April 16, 2018

Re: Group long-term policy G.LTC1697 (including GCLTCAARP-06-FC in Maryland)
        Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I	Lifetime Loss Ratio ("LLR") • Without/with proposed rate increase 7.06% • *Nationwide* earned premium and incurred claims experience • Weighted average statutory discount rate 4.00% LLR without proposed increase – 104.4% With proposed increase – 101.1%
Exhibit II	Demonstration of rate action meeting Rate Stability requirements
Review of Prior Correspondence Attachment 1	Lifetime Loss Ratio ("LLR") • Without/with proposed rate increase 7.06% • *Maryland* earned premium and incurred claims experience • Weighted average statutory discount rate 4.00% LLR without proposed increase – 95.1% With proposed increase – 92.1%
Attachment 2	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 3	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions
Attachment 4	Actual-to-Expected Loss Ratios by Duration *Nationwide experience* LLR without rate increase – 104.1%; A/E – 1.43

Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year ***Nationwide experience*** LLR without rate increase – 104.4%; A/E – 1.41

Additional Notes

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

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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

Sincerely,

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

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 16, 2018

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

Policy Forms

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

- GCLTCAARP-06-FC

1. Purpose of Filing

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

2. Description of Benefits

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

      a. the actual expenses incurred for the receipt of one month's services

      b. the Monthly Benefit Amount ("MBA") times a percentage that varies based on the site of care

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

Reimbursement Percentages by Site of Care

I.   Nursing Home, Hospice, or Assisted Living Facility – 100%

II. Home Health Care (for Comprehensive Coverage Option only) – optional 50%, 80% or 100%

III. Informal Care (for Comprehensive Coverage Option only) – 50% of the selected Home Health Care coverage

Respite Service

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

3. **Renewability**

These policy forms are guaranteed renewable for life.

4. **Applicability**

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

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

5. **Actuarial Assumptions**

   a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2016.

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

Voluntary Termination Rates

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

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

c. <u>Mortality</u> 88% of Annuity 2000 Basic Table with selection consistent with experience.

d. <u>Expenses</u> Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

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

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

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. **Issue Age Range**

   The issue age is 18 and over.

10. **Area Factors**

    Area factors are not used for this product.

11. **Reserves**

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

12. **Trend Assumptions**

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

13. **Past and Future Policy Experience**

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

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

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

    A lifetime loss ratio as of December 31, 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 4.00%.

14. **Projected Earned Premiums and Incurred Claims**

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

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

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

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

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

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

15. History of Previous Inforce Rate Increases

Previously, a total premium rate increase of 15% was authorized by your Department on October 10, 2017 with an implementation date of January 1, 2018.

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

16. Requested Rate Increase

The company is requesting a rate increase of 7.06% for the policy forms listed above. Corresponding rate tables reflecting the 7.06% rate increase are included with this filing. ***Please note that, any authorized premium rate increase will not become effective for any insured until that insured's prior rate increase has been effective for at least one (1) year.*** Please note also that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

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

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

b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.4% in year five and thereafter.

c. Mortality was based on 95% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

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

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

18. Loss Ratio Requirement Compliance Demonstration

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

19. Average Annual Premium

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

Before any increase (previous rate increase not yet effective): $1,725
After implementation of previous rate increase (described in Section 15): $1,983
After implementation of additional rate increase (requested in this filing): $2,123

20. Proposed Effective Date

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

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

By Issue Age:

Issue Age	Percent
<45	0%
45-49	1%
50-54	10%
55-59	26%
60-64	30%
65-69	23%
70-74	8%
75+	2%
Total	100%

By Benefit Period:

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

By Inflation Option:

Inflation	Percent
Optional	77%
Auto 3% Compound	16%
Auto 5% Compound	7%
Total	100%

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	52%
80%	6%
100%	26%
Total	100%

By Elimination Period:

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

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

22. Number of Certificateholders

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

	Issued Before Rate Stability Regulation Effective Date		Issued On or After Rate Stability Regulation Effective Date	
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium
Certificates issued in Maryland	-	-	58	$111,700
Certificates issued nationwide	558	$943,614	2,081	$3,607,765

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for AARP Group Policy

April 16, 2018

23. Actuarial Certification

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

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

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

I further certify that:

- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

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

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase
Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year
	Calendar	Earned	Incurred	Loss	Life	Earned	Incurred	Loss	Rate Increase	Benefit	Policy	Policy	Policy	Premium	Effective	Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2006	55,921	-	0.0%	268	84,416	-	0.0%							4.00%	1.5096
	2007	2,755,574	-	0.0%	3,030	3,999,713	-	0.0%							4.00%	1.4515
	2008	5,204,673	-	0.0%	3,163	7,264,017	-	0.0%							4.00%	1.3957
	2009	5,066,164	152,062	3.0%	3,092	6,798,754	204,066	3.0%							4.00%	1.3420
	2010	4,926,485	380,241	7.7%	3,000	6,357,024	490,654	7.7%							4.00%	1.2904
	2011	4,819,068	444,688	9.2%	2,949	5,979,245	551,746	9.2%							4.00%	1.2407
	2012	4,761,626	505,591	10.6%	2,887	5,680,746	603,183	10.6%							4.00%	1.1930
	2013	4,691,899	350,404	7.5%	2,842	5,382,268	401,962	7.5%							4.00%	1.1471
	2014	4,664,489	1,487,413	31.9%	2,808	5,145,024	1,640,646	31.9%							4.00%	1.1030
	2015	4,605,635	1,187,790	25.8%	2,765	4,884,718	1,259,765	25.8%							4.00%	1.0606
	2016	4,548,784	1,554,134	34.2%	2,721	4,638,868	1,584,912	34.2%							4.00%	1.0198
Projected Future Experience	2017	4,452,782	2,077,329	46.7%	2,648	4,366,312	2,036,989	46.7%	1.0000	N/A	0.0270	N/A	0.973	0.979	4.00%	0.9806
	2018	4,585,878	2,389,442	52.1%	2,571	4,323,868	2,252,924	52.1%	1.0813	N/A	0.0289	N/A	0.971	0.952	4.00%	0.9429
	2019	4,680,538	2,718,771	58.1%	2,492	4,243,385	2,464,843	58.1%	1.1500	N/A	0.0307	N/A	0.969	0.960	4.00%	0.9066
	2020	4,484,486	3,073,286	68.5%	2,410	3,909,273	2,679,084	68.5%	1.1500	N/A	0.0329	N/A	0.967	0.958	4.00%	0.8717
	2021	4,285,860	3,454,395	80.6%	2,326	3,592,427	2,895,489	80.6%	1.1500	N/A	0.0349	N/A	0.965	0.956	4.00%	0.8382
	2022	4,083,034	3,868,041	94.7%	2,239	3,290,786	3,117,509	94.7%	1.1500	N/A	0.0373	N/A	0.963	0.953	4.00%	0.8060
	2023	3,876,237	4,306,498	111.1%	2,150	3,003,956	3,337,395	111.1%	1.1500	N/A	0.0398	N/A	0.960	0.949	4.00%	0.7750
	2024	3,665,900	4,760,198	129.9%	2,059	2,731,684	3,547,113	129.9%	1.1500	N/A	0.0424	N/A	0.958	0.946	4.00%	0.7452
	2025	3,452,927	5,225,734	151.3%	1,965	2,474,025	3,744,242	151.3%	1.1500	N/A	0.0456	N/A	0.954	0.942	4.00%	0.7165
	2026	3,238,249	5,692,742	175.8%	1,870	2,230,969	3,921,975	175.8%	1.1500	N/A	0.0485	N/A	0.951	0.938	4.00%	0.6889
	2027	3,022,965	6,149,424	203.4%	1,772	2,002,549	4,073,656	203.4%	1.1500	N/A	0.0520	N/A	0.948	0.934	4.00%	0.6624
	2028	2,808,638	6,573,244	234.0%	1,674	1,789,009	4,186,936	234.0%	1.1500	N/A	0.0555	N/A	0.945	0.929	4.00%	0.6370
	2029	2,596,574	6,972,180	268.5%	1,574	1,590,318	4,270,236	268.5%	1.1500	N/A	0.0595	N/A	0.940	0.924	4.00%	0.6125
