

April 12, 2018

Re: LTC.02, et al, administered by MetLife on behalf of Teachers Insurance and Annuity Association (“TIAA”)  
LTC.03 (MD) administered by MetLife on behalf of Teachers Insurance and Annuity Association (“TIAA”)  
TCL-LTC.04 (MD) Ed. 4/00 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.

| <b>Title</b>   | <b>Description</b>  |
|--|---|
| <b>Actuarial Memorandum</b><br>Exhibit I-A           | Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Earned Premium and Incurred Claims</li><li>• Without/with proposed increase of 15%</li><li>• <i>Nationwide</i> experience</li><li>• Weighted average statutory rate 4.51%</li></ul> LLR without rate increase – 118.0%<br>LLR with rate increase – 115.1% |
| Exhibit II-A   | Demonstration of rate action meeting Rate Stability (58/85) limitations   |
| <b>Review of Prior Correspondence</b><br>Exhibit I-B | Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Earned Premium and Incurred Claims</li><li>• Without/with proposed increase of 15%</li><li>• <i>Maryland</i> experience</li><li>• Weighted average statutory rate 4.51%</li></ul> LLR without rate increase – 120.6%<br>LLR with rate increase – 117.1%   |
| Attachment 1   | Comparison of Original Pricing and Current Best Estimate Assumptions  |
| Attachment 2   | Actual-to-Expected Loss Ratios by Duration<br>LLR without rate increase – 118.2%; A/E – 1.66  |
| Attachment 3   | Actual-to-Expected Loss Ratios by Calendar Year   |

|              |  |
|--------------|--|
|              | LLR without rate increase – 118%; A/E – 1.64   |
| Attachment 4 | Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions |

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

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

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



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

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum**

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This actuarial memorandum pertains to individual long-term care policies for which:

- Metropolitan Life Insurance Company (“MetLife”) acts as administrator on behalf of Teachers Insurance and Annuity Association (“TIAA”), under an administrative agreement between MetLife and TIAA that became effective on May 1, 2004;
- MetLife acts as administrator on behalf of TIAA-CREF Life Insurance Company (“T-C Life”) under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004; or
- MetLife is the direct insurer through assumption reinsurance agreements with TIAA and T-C Life.

Although three separate filings are being submitted for rate increases related to the above described long-term care policies (due to the fact that there are currently three different insuring entities involved – TIAA, T-C Life and MetLife), for purposes of this actuarial memorandum and review and approval of our premium rate schedule increase, we are treating the policies to which the three filings relate as one block of business.

### **Policy Forms**

#### **Policy Form Series Originally Issued by TIAA**

These policies are either administered by MetLife on behalf of TIAA or assumed by MetLife:

LTC.02 Policy Form Series - this policy form series is referred to as LTC.02 throughout this actuarial memorandum and includes the following policy form(s):

LTC-MD.02 Ed. 11-91  
LTC-E-MD.02 Ed. 11-91  
LTC-MD.02 (RPU) Ed. 11-91  
LTC-E-MD.02 (RPU) Ed. 11-91  
LTC-MD.02 Ed. 11-96  
LTC-E-MD.02 Ed. 11-96  
LTC-MD.02 (RPU) Ed. 11-96  
LTC-E-MD.02 (RPU) Ed. 11-96

LTC.02 also includes any riders or endorsements approved for issue with the above listed policies.

LTC.03 Policy Form Series - this policy form series is referred to as LTC.03 throughout this actuarial memorandum and includes the following policy form(s):

LTC.03

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LTC.03 also includes any riders or endorsements approved for issue with the above listed policy.

### **Policy Form Series Originally Issued by T-C Life**

These policies are either administered by MetLife on behalf of T-C Life or assumed by MetLife:

TCL-LTC.04 Policy Form Series - this policy form series is referred to as LTC.04 throughout this actuarial memorandum and includes the following policy form(s):

TCL-LTC.04 (MD) Ed. 4/00

LTC.04 also includes any riders or endorsements approved for issue with the above listed policy.

### **Dates of Issue**

LTC.02, LTC.03 and LTC.04 are no longer being issued. LTC.02 forms were issued in Maryland from 1992 to 1999. LTC.03 forms were issued in Maryland from 1999 to 2002. LTC.04 forms were issued in Maryland from 2000 to 2004. Nationwide, the last policies were issued in 2004.

### **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**

Each of LTC.02, LTC.03 and LTC.04 is a comprehensive long-term care insurance policy form series. These long-term care policy forms provide benefits for care in a facility and care at home for insureds who are unable to perform a certain number of activities of daily living or who suffer cognitive impairment. Each of the series has optional benefits, including, but not limited to, nonforfeiture and inflation protection benefits.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

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### 4. Applicability

This filing is applicable to inforce 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.

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

| <b>Policy Duration</b> | <b>Lapse Rate</b> |
|------------------------|-------------------|
| 1                      | 5.00%             |
| 2                      | 4.50%             |
| 3                      | 3.00%             |
| 4                      | 2.00%             |
| 5                      | 1.50%             |
| 6                      | 0.70%             |
| 7                      | 0.70%             |
| 8                      | 0.70%             |
| 9+                     | 0.70%             |

In the year of rate increase implementation, it is assumed that an additional 0.3% of policies lapse and there is a 0.4% net reduction to premiums and benefits due to benefit downgrades.

- c. Mortality 92% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Adverse Selection No adverse selection is assumed.
- e. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. The assumptions used in this filing were

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developed from the actual experience on these forms and supplemented, as needed, based on the experience of other 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 through direct response methods without the use of agents or brokers.

### 7. Underwriting Description

Individual medical underwriting was performed based on health status, functional capacity, and other health data.

### 8. Premiums

Premium rates are level premiums from the date of issue except when Periodic Inflation Additions are taken. Premiums do not vary by occupation or sex. Premiums do vary by plan design, payment method, and the selection of additional riders.

### 9. Issue Age Range

These policy forms were issued up to age 84.

### 10. Area Factors

Area factors are not used for this product.

### 11. Premium Modalization Rules

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

| Premium Mode | Modal Factors for Direct Payment Methods | Modal Factors for Automatic Payment Methods |
|--------------|--|---|
| Annual       | 1.00*AP                                  | 1.00*AP                                     |
| Semi-Annual  | 0.51*AP                                  | 0.50699*AP                                  |

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|           |          |            |
|-----------|----------|------------|
| Quarterly | 0.26*AP  | 0.25527*AP |
| Monthly   | 0.088*AP | 0.08549*AP |

### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 13. Trend Assumptions

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

### 14. Past and Future Policy Experience

Nationwide and Maryland experiences for all policy forms combined are shown in Exhibit I-A and Exhibit I-B respectively. Exhibit I-A normalizes the premium from all states to reflect the prior rate action approved by Maryland rather than the prior rate action approved by other states.

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 4.51%. Incurred but not reported reserves were allocated based on judgment.

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

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.51%.

### 15. Projected Earned Premiums and Incurred Claims

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

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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 4.51%.

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 and Exhibit II-B 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 Rate Increases

| Round | Authorized % | Authorization Date | Implementation Date |
|-------|--------------|--------------------|---------------------|
| 1     | 15%          | 10/27/2011         | 6/1/2012            |
| 2     | 15%          | 11/3/2016          | 5/1/2017            |

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

### 17. Requested Rate Increase

The company is requesting an increase of 15% for all policyholders. Although a larger premium rate increase is currently supported and needed under rate stability regulation, an increase of only 15% is being requested at this time to comply with Maryland's annual limit. Corresponding rate tables reflecting the 15% increase are included with this filing.



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Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 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, mortality, and interest were as follows:

- a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.
- b. Voluntary termination rates vary by duration and issue age as shown in the following table<sup>1</sup>.

| Duration | Issue Age |       |       |       |       |       |       |       |       |       |       |       |
|----------|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|          | 25        | 35    | 42    | 47    | 52    | 57    | 62    | 67    | 72    | 77    | 82    | 87+   |
| 1        | 5.00%     | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 4.00% | 3.00% | 3.00% | 3.00% | 3.00% | 0.00% |
| 2        | 4.50%     | 5.50% | 5.50% | 5.50% | 5.50% | 5.50% | 3.50% | 3.00% | 3.00% | 2.50% | 2.50% | 0.00% |
| 3        | 4.00%     | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 4        | 3.50%     | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 5        | 3.00%     | 4.00% | 4.00% | 4.00% | 4.00% | 4.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 6        | 2.50%     | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 7        | 2.00%     | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 8        | 1.50%     | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 9        | 1.00%     | 2.30% | 2.30% | 2.30% | 2.30% | 2.30% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 10       | 1.00%     | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 11       | 1.00%     | 1.80% | 1.80% | 1.80% | 2.00% | 2.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 12       | 1.00%     | 1.50% | 1.50% | 1.50% | 2.00% | 2.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 13       | 1.00%     | 1.30% | 1.30% | 1.50% | 2.00% | 2.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 14       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 3.00% | 3.00% | 3.00% | 2.00% | 2.00% | 0.00% |
| 15       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 16       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 17       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 18       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 19       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 20       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 21       | 1.00%     | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |

<sup>1</sup> For certain younger issue ages with specific inflation options only, policy form series LTC.02 had slightly higher lapse rates in some durations.

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|     |       |       |       |       |       |       |       |       |       |       |       |       |
|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 22  | 1.00% | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 23  | 1.00% | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 24  | 1.00% | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% |
| 25+ | 1.00% | 1.00% | 1.00% | 1.50% | 2.00% | 2.00% | 2.00% | 1.00% | 1.00% | 1.00% | 1.00% | 0.00% |

- c. Mortality was assumed based on TIAA's own 1983 Table A Merged Gender Mod 1 (with ages set back 4.5 years)

| Age | Mortality |
|-----|-----------|
| 22  | 0.000348  |
| 27  | 0.000435  |
| 32  | 0.000548  |
| 37  | 0.000664  |
| 42  | 0.000857  |
| 47  | 0.001356  |
| 52  | 0.002327  |
| 57  | 0.003694  |
| 62  | 0.005352  |
| 67  | 0.007955  |
| 72  | 0.012906  |
| 77  | 0.021114  |
| 82  | 0.035309  |
| 87  | 0.059251  |
| 92  | 0.097039  |
| 97  | 0.149565  |
| 102 | 0.363419  |
| 107 | 0.480274  |
| 110 | 1.000000  |

- d. Investment earnings rate was assumed at 5.75%.

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. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

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Similar analyses were done for the prior premium rate increases. Since then, lapse and morbidity levels have been worse than that assumed in the prior rate increases.

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.

### 19. Loss Ratio Requirement Compliance Demonstration

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

### 20. Average Annual Premium

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

|                             |         |
|-----------------------------|---------|
| Before increase:            | \$2,201 |
| After prior 15% increase:   | \$2,388 |
| After current 15% increase: | \$2,747 |

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

|                             |         |
|-----------------------------|---------|
| Before increase:            | \$2,177 |
| After prior 15% increase:   | \$2,362 |
| After current 15% increase: | \$2,717 |

### 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, 2017 (based on premium-paying policies inforce count)**

By Policy Form

| <b>Policy Form</b> | <b>Count</b> | <b>Percent</b> |
|--------------------|--------------|----------------|
| LTC.02             | 6,561        | 22%            |
| LTC.03             | 13,943       | 47%            |
| LTC.04             | 9,128        | 31%            |
| Total              | 29,632       | 100%           |

By Issue Age

| <b>Issue Ages</b> | <b>Count</b> | <b>Percent</b> |
|-------------------|--------------|----------------|
| <40               | 106          | 0%             |
| 40-49             | 1,309        | 4%             |
| 50-59             | 9,298        | 31%            |
| 60-64             | 8,306        | 28%            |
| 65-69             | 6,820        | 23%            |
| 70-74             | 3,147        | 11%            |
| 75-79             | 604          | 2%             |
| >79               | 42           | 0%             |
| Total             | 29,632       | 100%           |

By Elimination Period

| <b>Elimination Period</b> | <b>Count</b> | <b>Percent</b> |
|---------------------------|--------------|----------------|
| 30-day                    | 2,613        | 9%             |
| 60-day                    | 634          | 2%             |
| 90-day                    | 25,170       | 85%            |
| 100-day                   | 129          | 0%             |
| 365-day                   | 1,086        | 4%             |
| Total                     | 29,632       | 100%           |

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By Benefit Period

| <b>Benefit Period</b> | <b>Count</b> | <b>Percent</b> |
|-----------------------|--------------|----------------|
| 3 Year                | 7,517        | 25%            |
| 5 Year                | 8,479        | 29%            |
| 7 Year                | 5,950        | 20%            |
| Lifetime              | 7,686        | 26%            |
| Total                 | 29,632       | 100%           |

By Inflation Option

| <b>Inflation Option</b> | <b>Count</b> | <b>Percent</b> |
|-------------------------|--------------|----------------|
| 3% Capped               | 177          | 1%             |
| 5% Capped               | 274          | 1%             |
| 5% Uncapped             | 4,207        | 14%            |
| No Inflation            | 24,974       | 84%            |
| Total                   | 29,632       | 100%           |

By Home Care Percentage

| <b>HC%</b> | <b>Count</b> | <b>Percent</b> |
|------------|--------------|----------------|
| 50%        | 9,321        | 31%            |
| 100%       | 20,311       | 69%            |
| Total      | 29,632       | 100%           |

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### 23. Number of Policyholders

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

|            | Issued Before Rate Stability<br>Regulation Effective Date |                            | Issued On or After Rate Stability<br>Regulation Effective Date |                            |
|------------|---|----------------------------|--|----------------------------|
|            | Number of<br>Insured                                      | 2017<br>Annualized Premium | Number of<br>Insured   | 2017<br>Annualized Premium |
| Maryland   | 595   | \$ 1,306,596               | 192  | \$ 406,883                 |
| Nationwide | 27,779  | \$ 60,860,258              | 1,853  | \$ 4,354,418               |

