

July 12, 2017

Re: LTC2007 (with policy application dated after April 30, 2009)
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 past 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-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 15%• <i>Nationwide</i> experience• Weighted average statutory rate 4.0% LLR without rate increase – 102.3% With rate increase – 92.1%
Exhibit II-A	<i>Nationwide</i> experience demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 15%• <i>Maryland</i> experience• Weighted average statutory rate 4.0% LLR without rate increase – 88.4% With rate increase – 80.0%
Attachment 1	Assumption Summary
Attachment 4	Actual-to-Expected Termination, Voluntary Lapse, Incidence, and Mortality Rates
Attachment 7	Rate Action Status Chart

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, the Maryland LLR’s still meet the standards above at the full rate action level.

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.

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

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

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New York, NY

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Policy Forms

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

- LTC2007

This form was developed as part of a nationwide series and was issued in Maryland from July 2009 to May 2011, but is no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2011.

Policy form LTC2007 is an existing individual tax-qualified policy form and was previously approved in 2009, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with this policy form. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

Policy form LTC2007 provides 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

LTC2007 is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum benefit amount, for qualified long-term care services. Benefits are payable for room and board and the following services received in and provided by nursing home, hospice and assisted living facilities: nursing care, maintenance or personal care, therapy services and hospice care. The policy form also covers adult day care and home care service, including hospice care, therapy services and services provided by an independent caregiver and a social worker. Additionally, the policy provides additional benefits for alternate services, international coverage, and return of earned premium upon death.

Coverage is expressed as a combination of a monthly benefit amount and a total benefit amounts. Monthly benefit amount represents the maximum amount a policyholder may receive for covered services in a calendar month. Total benefit amount represents the maximum amount a policyholder may receive for covered services in the lifetime of the policy. Premium rates are determined on benefit duration. Benefit duration (in years) is defined as the ratio between the total benefit amount and the monthly benefit amount, divided by 12.

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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 needs assessment; 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).

Contingent Benefit upon Lapse provides limited benefits if the insured lapses, or cancels the policy within 120 days of a substantial premium increase as defined in the policy.

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Automatic Compound Inflation Protection Rider, 3% Automatic Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, Graded Automatic Compound Inflation Protection Rider, Graded Automatic Compound Inflation Protection through Age 75 Rider, or Urban CPI Compound Inflation Protection Rider, Future Purchase Rider, Guaranteed Purchase Option Rider, Annual Purchase Inflation Protection Rider or Convertible Inflation Protection Rider.

At issue, the insured had the option of selecting the following riders: Cash Benefit Rider, Nonforfeiture Coverage Rider, Shared Care Rider and Ten Year Premium Payment Rider.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders. Note, however, that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.

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- 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	5.00%
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 in-force 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, coverage amount, benefit duration the waiting period, the payment method, premium mode and the selection of any other options or riders. Benefit duration, in years, is defined as (Total Benefit Amount/Monthly Benefit Amount)/12.

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, 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.

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 experience for policy form series LTC2007 is shown in Exhibit I-A and Exhibit I-B.

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 4.0%. Incurred but not reported reserve balances as of

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December 31, 2015 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, 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 4.0%.

15. 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 factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I-A and Exhibit I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.0%.

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

Projections in Exhibit II-A 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.

16. History of Previous In-force Rate Increases

There have been no previous in-force rate revisions on these policy forms.

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17. Requested Rate Increase

The company is requesting an increase of 15% for the policy forms listed above. Although a larger premium rate increase is currently supportable under loss ratio regulation, and needed under rate stability regulation, an increase of only 15% is being requested at this time to conform with Maryland's Insurance Code limitations. Corresponding rate tables reflecting the 15% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. Also note that the increase will only apply to those policies issued to policyholders in your state in connection with policy applications dated after April 30, 2009.

18. Analysis Performed

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

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

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

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

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combines to a result loss ratio that far 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-A, Exhibit I-B and Exhibit II-A have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

As shown in the exhibits, the expected lifetime loss ratio, both with and without the requested rate increase exceeds the minimum loss ratio requirements.

20. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying policies before and after the current requested increase of 15% are:

Before increase:	\$1,972
After current requested 15% increase:	\$2,267

The average September 30, 2016 annualized premiums for all premium-paying policies issued in Maryland, before and after the current requested increase of 15% are:

Before increase:	\$2,148
After current requested 15% increase:	\$2,470

21. Proposed Effective Date

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

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

By Issue Age

Issue Age	%
<45	9%
45-49	10%
50-54	19%
55-59	25%
60-64	22%
65-69	10%
70-74	3%
75+	1%
Total	100%

By Benefit Period

Benefit Period	%
2 Year	4%
3 Year	27%
4 Year	23%
5 Year	24%
7 Year	8%
8 Year	7%
9 Year	3%
11 Year	4%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	32%
Compound 5%	17%
FPO	20%
GPO	11%
None	20%
Total	100%

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By Gender

Gender	%
Female	60%
Male	40%
Total	100%

By Premium Payment Option

Payment Option	%
Standard	98%
Ten Year	2%
Total	100%

23. Number of Policyholders

As of September 30, 2016, 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			
	Number of	2016	Number of	2016
	Insured	Annualized Premium	Insured	Annualized Premium
Maryland	-	\$ -	88	\$189,000
Nationwide	1,321	\$2,831,966	4,697	\$9,033,232

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 as follows:

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- The filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A rate increase request of 42% 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;
- 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 With No Future Increase
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