	2030	2,387,938	7,339,135	307.3%	1,475	1,406,284	4,322,100	307.3%	1.1500	N/A	0.0634	N/A	0.937	0.920	4.00%	0.5889
	2031	2,183,996	7,647,561	350.2%	1,375	1,236,711	4,330,515	350.2%	1.1500	N/A	0.0677	N/A	0.932	0.915	4.00%	0.5663
	2032	1,986,156	7,895,382	397.5%	1,276	1,081,425	4,298,890	397.5%	1.1500	N/A	0.0722	N/A	0.928	0.909	4.00%	0.5445
	2033	1,795,615	8,080,483	450.0%	1,178	940,076	4,230,456	450.0%	1.1500	N/A	0.0768	N/A	0.923	0.904	4.00%	0.5235
	2034	1,613,278	8,199,144	508.2%	1,081	812,130	4,127,481	508.2%	1.1500	N/A	0.0820	N/A	0.918	0.898	4.00%	0.5034
	2035	1,440,233	8,236,420	571.9%	987	697,134	3,986,775	571.9%	1.1500	N/A	0.0867	N/A	0.913	0.893	4.00%	0.4840
	2036	1,277,155	8,185,333	640.9%	896	594,420	3,809,660	640.9%	1.1500	N/A	0.0923	N/A	0.908	0.887	4.00%	0.4654
	2037	1,125,088	8,062,751	716.6%	809	503,504	3,608,276	716.6%	1.1500	N/A	0.0975	N/A	0.903	0.881	4.00%	0.4475
	2038	984,190	7,867,472	799.4%	725	423,509	3,385,466	799.4%	1.1500	N/A	0.1039	N/A	0.896	0.875	4.00%	0.4303
	2039	854,803	7,602,171	889.3%	646	353,684	3,145,484	889.3%	1.1500	N/A	0.1088	N/A	0.891	0.869	4.00%	0.4138
	2040	736,942	7,272,731	986.9%	572	293,190	2,893,437	986.9%	1.1500	N/A	0.1150	N/A	0.885	0.862	4.00%	0.3978
	2041	630,364	6,888,996	1092.9%	502	241,143	2,635,355	1092.9%	1.1500	N/A	0.1216	N/A	0.878	0.855	4.00%	0.3825
	2042	534,912	6,457,206	1207.2%	438	196,758	2,375,169	1207.2%	1.1500	N/A	0.1281	N/A	0.872	0.849	4.00%	0.3678
	2043	450,227	5,989,031	1330.2%	379	159,239	2,118,230	1330.2%	1.1500	N/A	0.1342	N/A	0.866	0.842	4.00%	0.3537
	2044	375,848	5,500,959	1463.6%	326	127,819	1,870,775	1463.6%	1.1500	N/A	0.1411	N/A	0.859	0.835	4.00%	0.3401
	2045	311,031	5,001,029	1607.9%	277	101,708	1,635,344	1607.9%	1.1500	N/A	0.1483	N/A	0.852	0.828	4.00%	0.3270
	2046	255,044	4,498,246	1763.7%	235	80,192	1,414,359	1763.7%	1.1500	N/A	0.1539	N/A	0.846	0.820	4.00%	0.3144
	2047	207,198	4,005,782	1933.3%	196	62,643	1,211,073	1933.3%	1.1500	N/A	0.1632	N/A	0.837	0.812	4.00%	0.3023
	2048	166,627	3,527,415	2116.9%	163	48,439	1,025,431	2116.9%	1.1500	N/A	0.1696	N/A	0.830	0.804	4.00%	0.2907
	2049	132,674	3,069,826	2313.8%	134	37,085	858,085	2313.8%	1.1500	N/A	0.1754	N/A	0.825	0.796	4.00%	0.2795
	2050	104,563	2,641,832	2526.5%	110	28,104	710,049	2526.5%	1.1500	N/A	0.1840	N/A	0.816	0.788	4.00%	0.2688
	2051	81,429	2,247,803	2760.4%	88	21,044	580,909	2760.4%	1.1500	N/A	0.1950	N/A	0.805	0.779	4.00%	0.2584
	2052	62,749	1,892,631	3016.2%	71	15,593	470,308	3016.2%	1.1500	N/A	0.2012	N/A	0.799	0.771	4.00%	0.2485
	2053	47,813	1,573,152	3290.2%	56	11,424	375,884	3290.2%	1.1500	N/A	0.2077	N/A	0.792	0.762	4.00%	0.2389