### 24. Actuarial Certification

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

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

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

I further certify that

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



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

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

| Calendar Year | Loss Ratio Demonstration |                 |            |            |                |                 |            |                      | Factors Derived from Projected Values for Illustrative Purposes Only |                          |                    |                    |                     |                    | Interest Rate Factors |       |        |
|---------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|----------------------|--|--------------------------|--------------------|--------------------|---------------------|--------------------|-----------------------|-------|--------|
|               | Without Interest         |                 |            |            | With Interest  |                 |            |                      | Premium Increase   |                          | Benefit Downgrade  |                    | Policy Factors      |                    | Mid-Year              |       |        |
|               | Earned Premium           | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Rate Increase Factor | Benefit Downgrade  | Policy Lapse & Mortality | Policy Shock Lapse | Policy Persistence | Premium Persistence | Effective Int Rate | Disc / Accum Factor   |       |        |
| 1991          | 236,752                  | 5,780           | 2.4%       | 318        | 729,153        | 17,801          | 2.4%       |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 3,0798 |
| 1992          | 1,001,528                | 24,122          | 2.4%       | 693        | 2,951,416      | 71,087          | 2.4%       |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,9468 |
| 1993          | 1,836,721                | 135,887         | 7.4%       | 1,217      | 5,179,071      | 380,917         | 7.4%       |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,8197 |
| 1994          | 2,576,020                | 630,822         | 24.5%      | 1,778      | 6,950,255      | 1,701,994       | 24.5%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,6981 |
| 1995          | 3,998,155                | 355,644         | 8.9%       | 3,527      | 10,321,750     | 918,140         | 8.9%       |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,5816 |
| 1996          | 8,023,473                | 1,479,819       | 18.4%      | 6,611      | 19,819,754     | 3,655,479       | 18.4%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,4702 |
| 1997          | 11,464,194               | 1,877,735       | 16.4%      | 7,787      | 27,096,996     | 4,438,257       | 16.4%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,3636 |
| 1998          | 16,884,276               | 2,710,864       | 16.1%      | 11,882     | 38,185,864     | 6,130,952       | 16.1%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,2616 |
| 1999          | 28,568,559               | 6,292,190       | 22.0%      | 20,137     | 61,823,084     | 13,616,458      | 22.0%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,1640 |
| 2000          | 38,524,323               | 9,177,184       | 23.8%      | 31,662     | 79,789,983     | 19,002,640      | 23.8%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 2,0706 |
| 2001          | 48,863,566               | 9,965,153       | 20.4%      | 37,340     | 96,812,580     | 19,743,754      | 20.4%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,9813 |
| 2002          | 55,795,062               | 13,974,895      | 25.1%      | 40,621     | 105,766,414    | 26,493,378      | 25.1%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,8958 |
| 2003          | 61,890,904               | 17,885,515      | 29.0%      | 43,992     | 111,905,667    | 32,443,851      | 29.0%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,8140 |
| 2004          | 64,810,838               | 23,433,274      | 36.2%      | 43,706     | 112,491,765    | 40,672,987      | 36.2%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,7357 |
| 2005          | 64,017,035               | 33,494,190      | 52.3%      | 42,813     | 106,318,981    | 55,626,883      | 52.3%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,6608 |
| 2006          | 63,320,448               | 28,670,610      | 46.3%      | 41,973     | 100,623,954    | 47,150,237      | 46.3%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,5891 |
| 2007          | 62,984,936               | 35,057,998      | 55.7%      | 41,116     | 95,771,490     | 53,322,503      | 55.7%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,5205 |
| 2008          | 62,683,070               | 45,456,627      | 72.5%      | 40,259     | 91,199,397     | 66,134,695      | 72.5%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,4549 |
| 2009          | 62,116,171               | 46,313,145      | 74.6%      | 39,577     | 86,474,595     | 64,474,523      | 74.6%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,3921 |
| 2010          | 61,365,894               | 50,572,900      | 82.4%      | 38,613     | 81,743,472     | 67,366,482      | 82.4%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,3321 |
| 2011          | 59,601,879               | 53,008,626      | 89.2%      | 37,687     | 75,712,378     | 67,563,900      | 89.2%      |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,2748 |
| 2012          | 59,525,016               | 60,124,552      | 101.0%     | 36,403     | 72,595,522     | 73,326,705      | 101.0%     |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,2196 |
| 2013          | 63,391,706               | 70,387,727      | 111.0%     | 35,545     | 73,974,989     | 82,138,999      | 111.0%     |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,1670 |
| 2014          | 61,427,525               | 74,473,163      | 121.2%     | 34,297     | 68,889,500     | 83,156,159      | 121.2%     |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,1166 |
| 2015          | 59,022,929               | 83,166,357      | 140.9%     | 33,015     | 63,960,518     | 88,855,528      | 140.9%     |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,0684 |
| 2016          | 55,749,862               | 90,365,117      | 162.1%     | 31,781     | 56,993,157     | 92,380,379      | 162.1%     |                      |  |                          |                    |                    |                     |                    |                       | 4.51% | 1,0223 |
| 2017          | 57,563,277               | 90,351,482      | 157.0%     | 30,184     | 56,307,545     | 88,380,480      | 157.0%     | 1.1928               | N/A  | 0.0503                   | N/A                | 0.950              | 0.995               |                    |                       | 4.51% | 0.9782 |
| 2018          | 58,905,881               | 94,996,812      | 161.3%     | 28,572     | 55,134,303     | 88,914,432      | 161.3%     | 1.3149               | N/A  | 0.0534                   | N/A                | 0.947              | 0.928               |                    |                       | 4.51% | 0.9360 |
| 2019          | 54,796,959               | 99,214,937      | 181.1%     | 26,954     | 49,075,173     | 88,855,116      | 181.1%     | 1.3221               | N/A  | 0.0566                   | N/A                | 0.943              | 0.925               |                    |                       | 4.51% | 0.8956 |
| 2020          | 50,482,293               | 102,911,772     | 203.9%     | 25,336     | 43,850,000     | 88,188,629      | 203.9%     | 1.3221               | N/A  | 0.0600                   | N/A                | 0.940              | 0.921               |                    |                       | 4.51% | 0.8569 |
| 2021          | 46,288,462               | 106,031,552     | 229.1%     | 23,726     | 37,954,427     | 86,941,034      | 229.1%     | 1.3221               | N/A  | 0.0635                   | N/A                | 0.936              | 0.917               |                    |                       | 4.51% | 0.8200 |
| 2022          | 42,239,515               | 108,574,033     | 257.0%     | 22,132     | 33,139,867     | 85,183,956      | 257.0%     | 1.3221               | N/A  | 0.0672                   | N/A                | 0.933              | 0.913               |                    |                       | 4.51% | 0.7846 |
| 2023          | 38,375,251               | 110,988,957     | 287.7%     | 20,564     | 28,808,804     | 82,877,942      | 287.7%     | 1.3221               | N/A  | 0.0709                   | N/A                | 0.929              | 0.909               |                    |                       | 4.51% | 0.7507 |
| 2024          | 34,659,231               | 111,463,518     | 321.6%     | 19,027     | 24,805,596     | 80,985,139      | 321.6%     | 1.3221               | N/A  | 0.0747                   | N/A                | 0.925              | 0.903               |                    |                       | 4.51% | 0.7183 |
| 2025          | 31,122,097               | 111,730,666     | 359.0%     | 17,531     | 21,390,806     | 76,794,600      | 359.0%     | 1.3221               | N/A  | 0.0786                   | N/A                | 0.921              | 0.898               |                    |                       | 4.51% | 0.6873 |
| 2026          | 27,799,359               | 111,084,185     | 399.6%     | 16,081     | 18,282,485     | 73,055,460      | 399.6%     | 1.3221               | N/A  | 0.0827                   | N/A                | 0.917              | 0.893               |                    |                       | 4.51% | 0.6577 |
| 2027          | 24,692,203               | 109,576,628     | 443.8%     | 14,686     | 15,538,262     | 68,954,169      | 443.8%     | 1.3221               | N/A  | 0.0868                   | N/A                | 0.913              | 0.888               |                    |                       | 4.51% | 0.6293 |
| 2028          | 21,808,760               | 107,307,936     | 492.0%     | 13,349     | 13,131,542     | 64,612,507      | 492.0%     | 1.3221               | N/A  | 0.0910                   | N/A                | 0.909              | 0.883               |                    |                       | 4.51% | 0.6021 |
| 2029          | 19,151,044               | 102,933,654     | 544.8%     | 12,077     | 11,033,654     | 60,990,128      | 544.8%     | 1.3221               | N/A  | 0.0953                   | N/A                | 0.905              | 0.878               |                    |                       | 4.51% | 0.5761 |
| 2030          | 16,722,245               | 100,617,963     | 601.7%     | 10,873     | 9,218,571      | 55,468,264      | 601.7%     | 1.3221               | N/A  | 0.0997                   | N/A                | 0.900              | 0.873               |                    |                       | 4.51% | 0.5513 |
| 2031          | 14,515,273               | 96,272,921      | 663.3%     | 9,741      | 7,656,608      | 50,782,649      | 663.3%     | 1.3221               | N/A  | 0.1041                   | N/A                | 0.896              | 0.868               |                    |                       | 4.51% | 0.5275 |
| 2032          | 12,524,574               | 91,370,549      | 729.5%     | 8,682      | 6,321,445      | 46,116,846      | 729.5%     | 1.3221               | N/A  | 0.1087                   | N/A                | 0.891              | 0.863               |                    |                       | 4.51% | 0.5047 |
| 2033          | 10,742,785               | 86,025,866      | 800.8%     | 7,698      | 5,186,149      | 41,545,555      | 800.8%     | 1.3221               | N/A  | 0.1133                   | N/A                | 0.887              | 0.856               |                    |                       | 4.51% | 0.4829 |
| 2034          | 9,156,515                | 80,352,688      | 877.5%     | 6,790      | 4,231,242      | 37,131,122      | 877.5%     | 1.3221               | N/A  | 0.1179                   | N/A                | 0.882              | 0.852               |                    |                       | 4.51% | 0.4621 |
| 2035          | 7,756,195                | 74,467,528      | 960.1%     | 5,957      | 3,429,482      | 32,926,590      | 960.1%     | 1.3221               | N/A  | 0.1226                   | N/A                | 0.877              | 0.847               |                    |                       | 4.51% | 0.4422 |
| 2036          | 6,528,840                | 68,457,154      | 1048.5%    | 5,198      | 2,762,218      | 28,962,818      | 1048.5%    | 1.3221               | N/A  | 0.1274                   | N/A                | 0.873              | 0.842               |                    |                       | 4.51% | 0.4231 |
| 2037          | 5,461,143                | 62,430,298      | 1143.2%    | 4,511      | 2,210,791      | 25,273,159      | 1143.2%    | 1.3221               | N/A  | 0.1322                   | N/A                | 0.868              | 0.836               |                    |                       | 4.51% | 0.4048 |
| 2038          | 4,538,978                | 55,491,739      | 1244.4%    | 3,893      | 1,758,146      | 21,878,338      | 1244.4%    | 1.3221               | N/A  | 0.1369                   | N/A                | 0.863              | 0.831               |                    |                       | 4.51% | 0.3874 |
| 2039          | 3,748,048                | 50,675,610      | 1352.1%    | 3,341      | 1,389,164      | 18,782,241      | 1352.1%    | 1.3221               | N/A  | 0.1418                   | N/A                | 0.858              | 0.826               |                    |                       | 4.51% | 0.3706 |
| 2040          | 3,075,070                | 45,107,643      | 1466.9%    | 2,852      | 1,090,550      | 15,997,080      | 1466.9%    | 1.3221               | N/A  | 0.1466                   | N/A                | 0.853              | 0.820               |                    |                       | 4.51% | 0.3546 |
| 2041          | 2,506,267                | 39,814,917      | 1588.6%    | 2,420      | 850,472        | 13,510,722      | 1588.6%    | 1.3221               | N/A  | 0.1514                   | N/A                | 0.849              | 0.815               |                    |                       | 4.51% | 0.3393 |
| 2042          | 2,028,509                | 34,855,830      | 1718.3%    | 2,042      | 658,646        | 11,317,430      | 1718.3%    | 1.3221               | N/A  | 0.1561                   | N/A                | 0.844              | 0.809               |                    |                       | 4.51% | 0.3247 |
| 2043          | 1,631,288                | 30,247,718      | 1854.2%    | 1,713      | 506,819        | 9,397,131       | 1854.2%    | 1.3221               | N/A  | 0.1611                   | N/A                | 0.839              | 0.804               |                    |                       | 4.51% | 0.3107 |
| 2044          | 1,303,364                | 26,015,515      | 1996.0%    | 1,429      | 387,458        | 7,733,777       | 1996.0%    | 1.3221               | N/A  | 0.1657                   | N/A                | 0.834              | 0.799               |                    |                       | 4.51% | 0.2973 |
| 2045          | 1,034,525                | 22,194,366      | 2145.4%    | 1,185      | 294,267        | 6,313,121       | 2145.4%    | 1.3221               | N/A  | 0.1707                   | N/A                | 0.829              | 0.794               |                    |                       | 4.51% | 0.2844 |
| 2046          | 815,468                  | 18,767,316      | 2301.4%    | 977        | 221,948        | 5,107,939       | 2301.4%    | 1.3221               | N/A  | 0.1754                   | N/A                | 0.825              | 0.788               |                    |                       | 4.51% | 0.2722 |
| 2047          | 636,353                  | 15,734,409      | 2464.8%    | 801        | 166,244        | 4,097,561       | 2464.8%    | 1.3221               | N/A  | 0.1799                   | N/A                | 0.820              | 0.783               |                    |                       | 4.51% | 0.2604 |
| 2048          | 496,784                  | 13,084,160      | 2633.8%    | 653        | 123,793        | 3,260,421       | 2633.8%    | 1.3221               | N/A  | 0.1850                   | N/A                | 0.815              | 0.778               |                    |                       | 4.51% | 0.2492 |
| 2049          | 384,002                  | 10,785,703      | 2808.8%    | 530        | 91,559         | 2,571,689       | 2808.8%    | 1.3221               | N/A  | 0.1887                   | N/A                | 0.811              | 0.773               |                    |                       | 4.51% | 0.2384 |
| 2050          | 295,266                  | 8,816,971       | 2986.1%    | 427        | 67,364         | 2,011,553       | 2986.1%    | 1.3221               | N/A  | 0.1941                   | N/A                | 0.806              | 0.769               |                    |                       | 4.51% | 0.2281 |
| 2051          | 225,842                  | 7,149,681       | 3165.9%    | 343        | 49,301         | 1,560,821       | 3165.9%    | 1.3221               | N/A  | 0.1974                   | N/A                | 0.803              | 0.765               |                    |                       | 4.51% | 0.2183 |
| 2052          | 171,868                  | 5,784,366       | 3348.3%    | 273        | 35,898         | 1,201,971       | 3348.3%    | 1.3221               | N/A  | 0.2025                   | N/A                | 0.797              | 0.761               |                    |                       | 4.51% | 0.2089 |
| 2053          | 130,103                  | 4,594,204       | 3531.2%    | 217        | 26,003         | 918,224         | 3531.2%    | 1.3221               | N/A  | 0.2070                   | N/A                | 0.793              | 0.757               |                    |                       | 4.51% | 0.1999 |
| 2054          | 98,026                   | 3,637,438       | 3710.7%    | 172        | 18,747         | 695,627         | 3710.7%    | 1.3221               | N/A  | 0.2084                   | N/A                | 0.792              | 0.753               |                    |                       | 4.51% | 0.1912 |
| 2055          | 73,527                   | 2,862,636       | 3893.3%    | 135        | 13,455         | 523,828         | 3893.3%    | 1.3221               | N/A  | 0.2125                   | N/A                | 0.787              | 0.750               |                    |                       | 4.51% | 0.1830 |
| 2056          | 54,950                   | 2,231,227       | 4060.5%    | 106        | 9,621          | 390,669         | 4060.5%    | 1.3221               | N/A  | 0.2161                   | N/A                | 0.784              | 0.747               |                    |                       | 4.51% | 0.1751 |
| 2057          | 40,913                   | 1,732,032       | 4233.4%    | 83         | 6,854          | 290,177         | 4233.4%    | 1.3221               | N/A  | 0.2176                   | N/A                | 0.782              | 0.745               |                    |                       | 4.51% | 0.1675 |
| 2058          | 30,342                   | 1,335,461       | 4401.3%    | 64         | 4,864          | 214,082         | 4401.3%    | 1.3221               | N/A  | 0.2238                   | N/A                | 0.776              | 0.742               |                    |                       | 4.51% | 0.1603 |
| 2059          | 22,425                   | 1,024,884       | 4570.2%    | 50         | 3,440          | 157,205         | 4570.2%    | 1.3221               | N/A  | 0.2235                   | N/A                | 0.776              | 0.739               |                    |                       | 4.51% | 0.1548 |
| 2060          | 16,534                   | 783,368         | 4738.0%    | 39         | 2,427          | 114,974         | 4738.0%    | 1.3221               | N/A  | 0.227                    |                    |                    |                     |                    |                       |       |        |