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	1998	0	0	N/A	0	0	0	N/A							4.00%	1.9865	
	1999	0	0	N/A	0	0	0	N/A							4.00%	1.9101	
	2000	0	0	N/A	0	0	0	N/A							4.00%	1.8366	
	2001	0	0	N/A	0	0	0	N/A							4.00%	1.7660	
	2002	0	0	N/A	0	0	0	N/A							4.00%	1.6980	
	2003	0	0	N/A	0	0	0	N/A							4.00%	1.6327	
	2004	0	0	N/A	0	0	0	N/A							4.00%	1.5699	
	2005	0	0	N/A	0	0	0	N/A							4.00%	1.5096	
	2006	0	0	N/A	0	0	0	N/A							4.00%	1.4515	
	2007	0	0	N/A	0	0	0	N/A							4.00%	1.3957	
	2008	0	0	N/A	0	0	0	N/A							4.00%	1.3420	
	2009	1,005,858	0	0.0%	1,619	1,297,937	0	0.0%							4.00%	1.2904	
	2010	7,230,907	481,183	6.7%	5,675	8,971,728	597,027	6.7%							4.00%	1.2407	
	2011	14,370,661	187,137	1.3%	6,893	17,144,577	223,259	1.3%							4.00%	1.1930	
	2012	14,081,103	35,990	0.3%	6,667	16,153,007	41,286	0.3%							4.00%	1.1471	
	2013	13,453,803	760,271	5.7%	6,410	14,839,813	838,594	5.7%							4.00%	1.1030	
	2014	12,414,159	870,746	7.0%	6,265	13,166,408	923,510	7.0%							4.00%	1.0606	
	2015	12,115,116	1,171,518	9.7%	6,153	12,355,042	1,194,719	9.7%							4.00%	1.0198	
Projected Future Experience	2016	11,707,072	2,373,855	20.3%	5,998	11,479,728	2,327,756	20.3%	1.0000	N/A	0.0251	0.0000	0.975	0.966	4.00%	0.9806	
	2017	11,389,977	2,548,320	22.4%	5,880	10,739,223	2,402,725	22.4%	1.0000	N/A	0.0198	0.0000	0.980	0.973	4.00%	0.9429	
	2018	11,144,928	2,777,855	24.9%	5,790	10,104,014	2,518,409	24.9%	1.0000	N/A	0.0153	0.0000	0.985	0.978	4.00%	0.9066	
	2019	10,872,280	3,062,698	28.2%	5,670	9,477,721	2,669,854	28.2%	1.0000	N/A	0.0208	0.0000	0.979	0.976	4.00%	0.8717	
	2020	10,341,944	3,390,335	32.8%	5,545	8,668,664	2,841,794	32.8%	1.0000	N/A	0.0219	0.0000	0.978	0.951	4.00%	0.8382	
	2021	9,818,706	3,778,048	38.5%	5,418	7,913,542	3,044,977	38.5%	1.0000	N/A	0.0231	0.0000	0.977	0.949	4.00%	0.8060	
	2022	9,522,551	4,231,321	44.4%	5,286	7,379,664	3,279,135	44.4%	1.0000	N/A	0.0242	0.0000	0.976	0.970	4.00%	0.7750	
	2023	9,226,086	4,758,670	51.6%	5,151	6,874,917	3,545,974	51.6%	1.0000	N/A	0.0256	0.0000	0.974	0.969	4.00%	0.7452	
	2024	8,921,149	5,367,283	60.2%	5,012	6,392,010	3,845,662	60.2%	1.0000	N/A	0.0269	0.0000	0.973	0.967	4.00%	0.7165	
	2025	8,607,512	6,059,898	70.4%	4,870	5,930,085	4,174,924	70.4%	1.0000	N/A	0.0284	0.0000	0.972	0.965	4.00%	0.6889	
	2026	8,285,507	6,839,987	82.6%	4,724	5,488,694	4,531,117	82.6%	1.0000	N/A	0.0300	0.0000	0.970	0.963	4.00%	0.6624	
	2027	7,955,404	7,706,946	96.9%	4,573	5,067,326	4,909,067	96.9%	1.0000	N/A	0.0318	0.0000	0.968	0.960	4.00%	0.6370	
	2028	7,617,530	8,656,143	113.6%	4,420	4,665,492	5,301,609	113.6%	1.0000	N/A	0.0336	0.0000	0.966	0.958	4.00%	0.6125	
	2029	7,272,705	9,678,225	133.1%	4,262	4,282,979	5,699,617	133.1%	1.0000	N/A	0.0357	0.0000	0.964	0.955	4.00%	0.5889	
	2030	6,921,729	10,766,296	155.5%	4,101	3,919,504	6,096,533	155.5%	1.0000	N/A	0.0378	0.0000	0.962	0.952	4.00%	0.5663	
	2031	6,565,690	11,901,000	181.3%	3,936	3,574,898	6,479,876	181.3%	1.0000	N/A	0.0403	0.0000	0.960	0.949	4.00%	0.5445	
	2032	6,205,854	13,059,766	210.4%	3,768	3,249,013	6,837,310	210.4%	1.0000	N/A	0.0426	0.0000	0.957	0.945	4.00%	0.5235	
	2033	5,843,976	14,226,658	243.4%	3,597	2,941,880	7,161,755	243.4%	1.0000	N/A	0.0453	0.0000	0.955	0.942	4.00%	0.5034	
	2034	5,481,547	15,378,076	280.5%	3,425	2,653,300	7,443,638	280.5%	1.0000	N/A	0.0480	0.0000	0.952	0.938	4.00%	0.4840	