	2054	36,049	1,290,376	3579.5%	44	8,282	296,460	3579.5%	1.1500	N/A	0.2190	N/A	0.781	0.754	4.00%	0.2297
	2055	26,822	1,043,399	3890.1%	34	5,925	230,498	3890.1%	1.1500	N/A	0.2275	N/A	0.773	0.744	4.00%	0.2209
	2056	19,673	830,774	4222.9%	26	4,179	176,468	4222.9%	1.1500	N/A	0.2325	N/A	0.767	0.733	4.00%	0.2124
	2057	14,195	653,256	4601.9%	19	2,899	133,424	4601.9%	1.1500	N/A	0.2535	N/A	0.747	0.722	4.00%	0.2042
	2058	10,112	504,939	4993.2%	14	1,986	99,164	4993.2%	1.1500	N/A	0.2624	N/A	0.738	0.712	4.00%	0.1964
	2059	7,105	383,968	5404.3%	11	1,342	72,507	5404.3%	1.1500	N/A	0.2575	N/A	0.742	0.703	4.00%	0.1888
	2060	4,910	286,798	5841.2%	7	892	52,075	5841.2%	1.1500	N/A	0.3015	N/A	0.698	0.691	4.00%	0.1816
	2061	3,345	211,278	6316.6%	5	584	36,887	6316.6%	1.1500	N/A	0.2747	N/A	0.725	0.681	4.00%	0.1746
	2062	2,241	152,925	6823.5%	4	376	25,672	6823.5%	1.1500	N/A	0.3097	N/A	0.690	0.670	4.00%	0.1679
	2063	1,471	107,900	7335.3%	3	237	17,417	7335.3%	1.1500	N/A	0.2811	N/A	0.719	0.656	4.00%	0.1614
	2064	955	75,115	7869.0%	2	148	11,658	7869.0%	1.1500	N/A	0.2970	N/A	0.703	0.649	4.00%	0.1552
	2065	610	52,285	8574.7%	1	91	7,803	8574.7%	1.1500	N/A	0.3583	N/A	0.642	0.639	4.00%	0.1492
	2066	387	36,679	9480.6%	1	56	5,263	9480.6%	1.1500	N/A	0.3333	N/A	0.667	0.634	4.00%	0.1435
	2067	249	26,144	10482.8%	1	34	3,607	10482.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1380
	2068	168	18,616	11107.4%	0	22	2,470	11107.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1327
	2069	116	13,598	11695.4%	0	15	1,735	11695.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276
	2070	80	10,072	12519.4%	0	10	1,236	12519.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
	2071	56	7,383	13211.9%	0	7	871	13211.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1179
	2072	39	5,247	13538.9%	0	4	595	13538.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1134
	2073	26	3,545	13385.0%	0	3	387	13385.0%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090
	2074	18	2,365	13407.1%	0	2	248	13407.1%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1049
	2075	11	1,560	13767.9%	0	1	157	13767.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1008
	2076	7	941	13197.8%	0	1	91	13197.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0969
	2077-2097	9	873	9512.5%	0	1	81	9512.5%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932
	Past	46,100,318	6,062,322	13.2%	29,525	56,214,793	6,736,934	12.0%								
	Future	69,108,597	202,663,808	293.3%	41,916	49,048,916	103,124,674	210.2%								
	Lifetime	115,208,915	208,726,130	181.2%	71,441	105,263,709	109,861,608	104.4%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2016
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