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15% Future Increase**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

| Calendar Year | Loss Ratio Demonstration |                 |            |            |                |                 |            |                      | Factors Derived from Projected Values for Illustrative Purposes Only |                          |                     |                    |                     | Interest Rate Factors |                     |
|---------------|--------------------------|-----------------|------------|------------|----------------|-----------------|------------|----------------------|--|--------------------------|---------------------|--------------------|---------------------|-----------------------|---------------------|
|               | Without Interest         |                 |            |            | With Interest  |                 |            |                      | Premium Increase Factors   |                          | Persistency Factors |                    |                     | Calendar Year         | Mid-Year            |
|               | Earned Premium           | Incurred Claims | Loss Ratio | Life Years | Earned Premium | Incurred Claims | Loss Ratio | Rate Increase Factor | Benefit Downgrade  | Policy Lapse & Mortality | Policy Shock Lapse  | Policy Persistency | Premium Persistency | Effective Int Rate    | Disc / Accum Factor |
| 1991          | 236,752                  | 5,780           | 2.4%       | 318        | 729,153        | 17,801          | 2.4%       |                      |  |                          |                     |                    |                     | 4.51%                 | 3.0798              |
| 1992          | 1,001,528                | 24,122          | 2.4%       | 693        | 2,951,416      | 71,087          | 2.4%       |                      |  |                          |                     |                    |                     | 4.51%                 | 2.9488              |
| 1993          | 1,836,721                | 135,887         | 7.4%       | 1,217      | 5,179,071      | 380,917         | 7.4%       |                      |  |                          |                     |                    |                     | 4.51%                 | 2.8197              |
| 1994          | 2,576,020                | 630,822         | 24.5%      | 1,778      | 6,950,255      | 1,701,994       | 24.5%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.6981              |
| 1995          | 3,998,155                | 355,644         | 8.9%       | 3,527      | 10,321,750     | 918,140         | 8.9%       |                      |  |                          |                     |                    |                     | 4.51%                 | 2.5816              |
| 1996          | 8,023,473                | 1,479,819       | 18.4%      | 6,611      | 19,819,754     | 3,655,479       | 18.4%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.4702              |
| 1997          | 11,464,104               | 1,877,735       | 16.4%      | 7,787      | 27,096,998     | 4,438,257       | 16.4%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.3636              |
| 1998          | 16,884,276               | 2,710,864       | 16.1%      | 11,882     | 38,185,864     | 6,130,952       | 16.1%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.2616              |
| 1999          | 28,568,559               | 6,292,190       | 22.0%      | 20,137     | 61,823,084     | 13,616,458      | 22.0%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.1640              |
| 2000          | 38,524,323               | 9,177,184       | 23.8%      | 31,662     | 79,769,983     | 19,002,640      | 23.8%      |                      |  |                          |                     |                    |                     | 4.51%                 | 2.0706              |
| 2001          | 48,863,566               | 9,965,153       | 20.4%      | 37,340     | 96,812,580     | 19,743,754      | 20.4%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.9813              |
| 2002          | 55,785,062               | 13,974,805      | 25.1%      | 40,621     | 105,756,414    | 26,493,378      | 25.1%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.8958              |
| 2003          | 61,690,904               | 17,885,515      | 29.0%      | 43,992     | 111,905,667    | 32,443,851      | 29.0%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.8140              |
| 2004          | 64,810,838               | 23,433,274      | 36.2%      | 43,706     | 112,491,765    | 40,672,987      | 36.2%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.7357              |
| 2005          | 64,017,035               | 33,494,190      | 52.3%      | 42,813     | 106,318,981    | 55,626,883      | 52.3%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.6608              |
| 2006          | 63,320,448               | 28,670,610      | 46.9%      | 41,973     | 100,623,954    | 47,150,237      | 46.9%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.5891              |
| 2007          | 62,984,936               | 35,667,998      | 55.7%      | 41,116     | 95,771,490     | 53,322,503      | 55.7%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.5205              |
| 2008          | 62,683,070               | 45,455,627      | 72.5%      | 40,259     | 91,199,397     | 66,134,695      | 72.5%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.4549              |
| 2009          | 62,116,171               | 46,313,145      | 74.6%      | 39,577     | 86,474,595     | 64,474,523      | 74.6%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.3921              |
| 2010          | 61,365,894               | 50,572,900      | 82.4%      | 38,613     | 81,743,472     | 67,366,482      | 82.4%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.3321              |
| 2011          | 59,401,678               | 53,008,626      | 89.2%      | 37,587     | 75,712,378     | 67,563,900      | 89.2%      |                      |  |                          |                     |                    |                     | 4.51%                 | 1.2748              |
| 2012          | 59,525,016               | 60,124,552      | 101.0%     | 36,403     | 72,955,522     | 73,326,705      | 101.0%     |                      |  |                          |                     |                    |                     | 4.51%                 | 1.2196              |
| 2013          | 63,391,706               | 70,387,727      | 111.0%     | 35,545     | 73,974,989     | 82,138,999      | 111.0%     |                      |  |                          |                     |                    |                     | 4.51%                 | 1.1670              |
| 2014          | 61,427,525               | 74,473,163      | 121.2%     | 34,297     | 68,589,500     | 83,156,159      | 121.2%     |                      |  |                          |                     |                    |                     | 4.51%                 | 1.1166              |
| 2015          | 59,022,929               | 83,166,357      | 140.9%     | 33,015     | 63,060,518     | 88,855,528      | 140.9%     |                      |  |                          |                     |                    |                     | 4.51%                 | 1.0684              |
| 2016          | 55,749,862               | 90,365,117      | 162.1%     | 31,781     | 56,993,157     | 92,380,379      | 162.1%     |                      |  |                          |                     |                    |                     | 4.51%                 | 1.0223              |
| 2017          | 57,563,277               | 90,351,482      | 157.0%     | 30,184     | 56,307,545     | 88,380,480      | 157.0%     | 1.1928               | 1.0000   | 0.0503                   | 1.0000              | 0.950              | 0.995               | 4.51%                 | 0.9782              |
| 2018          | 58,905,881               | 94,996,812      | 161.3%     | 28,572     | 55,134,303     | 88,914,432      | 161.3%     | 1.3149               | 1.0000   | 0.0534                   | 1.0000              | 0.947              | 0.928               | 4.51%                 | 0.9360              |
| 2019          | 59,024,767               | 98,839,096      | 167.5%     | 26,911     | 52,861,522     | 88,518,520      | 167.5%     | 1.4296               | 0.9978   | 0.0562                   | 0.9994              | 0.942              | 0.925               | 4.51%                 | 0.8956              |
| 2020          | 67,648,940               | 177,361,661     | 262.1%     | 25,250     | 49,401,354     | 87,572,367      | 177.3%     | 1.5204               | 0.9960   | 0.0613                   | 0.9970              | 0.939              | 0.921               | 4.51%                 | 0.8569              |
| 2021          | 52,859,748               | 105,290,603     | 199.2%     | 23,655     | 43,342,582     | 86,333,490      | 199.2%     | 1.5204               | 0.9960   | 0.0635                   | 0.9970              | 0.936              | 0.917               | 4.51%                 | 0.8200              |
| 2022          | 48,235,997               | 107,815,317     | 223.5%     | 22,066     | 37,844,528     | 84,588,691      | 223.5%     | 1.5204               | 0.9960   | 0.0672                   | 0.9970              | 0.933              | 0.913               | 4.51%                 | 0.7846              |
| 2023          | 43,823,148               | 109,627,489     | 250.2%     | 20,502     | 32,898,611     | 82,298,791      | 250.2%     | 1.5204               | 0.9960   | 0.0709                   | 0.9970              | 0.929              | 0.909               | 4.51%                 | 0.7507              |
| 2024          | 39,576,445               | 110,694,811     | 279.7%     | 18,970     | 28,429,870     | 79,508,637      | 279.7%     | 1.5204               | 0.9960   | 0.0747                   | 0.9970              | 0.925              | 0.903               | 4.51%                 | 0.7183              |
| 2025          | 35,540,308               | 110,949,892     | 312.2%     | 17,478     | 24,427,526     | 76,257,959      | 312.2%     | 1.5204               | 0.9960   | 0.0786                   | 0.9970              | 0.921              | 0.898               | 4.51%                 | 0.6873              |
| 2026          | 31,745,862               | 110,307,929     | 347.5%     | 16,033     | 20,877,936     | 72,544,948      | 347.5%     | 1.5204               | 0.9960   | 0.0827                   | 0.9970              | 0.917              | 0.893               | 4.51%                 | 0.6577              |
| 2027          | 28,197,602               | 108,810,907     | 385.9%     | 14,641     | 17,744,133     | 68,472,318      | 385.9%     | 1.5204               | 0.9960   | 0.0868                   | 0.9970              | 0.913              | 0.888               | 4.51%                 | 0.6293              |
| 2028          | 24,904,814               | 106,598,068     | 427.9%     | 13,309     | 14,995,746     | 64,160,995      | 427.9%     | 1.5204               | 0.9960   | 0.0910                   | 0.9970              | 0.909              | 0.883               | 4.51%                 | 0.6021              |
| 2029          | 21,869,799               | 102,931,223     | 473.8%     | 12,041     | 12,600,034     | 59,670,219      | 473.8%     | 1.5204               | 0.9960   | 0.0953                   | 0.9970              | 0.905              | 0.878               | 4.51%                 | 0.5761              |
| 2030          | 19,096,198               | 99,914,845      | 523.2%     | 10,840     | 10,527,275     | 55,080,652      | 523.2%     | 1.5204               | 0.9960   | 0.0997                   | 0.9970              | 0.900              | 0.873               | 4.51%                 | 0.5513              |
| 2031          | 16,575,916               | 95,600,166      | 576.7%     | 9,711      | 8,743,569      | 50,427,780      | 576.7%     | 1.5204               | 0.9960   | 0.1041                   | 0.9970              | 0.896              | 0.868               | 4.51%                 | 0.5275              |
| 2032          | 14,302,611               | 90,732,052      | 634.4%     | 8,656      | 7,218,861      | 45,794,581      | 634.4%     | 1.5204               | 0.9960   | 0.1087                   | 0.9970              | 0.891              | 0.863               | 4.51%                 | 0.5044              |
| 2033          | 12,267,872               | 85,424,717      | 696.3%     | 7,675      | 5,924,678      | 41,255,235      | 696.3%     | 1.5204               | 0.9960   | 0.1133                   | 0.9970              | 0.887              | 0.858               | 4.51%                 | 0.4829              |
| 2034          | 10,456,408               | 79,791,163      | 763.1%     | 6,770      | 4,831,926      | 36,871,650      | 763.1%     | 1.5204               | 0.9960   | 0.1179                   | 0.9970              | 0.882              | 0.852               | 4.51%                 | 0.4621              |
| 2035          | 8,857,294                | 73,947,149      | 834.9%     | 5,940      | 3,916,344      | 32,696,499      | 834.9%     | 1.5204               | 0.9960   | 0.1226                   | 0.9970              | 0.877              | 0.847               | 4.51%                 | 0.4429              |
| 2036          | 7,455,699                | 67,978,776      | 911.8%     | 5,183      | 3,154,353      | 28,760,426      | 911.8%     | 1.5204               | 0.9960   | 0.1274                   | 0.9970              | 0.873              | 0.842               | 4.51%                 | 0.4231              |
| 2037          | 6,236,428                | 61,994,036      | 994.1%     | 4,498      | 2,524,643      | 25,096,550      | 994.1%     | 1.5204               | 0.9960   | 0.1322                   | 0.9970              | 0.868              | 0.836               | 4.51%                 | 0.4048              |
| 2038          | 5,183,235                | 55,897,044      | 1082.1%    | 3,882      | 2,007,799      | 21,297,455      | 1082.1%    | 1.5204               | 0.9960   | 0.1369                   | 0.9970              | 0.863              | 0.831               | 4.51%                 | 0.3874              |
| 2039          | 4,280,135                | 50,321,488      | 1175.7%    | 3,331      | 1,586,375      | 18,650,991      | 1175.7%    | 1.5204               | 0.9960   | 0.1418                   | 0.9970              | 0.858              | 0.826               | 4.51%                 | 0.3706              |
| 2040          | 3,511,619                | 44,792,431      | 1275.5%    | 2,843      | 1,245,369      | 15,885,292      | 1275.5%    | 1.5204               | 0.9960   | 0.1466                   | 0.9970              | 0.853              | 0.820               | 4.51%                 | 0.3546              |
| 2041          | 2,862,066                | 39,536,690      | 1381.4%    | 2,413      | 971,208        | 13,416,309      | 1381.4%    | 1.5204               | 0.9960   | 0.1514                   | 0.9970              | 0.849              | 0.815               | 4.51%                 | 0.3393              |
| 2042          | 2,316,484                | 34,612,058      | 1494.2%    | 2,038      | 752,149        | 11,238,344      | 1494.2%    | 1.5204               | 0.9960   | 0.1561                   | 0.9970              | 0.844              | 0.809               | 4.51%                 | 0.3247              |
| 2043          | 1,882,872                | 30,055,354      | 1612.3%    | 1,708      | 578,762        | 9,331,464       | 1612.3%    | 1.5204               | 0.9960   | 0.1611                   | 0.9970              | 0.839              | 0.804               | 4.51%                 | 0.3107              |
| 2044          | 1,488,395                | 25,833,719      | 1735.7%    | 1,425      | 442,463        | 7,679,733       | 1735.7%    | 1.5204               | 0.9960   | 0.1657                   | 0.9970              | 0.834              | 0.799               | 4.51%                 | 0.2973              |
| 2045          | 1,181,390                | 22,039,272      | 1865.5%    | 1,182      | 336,043        | 6,269,005       | 1865.5%    | 1.5204               | 0.9960   | 0.1707                   | 0.9970              | 0.829              | 0.794               | 4.51%                 | 0.2844              |
| 2046          | 931,235                  | 18,636,170      | 2001.2%    | 974        | 253,456        | 5,072,244       | 2001.2%    | 1.5204               | 0.9960   | 0.1754                   | 0.9970              | 0.825              | 0.788               | 4.51%                 | 0.2722              |
| 2047          | 728,977                  | 15,624,457      | 2143.3%    | 799        | 189,845        | 4,069,027       | 2143.3%    | 1.5204               | 0.9960   | 0.1799                   | 0.9970              | 0.820              | 0.783               | 4.51%                 | 0.2604              |
| 2048          | 567,310                  | 12,992,728      | 2290.2%    | 651        | 141,367        | 3,237,637       | 2290.2%    | 1.5204               | 0.9960   | 0.1850                   | 0.9970              | 0.815              | 0.778               | 4.51%                 | 0.2492              |
| 2049          | 438,516                  | 10,710,333      | 2442.4%    | 528        | 104,558        | 2,553,718       | 2442.4%    | 1.5204               | 0.9960   | 0.1887                   | 0.9970              | 0.811              | 0.773               | 4.51%                 | 0.2384              |
| 2050          | 337,183                  | 8,755,358       | 2596.6%    | 426        | 76,927         | 1,997,496       | 2596.6%    | 1.5204               | 0.9960   | 0.1941                   | 0.9970              | 0.806              | 0.769               | 4.51%                 | 0.2281              |
| 2051          | 257,804                  | 7,099,917       | 2752.9%    | 342        | 56,300         | 1,549,914       | 2752.9%    | 1.5204               | 0.9960   | 0.1974                   | 0.9970              | 0.803              | 0.765               | 4.51%                 | 0.2183              |
| 2052          | 196,256                  | 5,714,155       | 2911.6%    | 273        | 40,994         | 1,193,571       | 2911.6%    | 1.5204               | 0.9960   | 0.2025                   | 0.9970              | 0.797              | 0.761               | 4.51%                 | 0.2089              |
| 2053          | 148,573                  | 4,562,100       | 3070.6%    | 216        | 29,695         | 911,808         | 3070.6%    | 1.5204               | 0.9960   | 0.2070                   | 0.9970              | 0.793              | 0.757               | 4.51%                 | 0.1999              |
| 2054          | 111,942                  | 3,612,020       | 3226.7%    | 171        | 21,408         | 690,766         | 3226.7%    | 1.5204               | 0.9960   | 0.2084                   | 0.9970              | 0.792              | 0.753               | 4.51%                 | 0.1912              |
| 2055          | 83,965                   | 2,842,832       | 3385.5%    | 135        | 15,365         | 520,168         | 3385.5%    | 1.5204               | 0.9960   | 0.2125                   | 0.9970              | 0.787              | 0.750               | 4.51%                 | 0.1830              |
| 2056          | 62,750                   | 2,215,835       | 3530.9%    | 106        | 10,987         | 387,939         | 3530.9%    | 1.5204               | 0.9960   | 0.2161                   | 0.9970              | 0.784              | 0.747               | 4.51%                 | 0.1751              |
| 2057          | 46,721                   | 1,719,929       | 3681.2%    | 83         | 7,828          | 288,149         | 3681.2%    | 1.5204               | 0.9960   | 0.2176                   | 0.9970              | 0.782              | 0.745               | 4.51%                 | 0.1675              |
| 2058          | 34,650                   | 1,326,129       | 3827.2%    | 64         | 5,555          | 212,586         | 3827.2%    | 1.5204               | 0.9960   | 0.2238                   | 0.9970              | 0.776              | 0.742               | 4.51%                 | 0.1603              |
| 2059          | 25,609                   | 1,017,722       | 3974.1%    | 50         | 3,928          | 156,106         | 3974.1%    | 1.5204               | 0.9960   | 0.2235                   | 0.9970              | 0.776              | 0.739               | 4.51%                 | 0.1548              |
| 2060          | 18,881                   | 777,894         | 4120.0%    | 38         | 2,771          | 114,171         | 4120.0%    | 1.5204               | 0.9960   | 0.2274                   | 0.9970              | 0.773              | 0.737               | 4.51%                 | 0.1484              |
| 2061          | 13,875                   | 590,906         | 4258.7%    | 30         | 1,929          |                 |            |                      |  |                          |                     |                    |                     |                       |                     |



