*	65,202,299	72,841,373	111.7%	53,787,043	39,239,321	73.0%	1.53

Note:

* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Group Policy Form: GLTC1697, Certificate Forms: GLTCAARP-06-FC
Actual to Expected Loss Ratios by Calendar Year

	Calendar Year	Actual / Projected Experience			Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2015				
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4% (on C)	Expected at 5.5% (on F)	Actual to Expected Ratio	
Historical Experience	2006	55,921	0	0.0%	55,921	1,615	2.9%	0.00	0.0%	0.0%	0.00	
	2007	2,743,792	0	0.0%	976,734	43,017	4.4%	0.00	0.0%	4.3%	0.00	
	2008	5,190,357	0	0.0%	4,679,454	306,552	6.6%	0.00	0.0%	6.1%	0.00	
	2009	5,065,109	152,060	3.0%	4,928,507	456,837	9.3%	0.32	1.1%	7.5%	0.15	
	2010	4,926,588	380,235	7.7%	4,778,026	596,825	12.5%	0.62	2.8%	9.0%	0.32	
	2011	4,819,194	419,223	8.7%	4,647,744	767,326	16.5%	0.53	4.0%	10.6%	0.38	
	2012	4,761,575	470,828	9.9%	4,538,828	1,005,140	22.1%	0.45	4.9%	12.5%	0.39	
	2013	4,691,719	520,421	11.1%	4,427,844	1,167,674	26.4%	0.42	5.7%	14.3%	0.40	
	2014	4,662,719	1,487,210	31.9%	4,313,775	1,295,349	30.0%	1.06	8.6%	16.0%	0.54	
	2015	4,596,053	1,763,623	38.4%	4,195,842	1,445,470	34.5%	1.11	11.4%	17.7%	0.65	
	Projected Experience	2016	4,530,823	1,787,062	39.4%	4,074,154	1,587,863	39.0%	1.01	13.7%	19.3%	0.71
		2017	4,329,444	2,066,296	47.7%	3,948,594	1,726,202	43.7%	1.09	16.1%	20.9%	0.77
		2018	4,122,405	2,375,507	57.6%	3,820,134	1,909,127	50.0%	1.15	18.6%	22.6%	0.82
2019		3,957,088	2,697,553	68.2%	3,688,796	2,077,199	56.3%	1.21	21.2%	24.3%	0.88	
2020		3,792,321	3,047,098	80.3%	3,554,567	2,224,966	62.6%	1.28	24.0%	25.9%	0.92	
2021		3,625,065	3,425,239	94.5%	3,417,471	2,427,150	71.0%	1.33	26.9%	27.7%	0.97	
2022		3,453,949	3,834,079	111.0%	3,277,607	2,609,767	79.6%	1.39	29.9%	29.4%	1.02	
2023		3,279,271	4,266,760	130.1%	3,135,121	2,777,368	88.6%	1.47	33.1%	31.1%	1.06	
2024		3,101,490	4,714,136	152.0%	2,990,124	2,992,795	100.1%	1.52	36.5%	32.9%	1.11	
2025		2,921,465	5,173,462	177.1%	2,842,907	3,174,474	111.7%	1.59	40.0%	34.7%	1.15	
2026		2,739,957	5,635,071	205.7%	2,693,857	3,343,473	124.1%	1.66	43.6%	36.5%	1.19	
2027		2,558,080	6,088,754	238.0%	2,543,441	3,563,692	140.1%	1.70	47.4%	38.4%	1.24	
2028		2,376,812	6,511,203	273.9%	2,392,183	3,762,149	157.3%	1.74	51.2%	40.2%	1.27	
2029		2,197,335	6,908,763	314.4%	2,240,570	3,938,091	175.8%	1.79	55.2%	42.0%	1.31	
2030		2,020,750	7,274,272	360.0%	2,089,289	4,146,223	198.5%	1.81	59.1%	43.9%	1.35	
2031		1,848,121	7,582,299	410.3%	1,939,149	4,335,790	223.6%	1.83	63.1%	45.8%	1.38	
2032		1,680,538	7,829,511	465.9%	1,790,989	4,520,057	252.4%	1.85	67.0%	47.6%	1.41	
2033		1,519,053	8,013,727	527.5%	1,645,643	4,734,423	287.7%	1.83	70.9%	49.5%	1.43	
2034		1,364,616	8,132,032	595.9%	1,503,993	4,928,146	327.7%	1.82	74.7%	51.3%	1.46	
2035		1,217,865	8,169,643	670.8%	1,366,827	5,067,869	370.8%	1.81	78.4%	53.1%	1.47	