	2035	5,120,376	16,493,653	322.1%	3,250	2,383,152	7,676,562	322.1%	1.0000	N/A	0.0509	0.0000	0.949	0.934	4.00%	0.4654	
	2036	4,762,517	17,530,345	368.1%	3,075	2,131,341	7,845,254	368.1%	1.0000	N/A	0.0540	0.0000	0.946	0.930	4.00%	0.4475	
	2037	4,409,996	18,484,728	419.2%	2,899	1,897,673	7,954,196	419.2%	1.0000	N/A	0.0571	0.0000	0.943	0.926	4.00%	0.4303	
	2038	4,064,674	19,319,480	475.3%	2,724	1,681,805	7,993,653	475.3%	1.0000	N/A	0.0605	0.0000	0.939	0.922	4.00%	0.4138	
	2039	3,728,799	20,003,901	536.5%	2,550	1,483,493	7,958,500	536.5%	1.0000	N/A	0.0637	0.0000	0.936	0.917	4.00%	0.3978	
	2040	3,404,150	20,542,873	603.5%	2,378	1,302,242	7,858,585	603.5%	1.0000	N/A	0.0674	0.0000	0.933	0.913	4.00%	0.3825	
	2041	3,092,365	20,910,631	676.2%	2,210	1,137,472	7,691,605	676.2%	1.0000	N/A	0.0709	0.0000	0.929	0.908	4.00%	0.3678	
	2042	2,795,089	21,106,869	755.1%	2,045	988,581	7,465,181	755.1%	1.0000	N/A	0.0746	0.0000	0.925	0.904	4.00%	0.3537	
	2043	2,513,611	21,114,948	840.0%	1,885	854,833	7,180,805	840.0%	1.0000	N/A	0.0783	0.0000	0.922	0.899	4.00%	0.3401	
	2044	2,248,867	20,960,139	932.0%	1,730	735,383	6,853,998	932.0%	1.0000	N/A	0.0822	0.0000	0.918	0.895	4.00%	0.3270	
	2045	2,001,556	20,644,672	1,031.4%	1,581	629,338	6,491,192	1,031.4%	1.0000	N/A	0.0860	0.0000	0.914	0.890	4.00%	0.3144	
	2046	1,772,165	20,154,193	1,137.3%	1,439	536,781	6,093,244	1,137.3%	1.0000	N/A	0.0896	0.0000	0.910	0.885	4.00%	0.3023	
	2047	1,560,879	19,536,864	1,251.6%	1,305	453,753	5,679,138	1,251.6%	1.0000	N/A	0.0935	0.0000	0.907	0.881	4.00%	0.2907	
	2048	1,367,683	18,786,455	1,373.6%	1,178	382,298	5,251,233	1,373.6%	1.0000	N/A	0.0973	0.0000	0.903	0.876	4.00%	0.2795	
	2049	1,192,253	17,909,834	1,502.2%	1,059	320,444	4,813,652	1,502.2%	1.0000	N/A	0.1008	0.0000	0.899	0.872	4.00%	0.2688	
	2050	1,033,995	16,961,882	1,640.4%	949	267,220	4,383,529	1,640.4%	1.0000	N/A	0.1043	0.0000	0.896	0.867	4.00%	0.2584	
	2051	891,993	15,938,077	1,786.8%	846	221,655	3,960,522	1,786.8%	1.0000	N/A	0.1081	0.0000	0.892	0.863	4.00%	0.2485	
	2052	765,863	14,861,319	1,940.5%	752	182,993	3,550,916	1,940.5%	1.0000	N/A	0.1114	0.0000	0.889	0.859	4.00%	0.2389	
	2053	654,459	13,762,613	2,102.9%	665	150,360	3,161,918	2,102.9%	1.0000	N/A	0.1150	0.0000	0.885	0.855	4.00%	0.2297	
	2054	566,506	12,650,715	2,273.2%	587	122,938	2,794,676	2,273.2%	1.0000	N/A	0.1181	0.0000	0.882	0.850	4.00%	0.2209	
	2055	471,126	11,555,271	2,452.7%	516	100,074	2,454,501	2,452.7%	1.0000	N/A	0.1212	0.0000	0.879	0.847	4.00%	0.2124	
	2056	397,142	10,489,697	2,641.3%	452	81,114	2,142,460	2,641.3%	1.0000	N/A	0.1241	0.0000	0.876	0.843	4.00%	0.2042	
	2057	333,427	9,463,893	2,838.4%	394	65,481	1,858,601	2,838.4%	1.0000	N/A	0.1273	0.0000	0.873	0.840	4.00%	0.1964	
	2058	278,829	8,497,716	3,047.6%	343	52,653	1,604,668	3,047.6%	1.0000	N/A	0.1291	0.0000	0.871	0.836	4.00%	0.1888	
	2059	232,262	7,586,828	3,266.5%	298	42,172	1,377,558	3,266.5%	1.0000	N/A	0.1317	0.0000	0.868	0.833	4.00%	0.1816	
	2060	192,891	6,745,892	3,497.3%	258	33,677	1,177,757	3,497.3%	1.0000	N/A	0.1343	0.0000	0.866	0.830	4.00%	0.1746	
	2061	159,676	5,960,160	3,732.7%	223	26,805	1,000,555	3,732.7%	1.0000	N/A	0.1371	0.0000	0.863	0.828	4.00%	0.1679	
	2062	131,792	5,241,843	3,977.3%	192	21,274	846,123	3,977.3%	1.0000	N/A	0.1389	0.0000	0.861	0.825	4.00%	0.1614</	