**Exhibit II-A**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

|          |   |               |   |     |   |                      |
|----------|---|---------------|---|-----|---|----------------------|
| 1        | Accumulated value of initial earned premium   | 1,616,966,195 | x | 58% | = | 937,840,393          |
| 2a       | Accumulated value of earned premium   | 1,652,851,713 |   |     |   |                      |
| 2b       | Accumulated value of prior premium rate schedule increases (2a-1)                                   | 35,885,517    | x | 85% | = | 30,502,690           |
| 3        | Present value of future projected initial earned premium  | 350,317,394   | x | 58% | = | 203,184,088          |
| 4a       | Present value of future projected premium   | 502,594,970   |   |     |   |                      |
| 4b       | Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 152,277,576   | x | 85% | = | 129,435,940          |
| <b>5</b> | <b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>                     |               |   |     |   | <b>1,300,963,111</b> |
| 6a       | Accumulated value of incurred claims without the inclusion of active life reserves                  |               |   |     |   | 1,010,784,681        |
| 6b       | Present value of future projected incurred claims without the inclusion of active life reserves     |               |   |     |   | 1,470,655,596        |
| <b>7</b> | <b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>                                |               |   |     |   | <b>2,481,440,277</b> |
| 8        | Test: 7 is not less than 5  |               |   |     |   | TRUE                 |

**Exhibit B-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase**  
**Policy Forms: LTC-02, LTC-03 and LTC-04**

| Calendar Year | Loss Ratio Demonstration |                 |            |               |                |                 | Factors Derived from Projected Values for Illustrative Purposes Only |                   |                            |                          |                    |                     | Interest Rate Factors            |                              |                    |
|---------------|--------------------------|-----------------|------------|---------------|----------------|-----------------|--|-------------------|----------------------------|--------------------------|--------------------|---------------------|----------------------------------|------------------------------|--------------------|
|               | Without Interest         |                 |            | With Interest |                |                 | Premium Rate Increase Factor   | Benefit Downgrade | Policy Persistence Factors |                          |                    | Premium Persistence | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |                    |
|               | Earned Premium           | Incurred Claims | Loss Ratio | Life Years    | Earned Premium | Incurred Claims |  |                   | Loss Ratio                 | Policy Lapse & Mortality | Policy Shock Lapse |                     |                                  |                              | Policy Persistence |
| 1991          | 1,261                    | -               | N/A        | -             | 3,716          | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 3.0798                       |                    |
| 1992          | 16,965                   | -               | 0.0%       | 4             | 47,837         | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.9489                       |                    |
| 1993          | 44,414                   | -               | 0.0%       | 25            | 119,831        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.8197                       |                    |
| 1994          | 45,528                   | -               | 0.0%       | 23            | 117,536        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.6981                       |                    |
| 1995          | 45,794                   | -               | 0.0%       | 23            | 113,122        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.5816                       |                    |
| 1996          | 43,812                   | -               | 0.0%       | 20            | 103,556        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.4702                       |                    |
| 1997          | 105,442                  | -               | 0.0%       | 89            | 238,471        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.3636                       |                    |
| 1998          | 371,260                  | -               | 0.0%       | 276           | 803,416        | -               | 0.0%   |                   |                            |                          |                    |                     | 4.51%                            | 2.2616                       |                    |
| 1999          | 706,171                  | 128,416         | 18.2%      | 472           | 1,462,226      | 265,904         | 18.2%  |                   |                            |                          |                    |                     | 4.51%                            | 2.1640                       |                    |
| 2000          | 1,016,596                | 397,314         | 39.1%      | 774           | 2,014,164      | 787,193         | 39.1%  |                   |                            |                          |                    |                     | 4.51%                            | 2.0706                       |                    |
| 2001          | 1,236,185                | 137,260         | 11.1%      | 862           | 2,341,644      | 260,216         | 11.1%  |                   |                            |                          |                    |                     | 4.51%                            | 1.9813                       |                    |
| 2002          | 1,480,861                | 16,773          | 1.1%       | 1,003         | 2,686,243      | 30,425          | 1.1%   |                   |                            |                          |                    |                     | 4.51%                            | 1.8958                       |                    |
| 2003          | 1,594,067                | 747,592         | 46.9%      | 1,014         | 2,766,812      | 1,297,591       | 46.9%  |                   |                            |                          |                    |                     | 4.51%                            | 1.8140                       |                    |
| 2004          | 1,572,253                | 189,556         | 12.1%      | 995           | 2,611,185      | 314,813         | 12.1%  |                   |                            |                          |                    |                     | 4.51%                            | 1.7357                       |                    |
| 2005          | 1,574,325                | 414,984         | 26.4%      | 987           | 2,501,796      | 659,461         | 26.4%  |                   |                            |                          |                    |                     | 4.51%                            | 1.6608                       |                    |
| 2006          | 1,585,537                | 108,632         | 6.9%       | 982           | 2,410,882      | 165,180         | 6.9%   |                   |                            |                          |                    |                     | 4.51%                            | 1.5891                       |                    |
| 2007          | 1,601,335                | 1,006,598       | 62.9%      | 971           | 2,329,829      | 1,464,528       | 62.9%  |                   |                            |                          |                    |                     | 4.51%                            | 1.5205                       |                    |
| 2008          | 1,609,104                | 723,684         | 45.0%      | 960           | 2,240,102      | 1,007,472       | 45.0%  |                   |                            |                          |                    |                     | 4.51%                            | 1.4549                       |                    |
| 2009          | 1,592,106                | 1,735,028       | 109.0%     | 959           | 2,120,791      | 2,311,174       | 109.0%   |                   |                            |                          |                    |                     | 4.51%                            | 1.3921                       |                    |
| 2010          | 1,540,286                | 698,990         | 39.5%      | 919           | 1,963,223      | 776,208         | 39.5%  |                   |                            |                          |                    |                     | 4.51%                            | 1.3321                       |                    |
| 2011          | 1,559,065                | 1,411,068       | 90.5%      | 891           | 1,901,404      | 1,720,910       | 90.5%  |                   |                            |                          |                    |                     | 4.51%                            | 1.2746                       |                    |
| 2012          | 1,677,482                | 2,196,846       | 131.0%     | 891           | 1,957,539      | 2,563,611       | 131.0%   |                   |                            |                          |                    |                     | 4.51%                            | 1.2196                       |                    |
| 2013          | 1,641,667                | 1,515,622       | 92.3%      | 871           | 1,833,073      | 1,692,332       | 92.3%  |                   |                            |                          |                    |                     | 4.51%                            | 1.1670                       |                    |
| 2014          | 1,607,437                | 1,692,715       | 105.3%     | 851           | 1,717,397      | 1,808,509       | 105.3%   |                   |                            |                          |                    |                     | 4.51%                            | 1.1166                       |                    |
| 2015          | 1,555,417                | 1,512,810       | 97.3%      | 833           | 1,590,105      | 1,546,548       | 97.3%  |                   |                            |                          |                    |                     | 4.51%                            | 1.0684                       |                    |
| 2016          | 1,557,092                | 2,169,987       | 139.4%     | 796           | 1,523,125      | 2,122,649       | 139.4%   | 1.1928            | N/A                        | 0.0448                   | N/A                | 0.955               | 0.965                            | 4.51%                        | 1.0223             |
| 2017          | 1,607,525                | 2,328,246       | 144.8%     | 758           | 1,504,599      | 2,179,175       | 144.8%   | 1.3149            | N/A                        | 0.0477                   | N/A                | 0.952               | 0.936                            | 4.51%                        | 0.9782             |
| 2018          | 1,508,411                | 2,484,071       | 164.7%     | 719           | 1,350,906      | 2,224,889       | 164.7%   | 1.3221            | N/A                        | 0.0508                   | N/A                | 0.949               | 0.933                            | 4.51%                        | 0.9360             |
| 2019          | 1,401,673                | 2,632,301       | 187.8%     | 680           | 1,201,313      | 2,255,709       | 187.8%   | 1.3221            | N/A                        | 0.0541                   | N/A                | 0.946               | 0.929                            | 4.51%                        | 0.8956             |
| 2020          | 1,296,958                | 2,766,686       | 213.3%     | 641           | 1,063,447      | 2,268,556       | 213.3%   | 1.3221            | N/A                        | 0.0573                   | N/A                | 0.943               | 0.925                            | 4.51%                        | 0.8569             |
| 2021          | 1,194,430                | 2,890,566       | 242.0%     | 602           | 937,115        | 2,267,852       | 242.0%   | 1.3221            | N/A                        | 0.0608                   | N/A                | 0.939               | 0.921                            | 4.51%                        | 0.8200             |
| 2022          | 1,095,312                | 2,993,637       | 273.3%     | 564           | 822,265        | 2,247,362       | 273.3%   | 1.3221            | N/A                        | 0.0644                   | N/A                | 0.936               | 0.917                            | 4.51%                        | 0.7846             |
| 2023          | 998,641                  | 3,077,220       | 308.3%     | 525           | 717,341        | 2,210,420       | 308.3%   | 1.3221            | N/A                        | 0.0682                   | N/A                | 0.932               | 0.912                            | 4.51%                        | 0.7507             |
| 2024          | 905,636                  | 3,138,086       | 346.5%     | 487           | 622,440        | 2,156,872       | 346.5%   | 1.3221            | N/A                        | 0.0718                   | N/A                | 0.928               | 0.907                            | 4.51%                        | 0.7183             |
| 2025          | 817,056                  | 3,172,733       | 388.3%     | 451           | 537,344        | 2,086,575       | 388.3%   | 1.3221            | N/A                        | 0.0757                   | N/A                | 0.924               | 0.902                            | 4.51%                        | 0.6873             |
| 2026          | 733,333                  | 3,185,750       | 434.4%     | 415           | 461,471        | 2,004,722       | 434.4%   | 1.3221            | N/A                        | 0.0798                   | N/A                | 0.920               | 0.898                            | 4.51%                        | 0.6577             |
| 2027          | 654,692                  | 3,179,509       | 485.6%     | 380           | 394,205        | 1,914,453       | 485.6%   | 1.3221            | N/A                        | 0.0838                   | N/A                | 0.916               | 0.893                            | 4.51%                        | 0.6293             |
| 2028          | 581,126                  | 3,150,907       | 542.1%     | 346           | 334,608        | 1,814,892       | 542.1%   | 1.3221            | N/A                        | 0.0882                   | N/A                | 0.912               | 0.888                            | 4.51%                        | 0.6021             |
| 2029          | 513,081                  | 3,097,324       | 603.7%     | 315           | 282,849        | 1,707,480       | 603.7%   | 1.3221            | N/A                        | 0.0920                   | N/A                | 0.908               | 0.883                            | 4.51%                        | 0.5761             |
| 2030          | 450,419                  | 3,019,562       | 670.4%     | 284           | 237,590        | 1,592,778       | 670.4%   | 1.3221            | N/A                        | 0.0962                   | N/A                | 0.904               | 0.878                            | 4.51%                        | 0.5513             |
| 2031          | 393,039                  | 2,918,690       | 742.6%     | 256           | 198,376        | 1,473,131       | 742.6%   | 1.3221            | N/A                        | 0.1007                   | N/A                | 0.899               | 0.873                            | 4.51%                        | 0.5275             |
| 2032          | 340,986                  | 2,797,434       | 820.4%     | 229           | 164,677        | 1,351,000       | 820.4%   | 1.3221            | N/A                        | 0.1049                   | N/A                | 0.895               | 0.868                            | 4.51%                        | 0.5047             |
| 2033          | 293,944                  | 2,660,800       | 905.1%     | 204           | 136,855        | 1,229,561       | 905.1%   | 1.3221            | N/A                        | 0.1098                   | N/A                | 0.890               | 0.862                            | 4.51%                        | 0.4829             |
| 2034          | 251,884                  | 2,512,234       | 997.4%     | 180           | 111,373        | 1,110,810       | 997.4%   | 1.3221            | N/A                        | 0.1142                   | N/A                | 0.886               | 0.857                            | 4.51%                        | 0.4621             |
| 2035          | 214,411                  | 2,349,250       | 1095.7%    | 159           | 90,713         | 993,919         | 1095.7%  | 1.3221            | N/A                        | 0.1191                   | N/A                | 0.881               | 0.851                            | 4.51%                        | 0.4422             |
| 2036          | 181,370                  | 2,180,190       | 1202.1%    | 139           | 73,422         | 882,589         | 1202.1%  | 1.3221            | N/A                        | 0.1235                   | N/A                | 0.876               | 0.846                            | 4.51%                        | 0.4231             |
| 2037          | 152,415                  | 2,006,391       | 1316.4%    | 121           | 59,038         | 777,160         | 1316.4%  | 1.3221            | N/A                        | 0.1287                   | N/A                | 0.871               | 0.840                            | 4.51%                        | 0.4048             |
| 2038          | 127,185                  | 1,826,457       | 1436.1%    | 105           | 47,139         | 676,952         | 1436.1%  | 1.3221            | N/A                        | 0.1334                   | N/A                | 0.867               | 0.834                            | 4.51%                        | 0.3874             |
| 2039          | 105,386                  | 1,650,374       | 1566.0%    | 91            | 37,374         | 585,293         | 1566.0%  | 1.3221            | N/A                        | 0.1385                   | N/A                | 0.862               | 0.829                            | 4.51%                        | 0.3706             |
| 2040          | 86,675                   | 1,480,045       | 1707.6%    | 78            | 29,412         | 502,236         | 1707.6%  | 1.3221            | N/A                        | 0.1434                   | N/A                | 0.857               | 0.822                            | 4.51%                        | 0.3546             |
| 2041          | 70,721                   | 1,314,239       | 1858.3%    | 66            | 22,963         | 426,726         | 1858.3%  | 1.3221            | N/A                        | 0.1491                   | N/A                | 0.851               | 0.816                            | 4.51%                        | 0.3393             |
| 2042          | 57,291                   | 1,156,625       | 2019.2%    | 56            | 17,799         | 359,405         | 2019.2%  | 1.3221            | N/A                        | 0.1532                   | N/A                | 0.847               | 0.810                            | 4.51%                        | 0.3247             |
| 2043          | 46,062                   | 1,006,623       | 2185.4%    | 47            | 13,693         | 299,244         | 2185.4%  | 1.3221            | N/A                        | 0.1593                   | N/A                | 0.841               | 0.804                            | 4.51%                        | 0.3107             |
| 2044          | 36,748                   | 867,317         | 2360.2%    | 39            | 10,453         | 246,706         | 2360.2%  | 1.3221            | N/A                        | 0.1644                   | N/A                | 0.836               | 0.798                            | 4.51%                        | 0.2973             |
| 2045          | 29,046                   | 739,281         | 2545.2%    | 33            | 7,905          | 201,212         | 2545.2%  | 1.3221            | N/A                        | 0.1692                   | N/A                | 0.831               | 0.790                            | 4.51%                        | 0.2844             |
| 2046          | 22,759                   | 622,091         | 2733.4%    | 27            | 5,927          | 162,009         | 2733.4%  | 1.3221            | N/A                        | 0.1746                   | N/A                | 0.825               | 0.784                            | 4.51%                        | 0.2722             |
| 2047          | 17,702                   | 518,777         | 2930.6%    | 22            | 4,411          | 129,273         | 2930.6%  | 1.3221            | N/A                        | 0.1788                   | N/A                | 0.821               | 0.778                            | 4.51%                        | 0.2604             |
| 2048          | 13,654                   | 427,257         | 3129.1%    | 18            | 3,256          | 101,873         | 3129.1%  | 1.3221            | N/A                        | 0.1853                   | N/A                | 0.815               | 0.771                            | 4.51%                        | 0.2492             |
| 2049          | 10,452                   | 349,753         | 3346.3%    | 15            | 2,385          | 79,795          | 3346.3%  | 1.3221            | N/A                        | 0.1875                   | N/A                | 0.813               | 0.765                            | 4.51%                        | 0.2384             |
| 2050          | 7,930                    | 283,489         | 3574.7%    | 12            | 1,731          | 61,886          | 3574.7%  | 1.3221            | N/A                        | 0.1959                   | N/A                | 0.804               | 0.759                            | 4.51%                        | 0.2281             |
| 2051          | 5,968                    | 226,809         | 3801.9%    | 9             | 1,247          | 47,397          | 3801.9%  | 1.3221            | N/A                        | 0.1978                   | N/A                | 0.804               | 0.759                            | 4.51%                        | 0.2183             |
| 2052          | 4,445                    | 180,330         | 4056.6%    | 8             | 888            | 36,042          | 4056.6%  | 1.3221            | N/A                        | 0.2011                   | N/A                | 0.799               | 0.754                            | 4.51%                        | 0.2089             |
| 2053          | 3,281                    | 140,934         | 4295.3%    | 6             | 627            | 26,952          | 4295.3%  | 1.3221            | N/A                        | 0.2040                   | N/A                | 0.796               | 0.738                            | 4.51%                        | 0.1999             |
| 2054          | 2,399                    | 108,476         | 4520.8%    | 5             | 439            | 19,850          | 4520.8%  | 1.3221            | N/A                        | 0.2130                   | N/A                | 0.787               | 0.731                            | 4.51%                        | 0.1912             |
| 2055          | 1,746                    | 82,239          | 4708.8%    | 4             | 306            | 14,399          | 4708.8%  | 1.3221            | N/A                        | 0.2178                   | N/A                | 0.782               | 0.728                            | 4.51%                        | 0.1830             |
| 2056          | 1,264                    | 62,058          | 4907.7%    | 3             | 212            | 10,397          | 4907.7%  | 1.3221            | N/A                        | 0.2135                   | N/A                | 0.786               | 0.724                            | 4.51%                        | 0.1751             |
| 2057          | 906                      | 46,529          | 5134.5%    | 2             | 145            | 7,459           | 5134.5%  | 1.3221            | N/A                        | 0.2096                   | N/A                | 0.790               | 0.717                            | 4.51%                        | 0.1675             |
| 2058          | 645                      | 34,391          | 5329.0%    | 2             | 99             | 5,275           | 5329.0%  | 1.3221            | N/A                        | 0.2391                   | N/A                | 0.761               | 0.712                            | 4.51%                        | 0.1603             |
| 2059          | 456                      | 25,217          | 5535.8%    | 1             | 67             | 3,701           | 5535.8%  | 1.3221            | N/A                        | 0.2114                   | N/A                | 0.789               | 0.706                            | 4.51%                        | 0.1534             |
| 2060          | 320                      | 17,853          | 5576.5%    | 1             | 45             | 2,507           | 5576.5%  | 1.3221            | N/A                        | 0.2391                   | N/A                | 0.761               | 0.703                            | 4.51%                        | 0.1468             |
| 2061          | 225                      | 12,393          | 5517.0%    | 1             | 30             | 1,665           | 5517.0%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1404             |
| 2062          | 159                      | 8,624           | 5436.1%    | 1             | 20             | 1,109           | 5436.1%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1344             |
| 2063          | 112                      | 6,041           | 5372.8%    | 0             | 14             | 743             | 5372.8%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1286             |
| 2064          | 80                       | 4,520           | 5660.0%    | 0             | 9              | 532             | 5660.0%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1230             |
| 2065          | 57                       | 3,482           | 6071.1%    | 0             | 6              | 392             | 6071.1%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1177             |
| 2066          | 41                       | 2,630           | 6465.5%    | 0             | 4              | 283             | 6465.5%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1126             |
| 2067          | 29                       | 2,029           | 7105.1%    | 0             | 3              | 209             | 7105.1%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1078             |
| 2068          | 20                       | 1,576           | 8004.6%    | 0             | 2              | 156             | 8004.6%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.1031             |
| 2069          | 13                       | 1,176           | 8915.0%    | 0             | 1              | 111             | 8915.0%  | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.0987             |
| 2070          | 9                        | 860             | 10000.1%   | 0             | 1              | 78              | 10000.1%   | 1.3221            | N/A                        | N/A                      | N/A                | N/A                 | N/A                              | 4.51%                        | 0.0944             |
| 2071          | 6                        | 622             | 10951.3%   | 0             | 0              | 54              | 1  |                   |                            |                          |                    |                     |                                  |                              |                    |