2036		1,079,845	8,118,877	751.9%	1,234,725	5,278,768	427.5%	1.76	81.9%	55.0%	1.49	
2037		951,031	7,996,880	840.9%	1,108,394	5,443,583	491.1%	1.71	85.3%	56.8%	1.50	
2038		831,681	7,803,026	938.2%	988,427	5,582,367	564.8%	1.66	88.4%	58.5%	1.51	
2039		722,092	7,539,807	1044.2%	875,292	5,723,883	653.9%	1.60	91.3%	60.3%	1.52	
2040		622,218	7,213,203	1159.3%	769,305	5,754,010	747.9%	1.55	94.1%	61.9%	1.52	
2041		532,058	6,832,765	1284.2%	670,724	5,806,521	865.7%	1.48	96.5%	63.5%	1.52	
2042		451,303	6,404,535	1419.1%	579,841	5,824,296	1004.5%	1.41	98.8%	65.1%	1.52	
2043		379,682	5,940,423	1564.6%	496,742	5,737,298	1155.0%	1.35	100.8%	66.5%	1.52	
2044		316,797	5,456,740	1722.5%	421,455	5,472,851	1298.6%	1.33	102.6%	67.8%	1.51	
2045		262,015	4,961,109	1893.4%	353,921	5,248,580	1483.0%	1.28	104.1%	69.0%	1.51	
2046		214,762	4,463,335	2078.3%	293,968	5,072,029	1725.4%	1.20	105.5%	70.1%	1.50	
2047		174,365	3,975,086	2279.7%	241,605	4,241,897	1755.7%	1.30	106.7%	71.0%	1.50	
2048		140,113	3,500,878	2498.6%	196,337	3,447,961	1756.1%	1.42	107.7%	71.6%	1.50	
2049		111,492	3,047,320	2733.2%	157,728	2,770,138	1756.3%	1.56	108.5%	72.2%	1.50	
2050	87,729	2,623,237	2990.2%	125,249	2,199,969	1756.5%	1.70	109.2%	72.5%	1.51		
2051	68,371	2,232,974	3266.0%	98,121	1,723,482	1756.5%	1.86	109.7%	72.8%	1.51		
2052	52,658	1,881,071	3572.2%	76,141	1,337,396	1756.5%	2.03	110.2%	73.0%	1.51		
2053	40,109	1,563,840	3899.0%	58,296	1,023,962	1756.5%	2.22	110.6%	73.2%	1.51		
2054	30,225	1,283,571	4246.7%	43,996	772,773	1756.5%	2.42	110.9%	73.3%	1.51		
2055	22,474	1,038,323	4620.2%	32,662	573,707	1756.5%	2.63	111.1%	73.4%	1.51		
2056	16,479	827,465	5021.2%	23,636	415,170	1756.5%	2.86	111.3%	73.4%	1.52		
2057	11,881	651,209	5480.9%	16,989	298,407	1756.5%	3.12	111.4%	73.5%	1.52		
2058	8,459	503,728	5955.1%	11,968	210,218	1756.5%	3.39	111.5%	73.5%	1.52		
2059	5,939	383,710	6460.3%	8,247	144,863	1756.5%	3.68	111.6%	73.5%	1.52		
2060	4,104	287,178	6997.8%	5,574	97,914	1756.5%	3.98	111.6%	73.5%	1.52		
2061	2,797	211,568	7563.5%	3,717	65,283	1756.5%	4.31	111.7%	73.5%	1.52		
2062	1,870	152,898	8174.3%	2,441	42,881	1756.5%	4.65	111.7%	73.5%	1.52		
2063	1,232	107,935	8761.1%	1,401	24,610	1756.5%	4.99	111.7%	73.5%	1.52		
2064	800	75,133	9393.0%	992	17,423	1756.5%	5.35	111.7%	73.5%	1.52		
2065	513	52,289	10183.6%	716	12,572	1756.5%	5.80	111.7%	73.5%	1.52		
2066	325	36,630	11264.9%	502	8,812	1756.5%	6.41	111.7%	73.5%	1.52		
2067	210	26,031	12409.8%	339	5,959	1756.5%	7.07	111.7%	73.5%	1.52		
2068	141	18,485	13150.2%	220	3,864	1756.5%	7.49	111.7%	73.5%	1.52		
2069	97	13,482	13903.0%	129	2,268	1756.5%	7.92	111.7%	73.5%	1.52		
2070	67	10,021	14965.9%	13	221	1756.5%	8.52	111.7%	73.5%	1.52		
Past		41,513,026	5,193,600	12.5%	37,542,676	7,085,805	18.9%	0.66	8.6%	16.0%	0.54	
Future		63,782,379	202,767,227	317.9%	63,855,229	146,232,763	229.0%	1.39	204.7%	130.6%	1.57	
Lifetime		105,295,406	207,960,827	197.5%	101,397,905	153,318,568	151.2%	1.31	111.7%	74.0%	1.51	