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections With 15.00% Future Increase
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

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	1998	0	0	N/A	0	0	0	N/A						4.00%	1.9865	
	1999	0	0	N/A	0	0	0	N/A						4.00%	1.9101	
	2000	0	0	N/A	0	0	0	N/A						4.00%	1.8366	
	2001	0	0	N/A	0	0	0	N/A						4.00%	1.7660	
	2002	0	0	N/A	0	0	0	N/A						4.00%	1.6980	
	2003	0	0	N/A	0	0	0	N/A						4.00%	1.6327	
	2004	0	0	N/A	0	0	0	N/A						4.00%	1.5699	
	2005	0	0	N/A	0	0	0	N/A						4.00%	1.5096	
	2006	0	0	N/A	0	0	0	N/A						4.00%	1.4515	
	2007	0	0	N/A	0	0	0	N/A						4.00%	1.3957	
	2008	0	0	N/A	0	0	0	N/A						4.00%	1.3420	
	2009	1,005,858	0	0.0%	1,619	1,297,937	0	0.0%						4.00%	1.2904	
	2010	7,230,907	481,183	6.7%	5,675	8,971,728	597,027	6.7%						4.00%	1.2407	
	2011	14,370,681	187,137	1.3%	6,893	17,144,577	223,259	1.3%						4.00%	1.1930	
	2012	14,081,103	35,990	0.3%	6,667	16,153,007	41,286	0.3%						4.00%	1.1471	
	2013	13,453,803	760,271	5.7%	6,410	14,839,813	838,594	5.7%						4.00%	1.1030	
	2014	12,414,159	870,746	7.0%	6,265	13,166,408	923,510	7.0%						4.00%	1.0606	
	2015	12,115,116	1,171,518	9.7%	6,153	12,355,042	1,194,719	9.7%						4.00%	1.0198	
Projected Future Experience	2016	11,707,072	2,373,855	20.3%	5,998	11,479,728	2,327,756	20.3%	1.0000	1.0000	0.0251	1.0000	0.975	0.966	4.00%	0.9806
	2017	11,437,149	2,539,038	22.2%	5,868	10,783,699	2,393,972	22.2%	1.0078	0.9984	0.0218	0.9979	0.978	0.973	4.00%	0.9429
	2018	11,776,634	2,628,633	22.3%	5,610	10,676,719	2,383,123	22.3%	1.1167	0.9767	0.0439	0.9689	0.956	0.978	4.00%	0.9066
	2019	11,642,907	2,851,984	24.5%	5,443	10,149,502	2,486,168	24.5%	1.1500	0.9700	0.0298	0.9600	0.970	0.976	4.00%	0.8717
	2020	11,074,981	3,157,080	28.5%	5,324	9,283,099	2,646,278	28.5%	1.1500	0.9700	0.0219	0.9600	0.978	0.951	4.00%	0.8382
	2021	10,514,656	3,518,118	33.5%	5,201	8,474,454	2,835,483	33.5%	1.1500	0.9700	0.0231	0.9600	0.977	0.949	4.00%	0.8060
	2022	10,197,510	3,940,206	38.6%	5,075	7,902,735	3,053,530	38.6%	1.1500	0.9700	0.0242	0.9600	0.976	0.970	4.00%	0.7750
	2023	9,880,031	4,431,274	44.9%	4,945	7,362,211	3,302,011	44.9%	1.1500	0.9700	0.0256	0.9600	0.974	0.969	4.00%	0.7452
	2024	9,553,480	4,998,014	52.3%	4,812	6,845,075	3,581,081	52.3%	1.1500	0.9700	0.0269	0.9600	0.973	0.967	4.00%	0.7165
	2025	9,217,612	5,642,977	61.2%	4,675	6,350,409	3,887,690	61.2%	1.1500	0.9700	0.0284	0.9600	0.972	0.965	4.00%	0.6889
	2026	8,872,783	6,369,396	71.8%	4,535	5,877,733	4,219,376	71.8%	1.1500	0.9700	0.0300	0.9600	0.970	0.963	4.00%	0.6624
	2027	8,519,283	7,176,708	84.2%	4,391	5,426,498	4,571,323	84.2%	1.1500	0.9700	0.0318	0.9600	0.968	0.960	4.00%	0.6370
	2028	8,157,461	8,060,600	98.8%	4,243	4,996,182	4,936,858	98.8%	1.1500	0.9700	0.0336	0.9600	0.966	0.958	4.00%	0.6125
	2029	7,788,195	9,012,363	115.7%	4,091	4,586,556	5,307,483	115.7%	1.1500	0.9700	0.0357	0.9600	0.964	0.955	4.00%	0.5889
	2030	7,412,341	10,025,575	135.3%	3,937	4,197,319	5,677,091	135.3%	1.1500	0.9700	0.0378	0.9600	0.962	0.952	4.00%	0.5663
	2031	7,031,066	11,082,211	157.6%	3,778	3,828,286	6,034,060	157.6%	1.1500	0.9700	0.0403	0.9600	0.960	0.949	4.00%	0.5445
	2032	6,645,725	12,161,254	183.0%	3,617	3,479,303	6,366,903	183.0%	1.1500	0.9700	0.0426	0.9600	0.957	0.945	4.00%	0.5235
	2033	6,258,197	13,247,864	211.7%	3,453	3,150,401	6,669,026	211.7%	1.1500	0.9700	0.0453	0.9600	0.955	0.942	4.00%	0.5034
	2034	5,870,079	14,320,064	244.0%	3,288	2,841,366	6,931,515	244.0%	1.1500	0.9700	0.0480	0.9600	0.952	0.938	4.00%	0.4840
	2035	5,483,309	15,358,890	280.1%	3,120	2,552,070	7,148,414	280.1%	1.1500	0.9700	0.0509	0.9600	0.949	0.934	4.00%	0.4654
	2036	5,100,084	16,324,258	320.1%	2,952	2,282,411	7,305,501	320.1%	1.1500	0.9700	0.0540	0.9600	0.946	0.930	4.00%	0.4475
	2037	4,722,577	17,212,979	364.5%	2,783	2,032,180	7,406,947	364.5%	1.1500	0.9700	0.0571	0.9600	0.943	0.926	4.00%	0.4303