**Exhibit B-B**  
**Metropolitan Life Insurance Company**  
**Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 15% Future Increase**  
**Policy Forms: LTC-02, LTC-03 and LTC-04**

| Calendar Year | Loss Ratio Demonstration |                 |            |               |                |                 | Factors Derived from Projected Values for Illustrative Purposes Only |                   |                          |                    |                    |       | Interest Rate Factors |                                  |                              |        |
|---------------|--------------------------|-----------------|------------|---------------|----------------|-----------------|--|-------------------|--------------------------|--------------------|--------------------|-------|-----------------------|----------------------------------|------------------------------|--------|
|               | Without Interest         |                 |            | With Interest |                |                 | Rate Increase Factor   | Benefit Downgrade | Policy Lapse & Mortality |                    | Policy Persistence |       | Premium Persistence   | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |        |
|               | Earned Premium           | Incurred Claims | Loss Ratio | Life Years    | Earned Premium | Incurred Claims |  |                   | Loss Ratio               | Policy Shock Lapse | Policy Persistence |       |                       |                                  |                              |        |
| 1991          |                          |                 |            |               |                |                 |  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 3.0798 |
| 1992          | 1,261                    | -               | 0.0%       | 4             | 3,716          | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.9489 |
| 1993          | 16,965                   | -               | 0.0%       | 18            | 47,837         | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.8107 |
| 1994          | 44,414                   | -               | 0.0%       | 25            | 119,831        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.6981 |
| 1995          | 45,528                   | -               | 0.0%       | 23            | 117,536        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.5816 |
| 1996          | 45,794                   | -               | 0.0%       | 23            | 113,122        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.4702 |
| 1997          | 43,812                   | -               | 0.0%       | 20            | 103,556        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.3636 |
| 1998          | 105,442                  | -               | 0.0%       | 89            | 238,471        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.2616 |
| 1999          | 371,260                  | -               | 0.0%       | 276           | 803,416        | -               | 0.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.1640 |
| 2000          | 706,171                  | 128,416         | 18.2%      | 472           | 1,462,226      | 265,904         | 18.2%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 2.0706 |
| 2001          | 1,016,996                | 397,314         | 39.1%      | 774           | 2,014,164      | 787,193         | 39.1%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.9813 |
| 2002          | 1,236,185                | 137,260         | 11.1%      | 862           | 2,341,644      | 260,216         | 11.1%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.8958 |
| 2003          | 1,480,861                | 16,773          | 1.1%       | 1,003         | 2,686,243      | 30,425          | 1.1%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.8140 |
| 2004          | 1,594,067                | 747,592         | 46.9%      | 1,014         | 2,766,812      | 1,297,591       | 46.9%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.7357 |
| 2005          | 1,572,253                | 189,556         | 12.1%      | 995           | 2,611,185      | 314,813         | 12.1%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.6608 |
| 2006          | 1,574,325                | 414,984         | 26.4%      | 987           | 2,501,796      | 659,461         | 26.4%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.5891 |
| 2007          | 1,585,537                | 108,632         | 6.9%       | 982           | 2,410,882      | 165,180         | 6.9%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.5205 |
| 2008          | 1,601,335                | 1,006,598       | 62.9%      | 971           | 2,329,829      | 1,464,528       | 62.9%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.4549 |
| 2009          | 1,609,104                | 723,684         | 45.0%      | 960           | 2,240,102      | 1,007,472       | 45.0%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.3921 |
| 2010          | 1,592,106                | 1,735,028       | 109.0%     | 959           | 2,120,791      | 2,311,174       | 109.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.3321 |
| 2011          | 1,540,286                | 608,990         | 39.5%      | 919           | 1,963,223      | 776,208         | 39.5%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.2746 |
| 2012          | 1,559,095                | 1,411,068       | 90.5%      | 891           | 1,901,404      | 1,720,910       | 90.5%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.2196 |
| 2013          | 1,677,482                | 2,196,846       | 131.0%     | 891           | 1,957,539      | 2,563,611       | 131.0%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.1670 |
| 2014          | 1,641,667                | 1,515,622       | 92.3%      | 871           | 1,833,073      | 1,692,332       | 92.3%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.1166 |
| 2015          | 1,607,437                | 1,652,715       | 103.3%     | 851           | 1,717,397      | 1,808,509       | 105.3%   |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.0684 |
| 2016          | 1,555,417                | 1,512,810       | 97.3%      | 833           | 1,590,105      | 1,546,548       | 97.3%  |                   |                          |                    |                    |       |                       |                                  | 4.51%                        | 1.0223 |
| 2017          | 1,557,092                | 2,169,987       | 139.4%     | 796           | 1,523,125      | 2,122,649       | 139.4%   | 1.1928            | 1.0000                   | 0.0448             | 1.0000             | 0.955 | 0.965                 | 4.51%                            | 0.9782                       |        |
| 2018          | 1,607,525                | 2,328,246       | 144.8%     | 758           | 1,504,599      | 2,179,175       | 144.8%   | 1.3149            | 1.0000                   | 0.0477             | 1.0000             | 0.952 | 0.936                 | 4.51%                            | 0.9360                       |        |
| 2019          | 1,624,791                | 2,474,661       | 152.3%     | 718           | 1,455,133      | 2,216,262       | 152.3%   | 1.4295            | 0.9978                   | 0.0524             | 0.9984             | 0.948 | 0.933                 | 4.51%                            | 0.8956                       |        |
| 2020          | 1,600,889                | 2,613,907       | 163.3%     | 678           | 1,371,856      | 2,239,946       | 163.3%   | 1.5204            | 0.9960                   | 0.0554             | 0.9970             | 0.945 | 0.929                 | 4.51%                            | 0.8569                       |        |
| 2021          | 1,481,079                | 2,747,352       | 185.5%     | 639           | 1,214,417      | 2,252,704       | 185.5%   | 1.5204            | 0.9960                   | 0.0573             | 0.9970             | 0.943 | 0.925                 | 4.51%                            | 0.8200                       |        |
| 2022          | 1,363,996                | 2,870,367       | 210.4%     | 601           | 1,070,151      | 2,252,004       | 210.4%   | 1.5204            | 0.9960                   | 0.0608             | 0.9970             | 0.939 | 0.921                 | 4.51%                            | 0.7846                       |        |
| 2023          | 1,250,807                | 2,972,717       | 237.7%     | 562           | 938,997        | 2,231,658       | 237.7%   | 1.5204            | 0.9960                   | 0.0644             | 0.9970             | 0.936 | 0.917                 | 4.51%                            | 0.7507                       |        |
| 2024          | 1,140,412                | 3,055,717       | 267.9%     | 524           | 819,177        | 2,194,973       | 267.9%   | 1.5204            | 0.9960                   | 0.0682             | 0.9970             | 0.932 | 0.912                 | 4.51%                            | 0.7183                       |        |
| 2025          | 1,034,169                | 3,116,167       | 301.3%     | 486           | 710,804        | 2,141,800       | 301.3%   | 1.5204            | 0.9960                   | 0.0718             | 0.9970             | 0.928 | 0.907                 | 4.51%                            | 0.6873                       |        |
| 2026          | 933,048                  | 3,150,562       | 337.7%     | 449           | 613,627        | 2,071,994       | 337.7%   | 1.5204            | 0.9960                   | 0.0757             | 0.9970             | 0.924 | 0.902                 | 4.51%                            | 0.6577                       |        |
| 2027          | 837,440                  | 3,163,488       | 377.8%     | 413           | 526,983        | 1,990,713       | 377.8%   | 1.5204            | 0.9960                   | 0.0798             | 0.9970             | 0.920 | 0.898                 | 4.51%                            | 0.6293                       |        |
| 2028          | 747,635                  | 3,157,290       | 422.3%     | 379           | 450,168        | 1,901,705       | 422.3%   | 1.5204            | 0.9960                   | 0.0838             | 0.9970             | 0.916 | 0.893                 | 4.51%                            | 0.6021                       |        |
| 2029          | 663,264                  | 3,129,664       | 471.4%     | 345           | 382,539        | 1,802,209       | 471.4%   | 1.5204            | 0.9960                   | 0.0879             | 0.9970             | 0.912 | 0.888                 | 4.51%                            | 0.5761                       |        |
| 2030          | 585,919                  | 3,075,679       | 524.9%     | 314           | 323,003        | 1,695,548       | 524.9%   | 1.5204            | 0.9960                   | 0.0920             | 0.9970             | 0.908 | 0.883                 | 4.51%                            | 0.5513                       |        |
| 2031          | 514,363                  | 2,998,461       | 582.9%     | 283           | 271,319        | 1,581,647       | 582.9%   | 1.5204            | 0.9960                   | 0.0962             | 0.9970             | 0.904 | 0.878                 | 4.51%                            | 0.5275                       |        |
| 2032          | 448,836                  | 2,898,295       | 645.7%     | 255           | 226,538        | 1,462,837       | 645.7%   | 1.5204            | 0.9960                   | 0.1007             | 0.9970             | 0.899 | 0.873                 | 4.51%                            | 0.5047                       |        |
| 2033          | 389,393                  | 2,777,895       | 713.4%     | 228           | 188,055        | 1,341,559       | 713.4%   | 1.5204            | 0.9960                   | 0.1049             | 0.9970             | 0.895 | 0.868                 | 4.51%                            | 0.4829                       |        |
| 2034          | 335,731                  | 2,642,206       | 787.0%     | 203           | 155,142        | 1,220,868       | 787.0%   | 1.5204            | 0.9960                   | 0.1098             | 0.9970             | 0.890 | 0.862                 | 4.51%                            | 0.4624                       |        |
| 2035          | 287,643                  | 2,494,679       | 867.3%     | 180           | 127,164        | 1,103,048       | 867.3%   | 1.5204            | 0.9960                   | 0.1142             | 0.9970             | 0.886 | 0.857                 | 4.51%                            | 0.4422                       |        |
| 2036          | 244,849                  | 2,332,833       | 952.8%     | 159           | 103,991        | 986,974         | 952.8%   | 1.5204            | 0.9960                   | 0.1191             | 0.9970             | 0.881 | 0.851                 | 4.51%                            | 0.4231                       |        |
| 2037          | 207,118                  | 2,164,955       | 1045.3%    | 139           | 83,846         | 876,421         | 1045.3%  | 1.5204            | 0.9960                   | 0.1235             | 0.9970             | 0.876 | 0.846                 | 4.51%                            | 0.4048                       |        |
| 2038          | 174,592                  | 1,992,370       | 1144.7%    | 121           | 67,419         | 771,749         | 1144.7%  | 1.5204            | 0.9960                   | 0.1287             | 0.9970             | 0.871 | 0.840                 | 4.51%                            | 0.3874                       |        |
| 2039          | 145,240                  | 1,813,694       | 1248.8%    | 105           | 53,831         | 672,221         | 1248.8%  | 1.5204            | 0.9960                   | 0.1334             | 0.9970             | 0.867 | 0.834                 | 4.51%                            | 0.3706                       |        |
| 2040          | 120,347                  | 1,638,842       | 1361.8%    | 90            | 42,680         | 581,203         | 1361.8%  | 1.5204            | 0.9960                   | 0.1385             | 0.9970             | 0.862 | 0.829                 | 4.51%                            | 0.3546                       |        |
| 2041          | 98,979                   | 1,469,702       | 1484.9%    | 77            | 33,588         | 498,726         | 1484.9%  | 1.5204            | 0.9960                   | 0.1434             | 0.9970             | 0.857 | 0.822                 | 4.51%                            | 0.3393                       |        |
| 2042          | 80,761                   | 1,305,055       | 1615.9%    | 66            | 26,223         | 423,744         | 1615.9%  | 1.5204            | 0.9960                   | 0.1491             | 0.9970             | 0.851 | 0.816                 | 4.51%                            | 0.3247                       |        |
| 2043          | 65,424                   | 1,148,741       | 1755.8%    | 56            | 20,326         | 356,836         | 1755.8%  | 1.5204            | 0.9960                   | 0.1552             | 0.9970             | 0.847 | 0.810                 | 4.51%                            | 0.3107                       |        |
| 2044          | 52,601                   | 999,589         | 1900.3%    | 47            | 15,837         | 297,153         | 1900.3%  | 1.5204            | 0.9960                   | 0.1593             | 0.9970             | 0.841 | 0.804                 | 4.51%                            | 0.2973                       |        |
| 2045          | 41,964                   | 861,257         | 2052.4%    | 39            | 11,937         | 244,982         | 2052.4%  | 1.5204            | 0.9960                   | 0.1644             | 0.9970             | 0.836 | 0.798                 | 4.51%                            | 0.2844                       |        |
| 2046          | 33,169                   | 734,115         | 2213.2%    | 33            | 9,028          | 199,806         | 2213.2%  | 1.5204            | 0.9960                   | 0.1692             | 0.9970             | 0.831 | 0.790                 | 4.51%                            | 0.2722                       |        |
| 2047          | 25,990                   | 617,744         | 2376.9%    | 27            | 6,768          | 160,877         | 2376.9%  | 1.5204            | 0.9960                   | 0.1746             | 0.9970             | 0.825 | 0.784                 | 4.51%                            | 0.2604                       |        |
| 2048          | 20,215                   | 515,152         | 2548.3%    | 22            | 5,037          | 128,370         | 2548.3%  | 1.5204            | 0.9960                   | 0.1788             | 0.9970             | 0.821 | 0.778                 | 4.51%                            | 0.2492                       |        |
| 2049          | 15,592                   | 424,271         | 2721.0%    | 18            | 3,718          | 101,161         | 2721.0%  | 1.5204            | 0.9960                   | 0.1853             | 0.9970             | 0.815 | 0.771                 | 4.51%                            | 0.2384                       |        |
| 2050          | 11,936                   | 347,308         | 2909.8%    | 15            | 2,723          | 79,237          | 2909.8%  | 1.5204            | 0.9960                   | 0.1875             | 0.9970             | 0.813 | 0.765                 | 4.51%                            | 0.2281                       |        |
| 2051          | 9,056                    | 281,508         | 3108.4%    | 12            | 1,977          | 61,453          | 3108.4%  | 1.5204            | 0.9960                   | 0.1959             | 0.9970             | 0.804 | 0.759                 | 4.51%                            | 0.2183                       |        |
| 2052          | 6,815                    | 225,323         | 3306.0%    | 9             | 1,424          | 47,065          | 3306.0%  | 1.5204            | 0.9960                   | 0.1978             | 0.9970             | 0.802 | 0.753                 | 4.51%                            | 0.2089                       |        |
| 2053          | 5,076                    | 179,070         | 3527.4%    | 8             | 1,015          | 35,790          | 3527.4%  | 1.5204            | 0.9960                   | 0.2011             | 0.9970             | 0.799 | 0.745                 | 4.51%                            | 0.1999                       |        |
| 2054          | 3,747                    | 139,950         | 3735.0%    | 6             | 717            | 26,764          | 3735.0%  | 1.5204            | 0.9960                   | 0.2040             | 0.9970             | 0.796 | 0.738                 | 4.51%                            | 0.1912                       |        |
| 2055          | 2,740                    | 107,718         | 3931.1%    | 5             | 501            | 19,711          | 3931.1%  | 1.5204            | 0.9960                   | 0.2130             | 0.9970             | 0.787 | 0.731                 | 4.51%                            | 0.1830                       |        |
| 2056          | 1,994                    | 81,654          | 4094.6%    | 4             | 349            | 14,299          | 4094.6%  | 1.5204            | 0.9960                   | 0.2178             | 0.9970             | 0.782 | 0.728                 | 4.51%                            | 0.1751                       |        |
| 2057          | 1,444                    | 61,624          | 4267.6%    | 3             | 242            | 10,324          | 4267.6%  | 1.5204            | 0.9960                   | 0.2135             | 0.9970             | 0.786 | 0.724                 | 4.51%                            | 0.1675                       |        |
| 2058          | 1,035                    | 46,203          | 4464.8%    | 2             | 166            | 7,407           | 4464.8%  | 1.5204            | 0.9960                   | 0.2096             | 0.9970             | 0.790 | 0.717                 | 4.51%                            | 0.1603                       |        |
| 2059          | 737                      | 34,150          | 4633.9%    | 2             | 113            | 5,238           | 4633.9%  | 1.5204            | 0.9960                   | 0.2391             | 0.9970             | 0.761 | 0.712                 | 4.51%                            | 0.1534                       |        |
| 2060          | 520                      | 25,040          | 4813.8%    | 1             | 76             | 3,675           | 4813.8%  | 1.5204            | 0.9960                   | 0.2114             | 0.9970             | 0.789 | 0.706                 | 4.51%                            | 0.1468                       |        |
| 2061          | 366                      | 17,728          | 4849.1%    | 1             | 51             | 2,490           | 4849.1%  | 1.5204            | 0.9960                   | 0.2391             | 0.9970             | 0.761 | 0.703                 | 4.51%                            | 0.1404                       |        |
| 2062          | 257                      | 12,306          | 4797.4%    | 1             | 34             | 1,654           | 4797.4%  | 1.5204            | 0.9960                   | N/A                | 0.9970             | N/A   | N/A                   | 4.51%                            | 0.1344                       |        |
| 2063          | 181                      | 8,563           | 4727.1%    | 1             | 23             | 1,101           | 4727.1%  | 1.5204            | 0.9960                   | N/A                | 0.9970             | N/A   | N/A                   | 4.51%                            | 0.1286                       |        |
| 2064          | 128                      | 5,999           | 4672.0%    | 0             | 16             | 738             | 4672.0%  | 1.5204            | 0.9960                   | N/A                | 0.9970             | N/A   | N/A                   | 4.51%                            | 0.1230                       |        |
| 2065          | 91                       | 4,488           | 4921.7%    | 0             | 11             | 528             | 4921.7%  | 1.5204            | 0.9960                   | N/A                | 0.9970             | N/A   | N/A                   | 4.51%                            | 0.1177                       |        |
| 2066          | 65                       | 3,458           | 5279.2%    | 0             | 7              | 390             | 527  |                   |                          |                    |                    |       |                       |                                  |                              |        |

**Exhibit II-B**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

|          |   |            |   |     |   |                   |
|----------|---|------------|---|-----|---|-------------------|
| 1        | Accumulated value of initial earned premium   | 37,027,497 | x | 58% | = | 21,475,948        |
| 2a       | Accumulated value of earned premium   | 37,995,900 |   |     |   |                   |
| 2b       | Accumulated value of prior premium rate schedule increases (2a-1)                                   | 968,402    | x | 85% | = | 823,142           |
| 3        | Present value of future projected initial earned premium  | 9,988,727  | x | 58% | = | 5,793,462         |
| 4a       | Present value of future projected premium   | 14,365,707 |   |     |   |                   |
| 4b       | Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 4,376,980  | x | 85% | = | 3,720,433         |
| <b>5</b> | <b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>                     |            |   |     |   | <b>31,812,985</b> |
| 6a       | Accumulated value of incurred claims without the inclusion of active life reserves                  |            |   |     |   | 18,672,073        |
| 6b       | Present value of future projected incurred claims without the inclusion of active life reserves     |            |   |     |   | 42,621,899        |
| <b>7</b> | <b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>                                |            |   |     |   | <b>61,293,972</b> |
| 8        | Test: 7 is not less than 5  |            |   |     |   | TRUE              |

**Attachment 1**  
**Metropolitan Life Insurance Company**  
**Assumption Comparison**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

|                        | <b>Original Pricing Assumptions</b>  | <b>Current Best Estimate Assumptions</b>  |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
|------------------------|--|---|----------------|---------------------|---------------|--|-----------|---------------|-----------|---------------|-----------|------|-------|--|----------|------------|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|-------|-------|-------|-------|
| Interest Rate:         | 5.75%  | Maximum valuation interest rate for contract reserves, which average to 4.51%   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Mortality:             | TIAA's annuity data<br>1983 Table A Merged Gender Mod 1<br>(with ages set back 2.5 years for LTC.02 and 4.5 years for LTC.03/LTC.04)   | 92% of Annuity 2000 Basic table<br>With Mortality Selection Factors of: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>  | Duration       | Mortality Selection | 1             | 25%  | 2         | 50%           | 3         | 55%           | 4         | 65%  | 5     | 70%  | 6        | 75%        | 7  | 80%   | 8     | 85%   | 9     | 90%   | 10    | 95%   | 11+   | 100%  |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Duration               | Mortality Selection  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 1                      | 25%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 2                      | 50%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 3                      | 55%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 4                      | 65%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 5                      | 70%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 6                      | 75%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 7                      | 80%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 8                      | 85%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 9                      | 90%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 10                     | 95%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 11+                    | 100%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Voluntary Lapse Rates: | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Issue Age</th> <th>Ultimate Lapse</th> </tr> </thead> <tbody> <tr><td>25-42</td><td>1%</td></tr> <tr><td>47</td><td>1.5%</td></tr> <tr><td>52-62</td><td>2%</td></tr> <tr><td>67-82</td><td>1%</td></tr> <tr><td>87+</td><td>0%</td></tr> </tbody> </table> | Issue Age   | Ultimate Lapse | 25-42               | 1%            | 47   | 1.5%      | 52-62         | 2%        | 67-82         | 1%        | 87+  | 0%    | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Duration</th> <th>Lapse Rate</th> </tr> </thead> <tbody> <tr><td>1</td><td>5.00%</td></tr> <tr><td>2</td><td>4.50%</td></tr> <tr><td>3</td><td>3.00%</td></tr> <tr><td>4</td><td>2.00%</td></tr> <tr><td>5</td><td>1.50%</td></tr> <tr><td>6</td><td>0.70%</td></tr> <tr><td>7</td><td>0.70%</td></tr> <tr><td>8</td><td>0.70%</td></tr> <tr><td>9+</td><td>0.70%</td></tr> </tbody> </table> | Duration | Lapse Rate | 1  | 5.00% | 2     | 4.50% | 3     | 3.00% | 4     | 2.00% | 5     | 1.50% | 6  | 0.70% | 7     | 0.70% | 8     | 0.70% | 9+    | 0.70% |       |       |    |       |       |       |       |
| Issue Age              | Ultimate Lapse   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 25-42                  | 1%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 47                     | 1.5%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 52-62                  | 2%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 67-82                  | 1%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 87+                    | 0%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Duration               | Lapse Rate   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 1                      | 5.00%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 2                      | 4.50%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 3                      | 3.00%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 4                      | 2.00%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 5                      | 1.50%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 6                      | 0.70%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 7                      | 0.70%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 8                      | 0.70%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 9+                     | 0.70%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Morbidity U/W:         | Morbidity underwriting savings vary by age and duration. Actual assumption is not available.   | Current TIAA block experience<br>With Morbidity U/W Selection Factors of: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>58%</td></tr> <tr><td>2</td><td>74%</td></tr> <tr><td>3</td><td>83%</td></tr> <tr><td>4+</td><td>100%</td></tr> </tbody> </table>  | Duration       | U/W Selection       | 1             | 58%  | 2         | 74%           | 3         | 83%           | 4+        | 100% |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Duration               | U/W Selection  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 1                      | 58%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 2                      | 74%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 3                      | 83%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 4+                     | 100%   |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Incidence:             | Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.  | Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2">Attained Age</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th>Facility Care</th> <th>Home Care</th> <th>Facility Care</th> <th>Home Care</th> </tr> </thead> <tbody> <tr><td>80</td><td>1.23%</td><td>0.90%</td><td>1.31%</td><td>0.99%</td></tr> <tr><td>81</td><td>1.45%</td><td>0.99%</td><td>1.55%</td><td>1.17%</td></tr> <tr><td>82</td><td>1.71%</td><td>1.22%</td><td>1.86%</td><td>1.37%</td></tr> <tr><td>83</td><td>1.98%</td><td>1.39%</td><td>2.17%</td><td>1.64%</td></tr> <tr><td>84</td><td>2.25%</td><td>1.72%</td><td>2.54%</td><td>1.90%</td></tr> <tr><td>85</td><td>2.47%</td><td>2.01%</td><td>2.87%</td><td>2.22%</td></tr> </tbody> </table> | Attained Age   | Male                |               | Female   |           | Facility Care | Home Care | Facility Care | Home Care | 80   | 1.23% | 0.90%  | 1.31%    | 0.99%      | 81 | 1.45% | 0.99% | 1.55% | 1.17% | 82    | 1.71% | 1.22% | 1.86% | 1.37% | 83 | 1.98% | 1.39% | 2.17% | 1.64% | 84    | 2.25% | 1.72% | 2.54% | 1.90% | 85 | 2.47% | 2.01% | 2.87% | 2.22% |
| Attained Age           | Male   |   |                | Female              |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
|                        | Facility Care  | Home Care   | Facility Care  | Home Care           |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 80                     | 1.23%  | 0.90%   | 1.31%          | 0.99%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 81                     | 1.45%  | 0.99%   | 1.55%          | 1.17%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 82                     | 1.71%  | 1.22%   | 1.86%          | 1.37%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 83                     | 1.98%  | 1.39%   | 2.17%          | 1.64%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 84                     | 2.25%  | 1.72%   | 2.54%          | 1.90%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 85                     | 2.47%  | 2.01%   | 2.87%          | 2.22%               |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Continuance:           | Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.  | Continuance curves were constructed in 2016 by gender and care path separately for deaths and recoveries. 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. The revised assumptions vary by claim duration only.<br><br>Death and recovery termination rates are recombined into a single termination table for <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>78%</td> </tr> </tbody> </table>   | Home Care      | Facility Care       | 61%           | 78%  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Home Care              | Facility Care  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 61%                    | 78%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Utilization:           | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>Not available</td> <td>Not available</td> </tr> </tbody> </table>   | Home Care   | Facility Care  | Not available       | Not available | <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>78%</td> </tr> </tbody> </table> | Home Care | Facility Care | 61%       | 78%           |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Home Care              | Facility Care  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Not available          | Not available  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| Home Care              | Facility Care  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |
| 61%                    | 78%  |   |                |                     |               |  |           |               |           |               |           |      |       |  |          |            |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |       |       |       |       |       |    |       |       |       |       |