	2038	4,352,778	17,990,299	413.3%	2,615	1,801,011	7,443,690	413.3%	1.1500	0.9700	0.0605	0.9600	0.939	0.922	4.00%	0.4138
	2039	3,993,096	18,627,633	466.5%	2,448	1,588,643	7,410,955	466.5%	1.1500	0.9700	0.0637	0.9600	0.936	0.917	4.00%	0.3978
	2040	3,645,436	19,129,524	524.8%	2,283	1,394,545	7,317,915	524.8%	1.1500	0.9700	0.0674	0.9600	0.933	0.913	4.00%	0.3825
	2041	3,311,552	19,471,980	588.0%	2,121	1,218,096	7,162,423	588.0%	1.1500	0.9700	0.0709	0.9600	0.929	0.908	4.00%	0.3678
	2042	2,993,205	19,654,716	656.6%	1,963	1,058,651	6,951,576	656.6%	1.1500	0.9700	0.0746	0.9600	0.925	0.904	4.00%	0.3537
	2043	2,691,776	19,662,237	730.5%	1,809	915,424	6,686,766	730.5%	1.1500	0.9700	0.0783	0.9600	0.922	0.899	4.00%	0.3401
	2044	2,408,267	19,518,081	810.5%	1,661	787,507	6,382,443	810.5%	1.1500	0.9700	0.0822	0.9600	0.918	0.895	4.00%	0.3270
	2045	2,143,426	19,224,319	896.9%	1,518	673,946	6,044,598	896.9%	1.1500	0.9700	0.0860	0.9600	0.914	0.890	4.00%	0.3144
	2046	1,897,776	18,767,584	988.9%	1,382	573,757	5,674,029	988.9%	1.1500	0.9700	0.0896	0.9600	0.910	0.885	4.00%	0.3023
	2047	1,671,515	18,191,797	1,088.3%	1,253	485,915	5,288,413	1,088.3%	1.1500	0.9700	0.0935	0.9600	0.907	0.881	4.00%	0.2907
	2048	1,464,624	17,493,947	1,194.4%	1,131	409,395	4,889,948	1,194.4%	1.1500	0.9700	0.0973	0.9600	0.903	0.876	4.00%	0.2795
	2049	1,276,760	16,677,638	1,306.2%	1,017	343,157	4,482,473	1,306.2%	1.1500	0.9700	0.1008	0.9600	0.899	0.872	4.00%	0.2688
	2050	1,107,285	15,794,905	1,426.5%	911	286,160	4,081,942	1,426.5%	1.1500	0.9700	0.1043	0.9600	0.896	0.867	4.00%	0.2584
	2051	955,217	14,841,537	1,553.7%	812	237,366	3,688,038	1,553.7%	1.1500	0.9700	0.1081	0.9600	0.892	0.863	4.00%	0.2485
	2052	820,148	13,838,860	1,687.4%	722	195,964	3,306,613	1,687.4%	1.1500	0.9700	0.1114	0.9600	0.889	0.859	4.00%	0.2389
	2053	700,847	12,815,745	1,828.6%	639	161,017	2,944,379	1,828.6%	1.1500	0.9700	0.1150	0.9600	0.885	0.855	4.00%	0.2297
	2054	595,952	11,780,345	1,976.7%	563	131,652	2,602,402	1,976.7%	1.1500	0.9700	0.1181	0.9600	0.882	0.850	4.00%	0.2209
	2055	504,520	10,760,268	2,132.8%	495	107,167	2,285,631	2,132.8%	1.1500	0.9700	0.1212	0.9600	0.879	0.847	4.00%	0.2124
	2056	425,292	9,768,006	2,296.8%	434	86,863	1,995,059	2,296.8%	1.1500	0.9700	0.1241	0.9600	0.876	0.843	4.00%	0.2042
	2057	357,060	8,812,777	2,468.2%	378	70,123	1,730,730	2,468.2%	1.1500	0.9700	0.1273	0.9600	0.873	0.840	4.00%	0.1964
	2058	298,592	7,913,074	2,650.1%	330	56,385	1,494,267	2,650.1%	1.1500	0.9700	0.1291	0.9600	0.871	0.836	4.00%	0.1888
	2059	248,725	7,064,854	2,840.4%	286	45,162	1,282,782	2,840.4%	1.1500	0.9700	0.1317	0.9600	0.868	0.833	4.00%	0.1816
	2060	206,563	6,281,774	3,041.1%	248	36,064	1,096,728	3,041.1%	1.1500	0.9700	0.1343	0.9600	0.866	0.830	4.00%	0.1746
	2061	170,994	5,550,101	3,245.8%	214	28,705	931,717	3,245.8%	1.1500	0.9700	0.1371	0.9600	0.863	0.828	4.00%	0.1679
	2062	141,134	4,881,204	3,45												

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

1. Accumulated value of initial earned premium	83,928,512	x	58%	=	48,678,537
2a. Accumulated value of earned premium	83,928,512				
2b. Accumulated value of prior premium rate schedule increases (2a-1)	0		85%	=	0
3. Present value of future projected initial earned premium	139,165,718		58%	=	80,716,117
4a. Present value of future projected premium	147,355,914				
4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	8,190,196		85%	=	6,961,667
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					136,356,320
6a. Accumulated value of incurred claims without the inclusion of active life reserves					3,818,394
6b. Present value of future projected incurred claims without the inclusion of active life reserves					209,243,897
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					213,062,291
8. Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Specific Experience Projections With No Future Increase
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