**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

| Duration          | Actual or Projected Experience           |               |                   | Expected Pricing Experience          |               |           | G = C / F<br>Actual to<br>Expected Ratio |
|-------------------|--|---------------|-------------------|--------------------------------------|---------------|-----------|--|
|                   | Actual Experience through 12/31/2016     |               |                   | Reproduced based on Original Pricing |               |           |  |
|                   | Projections based on Current Assumptions |               |                   | Assumptions since inception          |               |           |  |
|                   | A  | B             | C = B / A         | D                                    | E             | F = E / D |  |
| Earned<br>Premium | Incurred<br>Claims                       | Loss<br>Ratio | Earned<br>Premium | Incurred<br>Claims                   | Loss<br>Ratio |           |  |
| 1                 | 42,121,155                               | 5,494,858     | 13.0%             | 42,121,155                           | 1,729,052     | 4.1%      | 3.18                                     |
| 2                 | 76,309,842                               | 7,344,759     | 9.6%              | 76,309,842                           | 4,830,166     | 6.3%      | 1.52                                     |
| 3                 | 71,803,902                               | 13,070,486    | 18.2%             | 72,200,172                           | 6,627,072     | 9.2%      | 1.98                                     |
| 4                 | 69,409,172                               | 15,381,594    | 22.2%             | 68,344,041                           | 8,417,091     | 12.3%     | 1.80                                     |
| 5                 | 67,721,644                               | 22,193,238    | 32.8%             | 64,628,029                           | 10,501,200    | 16.2%     | 2.02                                     |
| 6                 | 66,370,753                               | 23,610,882    | 35.6%             | 61,033,980                           | 12,587,548    | 20.6%     | 1.72                                     |
| 7                 | 65,606,688                               | 30,878,507    | 47.1%             | 57,523,065                           | 15,961,827    | 27.7%     | 1.70                                     |
| 8                 | 64,894,923                               | 32,773,737    | 50.5%             | 54,060,763                           | 19,389,241    | 35.9%     | 1.41                                     |
| 9                 | 64,296,951                               | 41,540,924    | 64.6%             | 50,656,584                           | 23,728,974    | 46.8%     | 1.38                                     |
| 10                | 63,520,579                               | 45,253,388    | 71.2%             | 47,292,154                           | 27,619,439    | 58.4%     | 1.22                                     |
| 11                | 63,011,121                               | 47,502,207    | 75.4%             | 43,984,675                           | 31,224,231    | 71.0%     | 1.06                                     |
| 12                | 62,499,723                               | 60,209,325    | 96.3%             | 40,718,097                           | 34,571,011    | 84.9%     | 1.13                                     |
| 13                | 62,035,956                               | 55,512,083    | 89.5%             | 37,498,606                           | 37,375,794    | 99.7%     | 0.90                                     |
| 14                | 62,191,416                               | 70,700,417    | 113.7%            | 34,367,339                           | 40,920,202    | 119.1%    | 0.95                                     |
| 15                | 62,216,399                               | 76,215,393    | 122.5%            | 31,319,606                           | 42,996,949    | 137.3%    | 0.89                                     |
| 16                | 61,157,458                               | 84,433,101    | 138.1%            | 28,653,004                           | 44,968,710    | 156.9%    | 0.88                                     |
| 17                | 59,683,288                               | 85,915,485    | 144.0%            | 26,026,972                           | 48,459,900    | 186.2%    | 0.77                                     |
| 18                | 60,211,079                               | 93,006,388    | 154.5%            | 23,430,611                           | 50,888,870    | 217.2%    | 0.71                                     |
| 19                | 58,124,913                               | 97,360,006    | 167.5%            | 20,948,064                           | 53,526,922    | 255.5%    | 0.66                                     |
| 20                | 54,655,146                               | 102,574,170   | 187.7%            | 18,592,461                           | 54,390,500    | 292.5%    | 0.64                                     |
| 21                | 50,525,478                               | 107,551,256   | 212.9%            | 16,384,552                           | 55,445,757    | 338.4%    | 0.63                                     |
| 22                | 46,533,773                               | 110,091,893   | 236.6%            | 14,296,602                           | 56,691,446    | 396.5%    | 0.60                                     |
| 23                | 42,492,397                               | 113,849,569   | 267.9%            | 12,360,689                           | 55,412,259    | 448.3%    | 0.60                                     |
| 24                | 38,517,159                               | 116,430,631   | 302.3%            | 10,668,939                           | 52,636,639    | 493.4%    | 0.61                                     |
| 25                | 34,696,724                               | 117,645,460   | 339.1%            | 9,161,370                            | 51,866,706    | 566.1%    | 0.60                                     |
| 26                | 31,073,647                               | 117,331,312   | 377.6%            | 7,818,073                            | 52,369,324    | 669.8%    | 0.56                                     |
| 27                | 27,658,413                               | 116,776,844   | 422.2%            | 6,574,894                            | 50,829,922    | 773.1%    | 0.55                                     |
| 28                | 24,459,072                               | 115,066,102   | 470.4%            | 5,491,877                            | 46,376,646    | 844.5%    | 0.56                                     |
| 29                | 21,496,147                               | 112,445,922   | 523.1%            | 4,598,701                            | 39,738,815    | 864.1%    | 0.61                                     |
| 30                | 18,772,850                               | 108,910,746   | 580.2%            | 3,845,522                            | 37,459,626    | 974.1%    | 0.60                                     |
| 31                | 16,289,394                               | 104,562,693   | 641.9%            | 3,180,727                            | 36,551,095    | 1149.1%   | 0.56                                     |
| 32                | 14,043,348                               | 99,532,062    | 708.7%            | 2,604,633                            | 33,669,522    | 1292.7%   | 0.55                                     |
| 33                | 12,027,276                               | 93,903,449    | 780.8%            | 2,159,036                            | 26,691,867    | 1236.3%   | 0.63                                     |
| 34                | 10,232,383                               | 87,804,578    | 858.1%            | 1,817,419                            | 23,041,821    | 1267.8%   | 0.68                                     |
| 35                | 8,647,056                                | 81,403,295    | 941.4%            | 1,515,347                            | 21,817,302    | 1439.8%   | 0.65                                     |
| 36                | 7,257,621                                | 74,823,125    | 1031.0%           | 1,229,774                            | 22,332,054    | 1815.9%   | 0.57                                     |
| 37                | 6,049,883                                | 68,173,433    | 1126.9%           | 960,585                              | 22,453,074    | 2337.4%   | 0.48                                     |
| 38                | 5,008,899                                | 61,566,629    | 1229.1%           | 727,694                              | 20,202,727    | 2776.3%   | 0.44                                     |
| 39                | 4,118,671                                | 55,135,269    | 1338.7%           | 552,374                              | 16,514,356    | 2989.7%   | 0.45                                     |
| 40                | 3,363,345                                | 48,947,600    | 1455.3%           | 446,172                              | 9,512,649     | 2132.1%   | 0.68                                     |
| 41                | 2,727,589                                | 43,080,699    | 1579.4%           | 392,071                              | 4,834,243     | 1233.0%   | 1.28                                     |
| 42                | 2,196,671                                | 37,593,577    | 1711.4%           | 354,923                              | 3,837,299     | 1081.2%   | 1.58                                     |
| 43                | 1,756,821                                | 32,532,972    | 1851.8%           | 320,615                              | 4,043,408     | 1261.1%   | 1.47                                     |
| 44                | 1,395,372                                | 27,905,837    | 1999.9%           | 286,216                              | 4,384,846     | 1532.0%   | 1.31                                     |
| 45                | 1,100,780                                | 23,727,948    | 2155.6%           | 251,306                              | 4,662,037     | 1855.1%   | 1.16                                     |
| 46                | 862,628                                  | 20,013,296    | 2320.0%           | 216,651                              | 4,901,231     | 2262.3%   | 1.03                                     |
| 47                | 671,533                                  | 16,732,210    | 2491.6%           | 183,067                              | 5,049,099     | 2758.1%   | 0.90                                     |
| 48                | 519,364                                  | 13,863,103    | 2669.2%           | 152,084                              | 4,950,939     | 3255.4%   | 0.82                                     |
| 49                | 399,233                                  | 11,387,700    | 2852.4%           | 125,177                              | 4,686,518     | 3743.9%   | 0.76                                     |
| 50                | 305,177                                  | 9,265,745     | 3036.2%           | 104,293                              | 3,521,408     | 3376.5%   | 0.90                                     |
| 51                | 232,087                                  | 7,484,228     | 3224.8%           | 89,694                               | 2,558,877     | 2852.9%   | 1.13                                     |
| 52                | 175,725                                  | 6,002,177     | 3415.7%           | 77,651                               | 1,951,668     | 2513.4%   | 1.36                                     |
| 53                | 132,446                                  | 4,771,027     | 3602.2%           | 66,672                               | 2,050,952     | 3076.2%   | 1.17                                     |
| 54                | 99,452                                   | 3,769,730     | 3790.5%           | 55,739                               | 2,202,563     | 3951.6%   | 0.96                                     |
| 55                | 74,367                                   | 2,959,111     | 3979.1%           | 44,718                               | 2,319,258     | 5186.4%   | 0.77                                     |
| 56                | 55,413                                   | 2,312,583     | 4173.3%           | 33,924                               | 2,398,744     | 7070.9%   | 0.59                                     |
| 57                | 41,194                                   | 1,797,864     | 4364.3%           | 23,691                               | 2,442,603     | 10310.4%  | 0.42                                     |
| 58                | 30,547                                   | 1,396,718     | 4572.4%           | 14,520                               | 2,387,263     | 16440.7%  | 0.28                                     |
| 59                | 22,605                                   | 1,078,941     | 4773.0%           | 7,064                                | 2,219,279     | 31417.4%  | 0.15                                     |
| 60                | 16,687                                   | 833,374       | 4994.0%           | 2,373                                | 1,474,532     | 62136.4%  | 0.08                                     |
| Lifetime          | 1,693,921,339                            | 3,191,431,655 | 188.4%            | 1,008,906,642                        | 1,369,205,071 | 135.7%    | 1.39                                     |
| Lifetime*         | 959,484,073                              | 1,133,876,315 | 118.2%            | 609,336,726                          | 432,629,114   | 71.0%     | 1.66                                     |

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by Maryland (15% on October 27, 2011 and 15% on November 3, 2016) rather than the prior rate action approved by other states.  
- Figures in column D do not reflect any rate action .  
\* Columns A and B are discounted back to the inception date at an interest rate of 4.51%, 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 5.75%.

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC.02, LTC.03 and LTC.04**

| Calendar Year | Actual or Projected Experience |                 |            | Expected Pricing Experience |                 |            | G = C / F<br>Actual to<br>Expected Ratio | Accumulative Loss Ratio as of 12/31/2016 |                          |                          |
|---------------|--------------------------------|-----------------|------------|-----------------------------|-----------------|------------|--|--|--------------------------|--------------------------|
|               | A                              | B               | C = B / A  | D                           | E               | F = E / D  |  | H  | I                        | J = H / I                |
|               | Earned Premium                 | Incurred Claims | Loss Ratio | Earned Premium              | Incurred Claims | Loss Ratio |  | Actual/Projected at 4.51% (on C)         | Expected at 5.75% (on F) | Actual to Expected Ratio |
| 1991          | 236,752                        | 5,780           | 2.4%       | 236,752                     | 13,051          | 5.5%       | 0.44                                     | 2.4%                                     | 5.5%                     | 0.44                     |
| 1992          | 1,001,528                      | 24,122          | 2.4%       | 1,319,967                   | 89,694          | 6.8%       | 0.35                                     | 2.4%                                     | 6.6%                     | 0.37                     |
| 1993          | 1,836,721                      | 135,087         | 7.4%       | 2,174,737                   | 174,756         | 8.0%       | 0.92                                     | 5.3%                                     | 7.4%                     | 0.72                     |
| 1994          | 2,576,020                      | 630,822         | 24.5%      | 2,794,437                   | 273,541         | 9.8%       | 2.50                                     | 13.7%                                    | 8.4%                     | 1.64                     |
| 1995          | 3,998,155                      | 355,644         | 8.9%       | 5,278,455                   | 494,079         | 9.4%       | 0.95                                     | 11.8%                                    | 8.8%                     | 1.34                     |
| 1996          | 8,023,473                      | 1,479,819       | 18.4%      | 9,743,675                   | 887,560         | 9.1%       | 2.02                                     | 14.7%                                    | 8.9%                     | 1.64                     |
| 1997          | 11,464,184                     | 1,877,735       | 16.4%      | 11,441,765                  | 1,283,354       | 11.2%      | 1.46                                     | 15.3%                                    | 9.7%                     | 1.58                     |
| 1998          | 16,884,276                     | 2,710,864       | 16.1%      | 21,566,446                  | 2,188,062       | 10.1%      | 1.58                                     | 15.6%                                    | 9.8%                     | 1.58                     |
| 1999          | 28,568,559                     | 6,292,190       | 22.0%      | 33,380,661                  | 3,476,566       | 10.4%      | 2.11                                     | 17.9%                                    | 10.0%                    | 1.78                     |
| 2000          | 38,524,323                     | 9,177,184       | 23.8%      | 48,002,127                  | 5,283,170       | 11.0%      | 2.16                                     | 19.8%                                    | 10.3%                    | 1.91                     |
| 2001          | 48,863,566                     | 9,965,133       | 20.4%      | 54,083,892                  | 7,159,880       | 13.2%      | 1.54                                     | 19.9%                                    | 11.1%                    | 1.80                     |
| 2002          | 55,785,062                     | 13,974,895      | 25.1%      | 57,273,557                  | 9,269,380       | 16.2%      | 1.55                                     | 21.1%                                    | 12.1%                    | 1.74                     |
| 2003          | 61,690,904                     | 17,885,515      | 29.0%      | 60,468,225                  | 11,631,645      | 19.2%      | 1.51                                     | 22.7%                                    | 13.3%                    | 1.70                     |
| 2004          | 64,810,838                     | 23,433,274      | 36.2%      | 58,406,844                  | 14,184,186      | 24.3%      | 1.49                                     | 24.9%                                    | 14.8%                    | 1.68                     |
| 2005          | 64,017,035                     | 33,494,190      | 52.3%      | 55,346,595                  | 16,945,959      | 30.6%      | 1.71                                     | 28.6%                                    | 16.5%                    | 1.74                     |
| 2006          | 63,320,448                     | 29,670,610      | 46.9%      | 52,340,794                  | 20,080,828      | 38.4%      | 1.22                                     | 30.7%                                    | 18.4%                    | 1.67                     |
| 2007          | 62,984,936                     | 35,067,998      | 55.7%      | 49,367,755                  | 23,406,774      | 47.4%      | 1.17                                     | 33.1%                                    | 20.5%                    | 1.62                     |
| 2008          | 62,683,070                     | 45,455,627      | 72.5%      | 46,421,754                  | 26,849,901      | 57.8%      | 1.25                                     | 36.5%                                    | 22.7%                    | 1.60                     |
| 2009          | 62,116,171                     | 46,313,145      | 74.6%      | 43,497,391                  | 30,252,910      | 69.6%      | 1.07                                     | 39.3%                                    | 25.1%                    | 1.57                     |
| 2010          | 61,365,894                     | 50,572,900      | 82.4%      | 40,601,532                  | 33,365,102      | 82.2%      | 1.00                                     | 42.1%                                    | 27.6%                    | 1.53                     |
| 2011          | 59,401,679                     | 53,008,626      | 89.2%      | 37,747,247                  | 36,371,372      | 96.4%      | 0.93                                     | 44.8%                                    | 30.0%                    | 1.49                     |
| 2012          | 59,525,016                     | 60,124,552      | 101.0%     | 34,928,962                  | 39,091,555      | 111.9%     | 0.90                                     | 47.8%                                    | 32.6%                    | 1.47                     |
| 2013          | 63,391,706                     | 70,387,727      | 111.0%     | 32,191,920                  | 41,498,208      | 128.9%     | 0.86                                     | 51.0%                                    | 35.1%                    | 1.45                     |
| 2014          | 61,427,525                     | 74,473,163      | 121.2%     | 29,549,800                  | 43,650,578      | 147.7%     | 0.82                                     | 54.1%                                    | 37.6%                    | 1.44                     |
| 2015          | 59,022,929                     | 83,166,357      | 140.9%     | 27,016,373                  | 46,812,741      | 173.3%     | 0.81                                     | 57.5%                                    | 40.1%                    | 1.43                     |
| 2016          | 55,749,862                     | 90,365,117      | 162.1%     | 24,567,448                  | 49,148,108      | 200.1%     | 0.81                                     | 61.2%                                    | 42.7%                    | 1.43                     |
| 2017          | 57,563,277                     | 90,351,482      | 157.0%     | 22,203,182                  | 51,011,732      | 229.7%     | 0.68                                     | 64.3%                                    | 45.2%                    | 1.42                     |
| 2018          | 58,905,881                     | 94,996,812      | 161.3%     | 19,949,140                  | 52,383,406      | 262.6%     | 0.61                                     | 67.3%                                    | 47.6%                    | 1.41                     |
| 2019          | 54,796,959                     | 99,214,937      | 181.1%     | 17,799,687                  | 53,324,150      | 299.6%     | 0.60                                     | 70.4%                                    | 50.0%                    | 1.41                     |
| 2020          | 50,482,283                     | 102,911,772     | 203.9%     | 15,762,108                  | 53,813,703      | 341.4%     | 0.60                                     | 73.5%                                    | 52.3%                    | 1.41                     |
| 2021          | 46,288,462                     | 106,031,552     | 229.1%     | 13,856,748                  | 53,639,794      | 387.1%     | 0.59                                     | 76.6%                                    | 54.5%                    | 1.41                     |
| 2022          | 42,239,515                     | 108,574,033     | 257.0%     | 12,098,202                  | 52,672,182      | 435.4%     | 0.59                                     | 79.7%                                    | 56.5%                    | 1.41                     |
| 2023          | 38,375,251                     | 110,398,957     | 287.7%     | 10,502,246                  | 51,310,398      | 488.6%     | 0.59                                     | 82.8%                                    | 58.4%                    | 1.42                     |
| 2024          | 34,658,231                     | 111,463,518     | 321.6%     | 9,057,724                   | 49,873,101      | 550.6%     | 0.58                                     | 85.8%                                    | 60.1%                    | 1.43                     |
| 2025          | 31,122,097                     | 111,730,666     | 359.0%     | 7,758,137                   | 48,099,201      | 620.0%     | 0.58                                     | 88.7%                                    | 61.7%                    | 1.44                     |
| 2026          | 27,799,359                     | 111,084,185     | 399.6%     | 6,601,885                   | 45,395,694      | 687.6%     | 0.58                                     | 91.5%                                    | 63.1%                    | 1.45                     |
| 2027          | 24,692,203                     | 109,576,628     | 443.8%     | 5,588,742                   | 42,166,963      | 754.5%     | 0.59                                     | 94.2%                                    | 64.4%                    | 1.46                     |
| 2028          | 21,808,760                     | 107,307,936     | 492.0%     | 4,711,219                   | 38,881,799      | 825.3%     | 0.60                                     | 96.8%                                    | 65.5%                    | 1.48                     |
| 2029          | 19,151,044                     | 104,298,058     | 544.6%     | 3,950,127                   | 36,041,676      | 912.4%     | 0.60                                     | 99.2%                                    | 66.5%                    | 1.49                     |
| 2030          | 16,722,245                     | 100,617,963     | 601.7%     | 3,296,881                   | 32,871,317      | 997.0%     | 0.60                                     | 101.4%                                   | 67.3%                    | 1.51                     |
| 2031          | 14,515,273                     | 96,272,921      | 663.3%     | 2,746,791                   | 29,443,966      | 1071.9%    | 0.62                                     | 103.5%                                   | 68.0%                    | 1.52                     |
| 2032          | 12,524,574                     | 91,370,549      | 729.5%     | 2,287,837                   | 26,200,161      | 1145.2%    | 0.64                                     | 105.4%                                   | 68.6%                    | 1.54                     |
| 2033          | 10,742,785                     | 86,025,866      | 800.8%     | 1,900,538                   | 23,735,000      | 1248.9%    | 0.64                                     | 107.1%                                   | 69.2%                    | 1.55                     |
| 2034          | 9,156,515                      | 80,352,688      | 877.5%     | 1,567,212                   | 21,761,312      | 1388.5%    | 0.63                                     | 108.7%                                   | 69.6%                    | 1.56                     |
| 2035          | 7,756,195                      | 74,467,528      | 960.1%     | 1,279,861                   | 19,816,012      | 1548.3%    | 0.62                                     | 110.1%                                   | 70.0%                    | 1.57                     |
| 2036          | 6,528,840                      | 68,457,154      | 1048.5%    | 1,033,792                   | 17,960,696      | 1737.4%    | 0.60                                     | 111.3%                                   | 70.4%                    | 1.58                     |
| 2037          | 5,461,143                      | 62,430,298      | 1143.2%    | 828,707                     | 15,546,563      | 1876.0%    | 0.61                                     | 112.4%                                   | 70.6%                    | 1.59                     |
| 2038          | 4,538,879                      | 56,481,739      | 1244.4%    | 667,266                     | 12,651,034      | 1896.0%    | 0.66                                     | 113.3%                                   | 70.9%                    | 1.60                     |
| 2039          | 3,748,048                      | 50,675,610      | 1352.1%    | 547,377                     | 9,657,761       | 1764.4%    | 0.77                                     | 114.1%                                   | 71.0%                    | 1.61                     |
| 2040          | 3,075,070                      | 45,107,643      | 1466.9%    | 461,232                     | 7,286,702       | 1579.8%    | 0.93                                     | 114.8%                                   | 71.1%                    | 1.61                     |
| 2041          | 2,506,267                      | 39,814,917      | 1588.6%    | 398,347                     | 5,777,184       | 1450.3%    | 1.10                                     | 115.4%                                   | 71.2%                    | 1.62                     |
| 2042          | 2,028,509                      | 34,855,630      | 1718.3%    | 350,207                     | 4,826,099       | 1378.1%    | 1.25                                     | 115.9%                                   | 71.3%                    | 1.63                     |
| 2043          | 1,631,288                      | 30,246,718      | 1854.2%    | 309,994                     | 4,422,996       | 1426.8%    | 1.30                                     | 116.4%                                   | 71.3%                    | 1.63                     |
| 2044          | 1,303,364                      | 26,015,515      | 1996.0%    | 272,897                     | 4,378,478       | 1604.4%    | 1.24                                     | 116.7%                                   | 71.4%                    | 1.64                     |
| 2045          | 1,034,525                      | 22,194,366      | 2145.4%    | 237,498                     | 4,378,991       | 1843.8%    | 1.16                                     | 117.0%                                   | 71.4%                    | 1.64                     |
| 2046          | 815,468                        | 18,767,316      | 2301.4%    | 204,075                     | 4,317,821       | 2115.8%    | 1.09                                     | 117.2%                                   | 71.5%                    | 1.64                     |
| 2047          | 638,353                        | 15,734,409      | 2464.8%    | 173,459                     | 4,084,252       | 2354.6%    | 1.05                                     | 117.4%                                   | 71.5%                    | 1.64                     |
| 2048          | 496,784                        | 13,084,160      | 2633.8%    | 146,625                     | 3,707,954       | 2528.9%    | 1.04                                     | 117.5%                                   | 71.5%                    | 1.64                     |
| 2049          | 384,002                        | 10,785,703      | 2808.8%    | 123,878                     | 3,199,733       | 2583.0%    | 1.09                                     | 117.7%                                   | 71.6%                    | 1.64                     |
| 2050          | 295,266                        | 8,816,971       | 2986.1%    | 104,870                     | 2,754,064       | 2626.2%    | 1.14                                     | 117.8%                                   | 71.6%                    | 1.64                     |
| 2051          | 225,842                        | 7,149,881       | 3165.9%    | 88,618                      | 2,436,611       | 2749.6%    | 1.15                                     | 117.8%                                   | 72.0%                    | 1.64                     |
| 2052          | 171,858                        | 5,754,366       | 3348.3%    | 74,313                      | 2,241,868       | 3016.8%    | 1.11                                     | 117.9%                                   | 72.0%                    | 1.64                     |
| 2053          | 130,103                        | 4,594,204       | 3531.2%    | 61,292                      | 2,145,653       | 3500.7%    | 1.01                                     | 117.9%                                   | 72.0%                    | 1.64                     |
| 2054          | 98,026                         | 3,637,438       | 3710.7%    | 49,092                      | 2,097,967       | 4273.5%    | 0.87                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2055          | 73,527                         | 2,862,636       | 3893.3%    | 37,720                      | 2,049,504       | 5433.5%    | 0.72                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2056          | 54,950                         | 2,231,227       | 4060.5%    | 27,377                      | 1,958,192       | 7152.8%    | 0.57                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2057          | 40,913                         | 1,732,032       | 4233.4%    | 18,448                      | 1,768,346       | 9585.3%    | 0.44                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2058          | 30,342                         | 1,335,461       | 4401.3%    | 11,369                      | 1,475,200       | 12975.7%   | 0.34                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2059          | 22,425                         | 1,024,884       | 4570.2%    | 6,325                       | 1,067,033       | 16870.5%   | 0.27                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| 2060          | 16,534                         | 783,368         | 4738.0%    | 3,131                       | 683,803         | 21837.1%   | 0.22                                     | 118.0%                                   | 72.0%                    | 1.64                     |
| Past          | 1,079,270,630                  | 760,048,075     | 70.4%      | 821,867,356                 | 419,122,763     | 51.0%      | 1.38                                     | 61.2%                                    | 42.7%                    | 1.43                     |
| Future        | 614,651,238                    | 2,431,621,696   | 395.6%     | 187,036,598                 | 949,676,796     | 507.7%     | 0.78                                     | 323.8%                                   | 441.1%                   | 0.73                     |
| Lifetime      | 1,693,921,867                  | 3,191,669,772   | 188.4%     | 1,008,903,954               | 1,368,799,559   | 135.7%     | 1.39                                     | 118.0%                                   | 72.0%                    | 1.64                     |

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Maryland (15% on October 27, 2011 and 15% on November 3, 2016) rather than the prior rate
- Figures in column D do not reflect any rate action.

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

| <b>Lapse</b>           |               |                   |             |
|------------------------|---------------|-------------------|-------------|
| <b>Policy Duration</b> | <b>Actual</b> | <b>Expected *</b> | <b>A/E%</b> |
| 1                      | 871           | 2,434             | 35.79%      |
| 2                      | 925           | 2,133             | 43.36%      |
| 3                      | 661           | 1,391             | 47.52%      |
| 4                      | 564           | 909               | 62.07%      |
| 5                      | 446           | 668               | 66.72%      |
| 6+                     | 2,405         | 2,848             | 84.45%      |

| <b>Mortality</b>       |               |                   |             |
|------------------------|---------------|-------------------|-------------|
| <b>Policy Duration</b> | <b>Actual</b> | <b>Expected *</b> | <b>A/E%</b> |
| 1                      | 96            | 124               | 77.25%      |
| 2                      | 235           | 268               | 87.82%      |
| 3                      | 311           | 318               | 97.92%      |
| 4                      | 361           | 405               | 89.04%      |
| 5                      | 445           | 471               | 94.38%      |
| 6                      | 443           | 546               | 81.20%      |
| 7                      | 514           | 627               | 82.04%      |
| 8                      | 550           | 715               | 76.91%      |
| 9                      | 660           | 811               | 81.40%      |
| 10                     | 689           | 912               | 75.52%      |
| 11                     | 726           | 1,018             | 71.31%      |
| 12                     | 768           | 1,076             | 71.37%      |
| 13                     | 832           | 1,119             | 74.33%      |
| 14+                    | 3,768         | 4,272             | 88.20%      |

\* The expecteds are based on current best estimate assumptions.



**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Incidence**  
**TIAA Business**

| TIAA Business |                            |                              |             |                            |                              |             |                            |                              |             |                            |                              |             |
|---------------|----------------------------|------------------------------|-------------|----------------------------|------------------------------|-------------|----------------------------|------------------------------|-------------|----------------------------|------------------------------|-------------|
| Calendar Year | Female                     |                              |             |                            |                              |             | Male                       |                              |             |                            |                              |             |
|               | Facility Care              |                              |             | Home Care                  |                              |             | Facility Care              |                              |             | Home Care                  |                              |             |
|               | Actual Claims <sup>1</sup> | Expected Claims <sup>2</sup> | A/E%        | Actual Claims <sup>1</sup> | Expected Claims <sup>2</sup> | A/E%        | Actual Claims <sup>1</sup> | Expected Claims <sup>2</sup> | A/E%        | Actual Claims <sup>1</sup> | Expected Claims <sup>2</sup> | A/E%        |
| 2007          | 113                        | 121                          | 93%         | 89                         | 97                           | 92%         | 87                         | 91                           | 95%         | 79                         | 84                           | 94%         |
| 2008          | 159                        | 135                          | 118%        | 104                        | 107                          | 97%         | 97                         | 100                          | 97%         | 83                         | 92                           | 90%         |
| 2009          | 154                        | 150                          | 103%        | 112                        | 118                          | 95%         | 109                        | 109                          | 100%        | 100                        | 101                          | 99%         |
| 2010          | 164                        | 165                          | 99%         | 117                        | 128                          | 91%         | 114                        | 119                          | 96%         | 99                         | 110                          | 90%         |
| 2011          | 165                        | 180                          | 92%         | 125                        | 138                          | 91%         | 149                        | 128                          | 117%        | 116                        | 118                          | 98%         |
| 2012          | 211                        | 195                          | 108%        | 154                        | 149                          | 103%        | 118                        | 138                          | 86%         | 118                        | 128                          | 92%         |
| 2013          | 219                        | 207                          | 106%        | 190                        | 160                          | 119%        | 143                        | 144                          | 100%        | 148                        | 136                          | 109%        |
| 2014          | 227                        | 219                          | 104%        | 173                        | 168                          | 103%        | 148                        | 147                          | 100%        | 144                        | 140                          | 103%        |
| 2015          | 234                        | 230                          | 102%        | 194                        | 176                          | 110%        | 175                        | 152                          | 115%        | 179                        | 147                          | 122%        |
| <b>Total</b>  | <b>1,646</b>               | <b>1,603</b>                 | <b>103%</b> | <b>1,258</b>               | <b>1,241</b>                 | <b>101%</b> | <b>1,140</b>               | <b>1,128</b>                 | <b>101%</b> | <b>1,066</b>               | <b>1,055</b>                 | <b>101%</b> |

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

<sup>2</sup> The expected claims are based on current best estimate assumptions.

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

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

<sup>1</sup> The expected deaths and recoveries are based on current best estimate assumptions.