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	1998	0	0	N/A	0	0	0	N/A						4.00%	1.9865	
	1999	0	0	N/A	0	0	0	N/A						4.00%	1.9101	
	2000	0	0	N/A	0	0	0	N/A						4.00%	1.8366	
	2001	0	0	N/A	0	0	0	N/A						4.00%	1.7660	
	2002	0	0	N/A	0	0	0	N/A						4.00%	1.6980	
	2003	0	0	N/A	0	0	0	N/A						4.00%	1.6327	
	2004	0	0	N/A	0	0	0	N/A						4.00%	1.5699	
	2005	0	0	N/A	0	0	0	N/A						4.00%	1.5096	
	2006	0	0	N/A	0	0	0	N/A						4.00%	1.4515	
	2007	0	0	N/A	0	0	0	N/A						4.00%	1.3957	
	2008	0	0	N/A	0	0	0	N/A						4.00%	1.3420	
	2009	9,789	0	0.0%	25	12,631	0	0.0%						4.00%	1.2904	
	2010	131,767	0	0.0%	87	163,489	0	0.0%						4.00%	1.2407	
	2011	250,797	167,533	66.8%	105	299,208	199,871	66.8%						4.00%	1.1930	
	2012	233,324	0	0.0%	103	267,656	0	0.0%						4.00%	1.1471	
	2013	221,828	0	0.0%	98	244,681	0	0.0%						4.00%	1.1030	
	2014	205,569	626	0.3%	96	218,026	664	0.3%						4.00%	1.0606	
	2015	198,976	13,463	6.8%	95	202,917	13,730	6.8%						4.00%	1.0198	
Projected Future Experience	2016	192,624	37,397	19.4%	93	188,883	36,670	19.4%	1.0000	N/A	0.0247	0.0000	0.975	0.968	4.00%	0.9806
	2017	187,176	40,624	21.7%	91	176,482	38,303	21.7%	1.0000	N/A	0.0206	0.0000	0.979	0.972	4.00%	0.9429
	2018	182,908	45,037	24.6%	89	165,825	40,830	24.6%	1.0000	N/A	0.0149	0.0000	0.985	0.977	4.00%	0.9066
	2019	178,790	50,526	28.3%	87	155,857	44,045	28.3%	1.0000	N/A	0.0213	0.0000	0.979	0.977	4.00%	0.8717
	2020	165,353	56,671	34.3%	86	138,599	47,502	34.3%	1.0000	N/A	0.0226	0.0000	0.977	0.925	4.00%	0.8382
	2021	159,790	63,845	40.0%	83	128,785	51,457	40.0%	1.0000	N/A	0.0237	0.0000	0.976	0.966	4.00%	0.8060
	2022	154,859	71,672	46.3%	81	120,010	55,544	46.3%	1.0000	N/A	0.0254	0.0000	0.975	0.969	4.00%	0.7750
	2023	149,799	80,534	53.8%	79	111,624	60,011	53.8%	1.0000	N/A	0.0267	0.0000	0.973	0.967	4.00%	0.7452
	2024	144,589	90,399	62.5%	77	103,598	64,771	62.5%	1.0000	N/A	0.0283	0.0000	0.972	0.965	4.00%	0.7165
	2025	139,217	100,825	72.4%	75	95,912	69,463	72.4%	1.0000	N/A	0.0294	0.0000	0.971	0.963	4.00%	0.6889
	2026	133,711	112,261	84.0%	72	88,576	74,367	84.0%	1.0000	N/A	0.0324	0.0000	0.968	0.960	4.00%	0.6624
	2027	128,071	124,833	97.5%	70	81,577	79,515	97.5%	1.0000	N/A	0.0335	0.0000	0.967	0.958	4.00%	0.6370
	2028	122,300	138,284	113.1%	67	74,905	84,695	113.1%	1.0000	N/A	0.0355	0.0000	0.964	0.955	4.00%	0.6125
	2029	116,408	152,432	130.9%	65	68,554	89,769	130.9%	1.0000	N/A	0.0380	0.0000	0.962	0.952	4.00%	0.5889
	2030	110,414	168,249	152.4%	62	62,523	95,273	152.4%	1.0000	N/A	0.0404	0.0000	0.960	0.949	4.00%	0.5663
	2031	104,316	183,414	175.8%	59	56,798	99,866	175.8%	1.0000	N/A	0.0437	0.0000	0.956	0.945	4.00%	0.5445
	2032	98,158	197,410	201.1%	57	51,390	103,352	201.1%	1.0000	N/A	0.0456	0.0000	0.954	0.941	4.00%	0.5235
	2033	91,983	211,223	229.6%	54	46,304	106,330	229.6%	1.0000	N/A	0.0495	0.0000	0.950	0.937	4.00%	0.5034
	2034	85,814	224,123	261.2%	51	41,538	108,485	261.2%	1.0000	N/A	0.0519	0.0000	0.948	0.933	4.00%	0.4840
	2035	79,698	235,539	295.5%	48	37,093	109,626	295.5%	1.0000	N/A	0.0555	0.0000	0.944	0.929	4.00%	0.4654
	2036	73,680	244,710	332.1%	45	32,973	109,513	332.1%	1.0000	N/A	0.0594	0.0000	0.941	0.924	4.00%	0.4475
	2037	67,800	253,540	374.0%	43	29,175	109,101	374.0%	1.0000	N/A	0.0625	0.0000	0.938	0.920	4.00%	0.4303
	2038	62,080	260,361	419.4%	40	25,686	107,727	419.4%	1.0000	N/A	0.0662	0.0000	0.934	0.916	4.00%	0.4138
	2039	56,551	262,986	465.0%	37	22,499	104,628	465.0%	1.0000	N/A	0.0706	0.0000	0.929	0.911	4.00%	0.3978
	2040	51,264	265,986	518.9%	34	19,611	101,752	518.9%	1.0000	N/A	0.0733	0.0000	0.927	0.907	4.00%	0.3825
	2041	46,218	267,627	579.0%	32	17,001	98,442	579.0%	1.0000	N/A	0.0788	0.0000	0.921	0.902	4.00%	0.3678
	2042	41,431	266,183	642.5%	29	14,653	94,145	642.5%	1.0000	N/A	0.0833	0.0000	0.917	0.896	4.00%	0.3537
	2043	36,923	263,061	712.5%	26	12,557	89,462	712.5%	1.0000	N/A	0.0875	0.0000	0.913	0.891	4.00%	0.3401
	2044	32,715	258,180	789.2%	24	10,698	84,425	789.2%	1.0000	N/A	0.0920	0.0000	0.908	0.886	4.00%	0.3270
	2045	28,816	250,926	870.8%	22	9,061	78,897	870.8%	1.0000	N/A	0.0972	0.0000	0.903	0.881	4.00%	0.3144
	2046	25,222	240,175	952.2%	19	7,625	72,612	952.2%	1.0000	N/A	0.1026	0.0000	0.897	0.875	4.00%	0.3023
	2047	21,933	229,150	1,044.8%	17	6,376	66,615	1,044.8%	1.0000	N/A	0.1071	0.0000	0.893	0.870	4.00%	0.2907
	2048	18,942	218,066	1,151.2%	15	5,295	60,954	1,151.2%	1.0000	N/A	0.1107	0.0000	0.889	0.864	4.00%	0.2795
	2049	16,237	203,866	1,255.6%	14	4,364	54,793	1,255.6%	1.0000	N/A	0.1180	0.0000	0.882	0.857	4.00%	0.2688
	2050	13,812	190,604	1,380.0%	12	3,569	49,259	1,380.0%	1.0000	N/A	0.1243	0.0000	0.876	0.851	4.00%	0.2584
	2051	11,654	174,930	1,501.1%	10	2,896	43,469	1,501.1%	1.0000	N/A	0.1285	0.0000	0.872	0.844	4.00%	0.2485
	2052	9,754	157,968	1,619.5%	9	2,331	37,744	1,619.5%	1.0000	N/A	0.1358	0.0000	0.864	0.837	4.00%	0.2389
	2053	8,101	142,149	1,754.8%	8	1,861	32,658	1,754.8%	1.0000	N/A	0.1405	0.0000	0.860	0.830	4.00%	0.2297
	2054	6,666	125,819	1,887.5%	7	1,473	27,795	1,887.5%	1.0000	N/A	0.1479	0.0000	0.852	0.823	4.00%	0.2209
	2055	5,443	110,298	2,026.3%	6	1,156	23,429	2,026.3%	1.0000	N/A	0.1522	0.0000	0.848	0.817	4.00%	0.2124
	2056	4,415	96,350	2,182.3%	5	902	19,679	2,182.3%	1.0000	N/A	0.1580	0.0000	0.842	0.811	4.00%	0.2042
	2057	3,553	82,920	2,334.1%	4	698	16,285	2,334.1%	1.0000	N/A	0.1642	0.0000	0.836	0.805	4.00%	0.1964
	2058	2,840	70,595	2,485.5%	3	536	13,331	2,485.5%	1.0000	N/A	0.1735	0.0000	0.827	0.799	4.00%	0.1888
	2059	2,254	59,203	2,626.6%	3	409	10,750	2,626.6%	1.0000	N/A	0.1636	0.0000	0.836	0.794	4.00%	0.1816
	2060	1,770	49,077	2,772.6%	2	309	8,568	2,772.6%	1.0000	N/A	0.1808	0.0000	0.819	0.785	4.00%	0.1746
	2061	1,386	39,932	2,881.7%	2	233	6,704	2,881.7%	1.0000	N/A	0.1982	0.0000	0.802	0.773	4.00%	0.1679
	2062	1,077	32,235	2,992.6%	1	174	5,203	2,992.6%	1.0000	N/A	0.1798	0.0000	0.820	0.777	4.00%	0.1614
	2063	832	25,784	3,098.2%	1	129	4,002	3,098.2%	1.0000	N/A	0.1918	0.0000	0.808	0.773	4.00%	0.1552
	2064	643	20,232	3,146.9%	1	96	3,019	3,146.9%	1.0000	N/A	0.2119	0.0000	0.788	0.773	4.00%	0.1492
	2065	497	15,416	3,104.2%	1	71	2,212	3,104.2%	1.0000	N/A	0.1505	0.0000	0.849	0.772	4.00%	0.1435
	2066	382	11,329	2,967.5%	1	53	1,563	2,967.5%	1.0000	N/A	0.2532	0.0000	0.747	0.769	4.00%	0.1380
	2067	292	8,163	2,791.4%	0	39	1,083	2,791.4%	1.000							

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Specific Experience Projections With 15.00% Future Increase
Policy Forms: LTC2007
Policies with Application Dates on or After May 1, 2009 on New Rate Basis

Calendar Year		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc/Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	0	0	N/A	0	0	0	N/A							4.00%	1.9865
	1999	0	0	N/A	0	0	0	N/A							4.00%	1.9101
	2000	0	0	N/A	0	0	0	N/A							4.00%	1.8366
	2001	0	0	N/A	0	0	0	N/A							4.00%	1.7660
	2002	0	0	N/A	0	0	0	N/A							4.00%	1.6980
	2003	0	0	N/A	0	0	0	N/A							4.00%	1.6327
	2004	0	0	N/A	0	0	0	N/A							4.00%	1.5699
	2005	0	0	N/A	0	0	0	N/A							4.00%	1.5096
	2006	0	0	N/A	0	0	0	N/A							4.00%	1.4515
	2007	0	0	N/A	0	0	0	N/A							4.00%	1.3957
	2008	0	0	N/A	0	0	0	N/A							4.00%	1.3420
	2009	9,789	0	0.0%	25	12,631	0	0.0%							4.00%	1.2904
	2010	131,767	0	0.0%	87	163,489	0	0.0%							4.00%	1.2407
	2011	250,797	167,533	66.8%	105	299,208	199,871	66.8%							4.00%	1.1930
	2012	233,324	0	0.0%	103	267,656	0	0.0%							4.00%	1.1471
	2013	221,828	0	0.0%	98	244,681	0	0.0%							4.00%	1.1030
	2014	205,569	626	0.3%	96	218,026	664	0.3%							4.00%	1.0606
	2015	198,976	13,463	6.8%	95	202,917	13,730	6.8%							4.00%	1.0198
Projected Future Experience	2016	192,624	37,397	19.4%	93	188,883	36,670	19.4%	1.0000	1.0000	0.0247	1.0000	0.975	0.968	4.00%	0.9806
	2017	187,951	40,476	21.5%	91	177,213	38,164	21.5%	1.0078	0.9984	0.0227	0.9979	0.977	0.972	4.00%	0.9429
	2018	193,275	42,617	22.1%	87	175,224	38,637	22.1%	1.1167	0.9767	0.0435	0.9689	0.956	0.977	4.00%	0.9066
	2019	191,463	47,050	24.6%	84	166,904	41,015	24.6%	1.1500	0.9700	0.0302	0.9600	0.970	0.977	4.00%	0.8717
	2020	177,073	52,772	29.8%	82	148,423	44,233	29.8%	1.1500	0.9700	0.0226	0.9600	0.977	0.925	4.00%	0.8382
	2021	171,116	59,452	34.7%	80	137,914	47,916	34.7%	1.1500	0.9700	0.0237	0.9600	0.976	0.860	4.00%	0.8060
	2022	165,835	66,741	40.2%	78	128,517	51,722	40.2%	1.1500	0.9700	0.0254	0.9600	0.975	0.969	4.00%	0.7750
	2023	160,417	74,993	46.7%	76	119,536	55,882	46.7%	1.1500	0.9700	0.0267	0.9600	0.973	0.967	4.00%	0.7452
	2024	154,837	84,180	54.4%	74	110,941	60,315	54.4%	1.1500	0.9700	0.0283	0.9600	0.972	0.965	4.00%	0.7165
	2025	149,084	93,888	63.0%	72	102,711	64,684	63.0%	1.1500	0.9700	0.0294	0.9600	0.971	0.963	4.00%	0.6889
	2026	143,189	104,538	73.0%	69	94,855	69,250	73.0%	1.1500	0.9700	0.0324	0.9600	0.968	0.960	4.00%	0.6624
	2027	137,149	116,245	84.8%	67	87,359	74,044	84.8%	1.1500	0.9700	0.0335	0.9600	0.967	0.958	4.00%	0.6370
	2028	130,968	128,770	98.3%	65	80,214	78,868	98.3%	1.1500	0.9700	0.0355	0.9600	0.964	0.955	4.00%	0.6125
	2029	124,659	141,944	113.9%	62	73,413	83,593	113.9%	1.1500	0.9700	0.0380	0.9600	0.962	0.952	4.00%	0.5889
	2030	118,240	156,673	132.5%	60	66,955	88,718	132.5%	1.1500	0.9700	0.0404	0.9600	0.960	0.949	4.00%	0.5663
	2031	111,710	170,795	152.9%	57	60,824	92,995	152.9%	1.1500	0.9700	0.0437	0.9600	0.956	0.945	4.00%	0.5445
	2032	105,116	183,828	174.9%	54	55,032	96,241	174.9%	1.1500	0.9700	0.0456	0.9600	0.954	0.941	4.00%	0.5235
	2033	98,502	196,691	199.7%	52	49,586	99,015	199.7%	1.1500	0.9700	0.0495	0.9600	0.950	0.937	4.00%	0.5034
	2034	91,897	208,704	227.1%	49	44,482	101,021	227.1%	1.1500	0.9700	0.0519	0.9600	0.948	0.933	4.00%	0.4840
	2035	85,347	219,334	257.0%	46	39,722	102,084	257.0%	1.1500	0.9700	0.0555	0.9600	0.944	0.929	4.00%	0.4654
	2036	78,902	227,874	288.8%	44	35,311	101,979	288.8%	1.1500	0.9700	0.0594	0.9600	0.941	0.924	4.00%	0.4475
	2037	72,605	236,097	325.2%	41	31,243	101,595	325.2%	1.1500	0.9700	0.0625	0.9600	0.938	0.920	4.00%	0.4303
	2038	66,480	242,448	364.7%	38	27,507	100,316	364.7%	1.1500	0.9700	0.0662	0.9600	0.934	0.916	4.00%	0.4138
	2039	60,560	244,893	404.4%	35	24,094	97,430	404.4%	1.1500	0.9700	0.0706	0.9600	0.929	0.911	4.00%	0.3978
	2040	54,897	247,687	451.2%	33	21,001	94,751	451.2%	1.1500	0.9700	0.0733	0.9600	0.927	0.907	4.00%	0.3825
	2041	49,494	249,215	503.5%	30	18,206	91,669	503.5%	1.1500	0.9700	0.0788	0.9600	0.921	0.902	4.00%	0.3678
	2042	44,367	247,869	558.7%	28	15,692	87,668	558.7%	1.1500	0.9700	0.0833	0.9600	0.917	0.896	4.00%	0.3537
	2043	39,540	244,962	619.5%	25	13,447	83,307	619.5%	1.1500	0.9700	0.0875	0.9600	0.913	0.891	4.00%	0.3401
	2044	35,034	240,417	686.2%	23	11,456	78,617	686.2%	1.1500	0.9700	0.0920	0.9600	0.908	0.886	4.00%	0.3270
	2045	30,859	233,662	757.2%	21	9,703	73,469	757.2%	1.1500	0.9700	0.0972	0.9600	0.903	0.881	4.00%	0.3144
	2046	27,010	223,651	828.0%	19	8,166	67,617	828.0%	1.1500	0.9700	0.1026	0.9600	0.897	0.875	4.00%	0.3023
	2047	23,488	213,385	908.5%	17	6,828	62,032	908.5%	1.1500	0.9700	0.1071	0.9600	0.893	0.870	4.00%	0.2907
	2048	20,285	203,063	1,001.1%	15	5,670	56,761	1,001.1%	1.1500	0.9700	0.1107	0.9600	0.889	0.864	4.00%	0.2795
	2049	17,388	189,840	1,091.8%	13	4,673	51,024	1,091.8%	1.1500	0.9700	0.1180	0.9600	0.882	0.857	4.00%	0.2688
	2050	14,791	177,490	1,200.0%	11	3,822	45,870	1,200.0%	1.1500	0.9700	0.1243	0.9600	0.876	0.851	4.00%	0.2584
	2051	12,480	162,895	1,305.3%	10	3,101	40,478	1,305.3%	1.1500	0.9700	0.1285	0.9600	0.872	0.844	4.00%	0.2485
	2052	10,446	147,100	1,408.2%	9	2,496	35,148	1,408.2%	1.1500	0.9700	0.1358	0.9600	0.864	0.837	4.00%	0.2389
	2053	8,675	132,369	1,525.9%	7	1,993	30,411	1,525.9%	1.1500	0.9700	0.1405	0.9600	0.860	0.830	4.00%	0.2297
	2054	7,138	117,163	1,641.3%	6	1,577	25,882	1,641.3%	1.1500	0.9700	0.1479	0.9600	0.852	0.823	4.00%	0.2209
	2055	5,829	102,710	1,762.0%	5	1,238	21,817	1,762.0%	1.1500	0.9700	0.1522	0.9600	0.848	0.817	4.00%	0.2124
	2056	4,728	89,721	1,897.6%	5	966	18,325	1,897.6%	1.1500	0.9700	0.1580	0.9600	0.842	0.811	4.00%	0.2042
	2057	3,804	77,215	2,029.6%	4	747	15,164	2,029.6%	1.1500	0.9700	0.1642	0.9600	0.836	0.805	4.00%	0.1964
	2058	3,042	65,738	2,161.3%	3	574	12,414	2,161.3%	1.1500	0.9700	0.1735	0.9600	0.827	0.799	4.00%	0.1888
	2059	2,414	55,130	2,284.0%	3	438	10,010	2,284.0%	1.1500	0.9700	0.1636	0.9600	0.836	0.794	4.00%	0.1816
	2060	1,896	45,700	2,411.0%	2	331	7,979	2,411.0%	1.1500	0.9700	0.1808	0.9600	0.819	0.785	4.00%	0.1746
	2061	1,484	37,185	2,505.8%	2	249	6,242	2,505.8%	1.1500	0.9700	0.1982	0.9600	0.802	0.783	4.00%	0.1679
	2062	1,153	30,017	2,602.3%	1	186	4,845	2,602.3%	1.1500	0.9700	0.1798	0.9600	0.820	0.777	4.00%	0.1614
	2063	891	24,010	2,694.1%	1	138	3,727	2,694.1%	1.1500	0.9700	0.1918	0.9600	0.808	0.773	4.00%	0.1552
	2064	689	18,840	2,736.4%	1	103	2,812	2,736.4%	1.1500	0.9700	0.2119	0.9600	0.788	0.773	4.00%	0.1492
	2065	532	14,356	2,699.3%	1	76	2,060	2,699.3%	1.1500	0.9700	0.1505</					

**Attachment 1
Policy Forms: LTC2007
Assumptions Summary**

	Original Pricing Assumptions	2016 Rate Action Assumptions																																																																				
Interest Rate:	4.00%	Maximum valuation interest rate for contract reserves, which average to 4.00%																																																																				
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Continuance:	Continuance rates were based on MetLife's experience study.	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.																																																																				
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Attachment 4
Metropolitan Life Insurance Company
Actual-to-Expected Lapse and Mortality Experience

Lapse (Individual Business)			
Policy Duration	Actual	Expected *	A/E%
1	11,006	12,525	88%
2	13,869	10,555	131%
3	9,584	8,942	107%
4	6,952	7,500	93%
5	5,532	4,755	116%
6	3,544	3,286	108%
7	2,491	2,605	96%
8	1,737	1,839	94%
9	1,257	1,321	95%
10	800	901	89%
11	544	580	94%
12	305	311	98%
13	179	173	104%
14+	173	164	106%

Mortality (Individual Business)			
Policy Duration	Actual	Expected *	A/E%
1	535	534	100%
2	923	1,113	83%
3	1,110	1,297	86%
4	1,316	1,637	80%
5	1,529	1,874	82%
6	1,656	2,093	79%
7	1,798	2,308	78%
8	1,931	2,475	78%
9	1,976	2,597	76%
10	2,042	2,655	77%
11	1,926	2,463	78%
12	1,714	2,058	83%
13	1,473	1,673	88%
14+	2,710	2,829	96%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence

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	268%	0	1	0%
2003	14	8	186%	5	5	96%	4	3	127%	2	3	67%
2004	19	17	114%	16	13	127%	7	7	106%	5	7	71%
2005	33	27	121%	15	20	74%	15	11	134%	10	12	85%
2006	48	38	125%	33	30	109%	23	16	141%	17	18	96%
2007	77	53	146%	52	45	116%	35	25	143%	31	28	110%
2008	107	73	147%	89	67	132%	32	36	88%	42	44	95%
2009	104	94	111%	85	89	96%	51	47	107%	58	57	101%
2010	118	116	102%	95	107	88%	65	58	113%	81	70	116%
2011	145	139	104%	133	128	104%	62	72	87%	72	86	84%
2012	176	164	107%	157	147	107%	81	86	94%	119	102	117%
2013	166	193	86%	158	170	93%	94	102	92%	104	118	88%
2014	205	227	90%	198	194	102%	91	120	76%	141	137	103%
Total	1,215	1,150	106%	1,037	1,016	102%	562	583	96%	682	683	100%

¹ Based on actual experience through 12/31/2014 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

Individual Business							
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 Expected deaths and recoveries are based on current best estimate assumptions.

Attachment 7
Metropolitan Life Insurance Company
Rate Action Summary
Policy Forms: LTC2007

State	Pre/Post Rate Stability	Prior Authorized Increase (Cumulative)	Annualized Premium as of 9/30/2016	Current Increase Request	Status	Date of Disposition	Authorized Increase	Prior/Current Authroized Increase (as of 7/12/2017)	Comments
Alabama	Both	0.00%	287,068	42.00%	Approved	12/9/2016	37.00%		
Arizona	Both	0.00%	364,474	42.00%				0.00%	In progress
Arkansas	Both	0.00%	73,445	42.00%	Pending			0.00%	
California	Both	0.00%	919,007	42.00%				0.00%	In progress
Colorado	Both	0.00%	1,805,209	42.00%	Disapproved			0.00%	
Connecticut	Both	0.00%	386,334	42.00%	Approved	4/25/2016	33.32%	33.32%	
Delaware	Both	0.00%	39,803	42.00%	Pending			0.00%	
District of Columbia	Both	0.00%	24,798	42.00%				0.00%	In progress
Georgia	Both	0.00%	309,099	42.00%	Approved	1/19/2017	9.90%	9.90%	
Hawaii	Both	0.00%	25,097	42.00%				0.00%	In progress
Idaho	Both	0.00%	8,945	42.00%	Pending			0.00%	
Illinois	Both	0.00%	829,218	42.00%	Pending			0.00%	
Indiana	Both	0.00%	55,049	42.00%	Pending			0.00%	
Iowa	Both	0.00%	107,324	42.00%				0.00%	In progress
Kansas	Both	0.00%	132,227	42.00%	Pending			0.00%	
Kentucky	Both	0.00%	34,300	42.00%	Withdrawn			0.00%	
Louisiana	Both	0.00%	208,683	42.00%				0.00%	In progress
Maine	Both	0.00%	62,326	42.00%				0.00%	In progress
Maryland	Both	0.00%	189,000	42.00%				0.00%	In progress
Massachusetts	Both	0.00%	751,440	42.00%				0.00%	In progress
Michigan	Both	0.00%	170,042	42.00%	Pending			0.00%	
Minnesota	Both	0.00%	163,993	42.00%	Pending			0.00%	
Mississippi	Both	0.00%	114,125	42.00%	Pending			0.00%	
Missouri	Both	0.00%	210,951	42.00%	Approved	5/15/2016	42.00%	42.00%	
Montana	Both	0.00%	15,510	42.00%				0.00%	In progress
Nebraska	Both	0.00%	148,897	42.00%	Pending			0.00%	
Nevada	Both	0.00%	32,401	42.00%	Pending			0.00%	
New Hampshire	Both	0.00%	160,103	42.00%	Pending			0.00%	
New Jersey	Both	0.00%	576,225	42.00%	Approved	5/20/2016	22.50%	22.50%	
New Mexico	Both	0.00%	41,019	42.00%				0.00%	In progress
New York	Both	0.00%	1,244,247	42.00%	Pending			0.00%	
North Carolina	Both	0.00%	180,857	42.00%				0.00%	In progress
North Dakota	Both	0.00%	4,483	42.00%				0.00%	In progress
Ohio	Both	0.00%	249,112	42.00%	Pending			0.00%	
Oklahoma	Both	0.00%	142,971	42.00%	Pending			0.00%	
Oregon	Both	0.00%	64,003	42.00%	Pending			0.00%	
Pennsylvania	Both	0.00%	381,711	42.00%	Pending			0.00%	
Rhode Island	Both	0.00%	117,813	42.00%				0.00%	In progress
South Carolina	Both	0.00%	173,685	42.00%	Pending			0.00%	
South Dakota	Both	0.00%	40,084	42.00%	Approved	1/18/2017	43.77%	43.77%	
Tennessee	Both	0.00%	153,097	42.00%				0.00%	In progress
Texas	Both	0.00%	312,001	42.00%				0.00%	In progress
Utah	Both	0.00%	33,784	42.00%				0.00%	In progress
Virginia	Both	0.00%	119,126	42.00%	Pending			0.00%	
Washington	Both	0.00%	153,454	42.00%	Pending			0.00%	
West Virginia	Both	0.00%	48,035	42.00%				0.00%	In progress
Wisconsin	Both	0.00%	191,238	42.00%				0.00%	
Wyoming	Both	0.00%	9,385	42.00%				0.00%	In progress