Exhibit I
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With 7.06% Future Increase
Group Policy Form: G.LTC.1697

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2006	55,921	-	0.0%	268	84,416	-	0.0%							4.00%	1.5096
	2007	2,755,574	-	0.0%	3,030	3,999,713	-	0.0%							4.00%	1.4515
	2008	5,204,673	-	0.0%	3,163	7,264,017	-	0.0%							4.00%	1.3957
	2009	5,066,164	152,062	3.0%	3,092	6,798,754	204,066	3.0%							4.00%	1.3420
	2010	4,926,485	380,241	7.7%	3,000	6,357,024	490,654	7.7%							4.00%	1.2904
	2011	4,819,068	444,688	9.2%	2,949	5,979,245	551,746	9.2%							4.00%	1.2407
	2012	4,761,626	505,591	10.6%	2,887	5,680,746	603,183	10.6%							4.00%	1.1930
	2013	4,691,899	350,404	7.5%	2,842	5,382,268	401,962	7.5%							4.00%	1.1471
	2014	4,664,489	1,487,413	31.9%	2,808	5,145,024	1,640,646	31.9%							4.00%	1.1030
	2015	4,605,635	1,187,790	25.8%	2,765	4,884,718	1,259,765	25.8%							4.00%	1.0606
	2016	4,548,784	1,554,134	34.2%	2,721	4,638,868	1,584,912	34.2%							4.00%	1.0198
Projected Future Experience	2017	4,452,782	2,077,329	46.7%	2,648	4,366,312	2,036,989	46.7%	1.0000	1.0000	0.0270	1.0000	0.973	0.979	4.00%	0.9806
	2018	4,585,878	2,389,442	52.1%	2,571	4,323,868	2,252,924	52.1%	1.0813	1.0000	0.0289	1.0000	0.971	0.952	4.00%	0.9429
	2019	4,762,489	2,706,885	56.8%	2,483	4,318,044	2,454,067	56.8%	1.1754	0.9991	0.0341	0.9966	0.966	0.960	4.00%	0.9066
	2020	4,728,922	3,031,254	64.1%	2,384	4,122,355	2,642,443	64.1%	1.2295	0.9971	0.0400	0.9892	0.960	0.958	4.00%	0.8717
	2021	4,524,355	3,406,147	75.3%	2,300	3,792,335	2,855,048	75.3%	1.2312	0.9970	0.0351	0.9890	0.965	0.956	4.00%	0.8382
	2022	4,310,242	3,814,017	88.5%	2,215	3,473,908	3,073,967	88.5%	1.2312	0.9970	0.0373	0.9890	0.963	0.953	4.00%	0.8060
	2023	4,091,937	4,246,350	103.8%	2,126	3,171,117	3,290,781	103.8%	1.2312	0.9970	0.0398	0.9890	0.960	0.949	4.00%	0.7750
	2024	3,869,896	4,693,712	121.3%	2,036	2,883,694	3,497,570	121.3%	1.2312	0.9970	0.0424	0.9890	0.958	0.946	4.00%	0.7452
	2025	3,645,072	5,152,746	141.4%	1,943	2,611,697	3,691,946	141.4%	1.2312	0.9970	0.0456	0.9890	0.954	0.942	4.00%	0.7165
	2026	3,418,448	5,613,232	164.2%	1,849	2,355,116	3,867,197	164.2%	1.2312	0.9970	0.0485	0.9890	0.951	0.938	4.00%	0.6889
	2027	3,191,184	6,063,535	190.0%	1,753	2,113,984	4,016,760	190.0%	1.2312	0.9970	0.0520	0.9890	0.948	0.934	4.00%	0.6624
	2028	2,964,931	6,481,435	218.6%	1,656	1,888,561	4,128,457	218.6%	1.2312	0.9970	0.0555	0.9890	0.945	0.929	4.00%	0.6370
	2029	2,741,066	6,874,800	250.8%	1,557	1,678,815	4,210,593	250.8%	1.2312	0.9970	0.0595	0.9890	0.940	0.924	4.00%	0.6125
	2030	2,520,820	7,236,630	287.1%	1,458	1,484,539	4,261,733	287.1%	1.2312	0.9970	0.0634	0.9890	0.937	0.920	4.00%	0.5889
	2031	2,305,528	7,540,747	327.1%	1,360	1,305,531	4,270,030	327.1%	1.2312	0.9970	0.0677	0.9890	0.932	0.915	4.00%	0.5663
	2032	2,096,679	7,785,107	371.3%	1,262	1,141,603	4,238,848	371.3%	1.2312	0.9970	0.0722	0.9890	0.928	0.909	4.00%	0.5445
	2033	1,895,536	7,967,622	420.3%	1,165	992,389	4,171,369	420.3%	1.2312	0.9970	0.0768	0.9890	0.923	0.904	4.00%	0.5235
	2034	1,703,051	8,084,627	474.7%	1,069	857,323	4,069,832	474.7%	1.2312	0.9970	0.0820	0.9890	0.918	0.898	4.00%	0.5034
	2035	1,520,377	8,121,381	534.2%	976	735,927	3,931,091	534.2%	1.2312	0.9970	0.0867	0.9890	0.913	0.893	4.00%	0.4840
	2036	1,348,224	8,071,009	598.6%	886	627,498	3,756,451	598.6%	1.2312	0.9970	0.0923	0.9890	0.908	0.887	4.00%	0.4654
	2037	1,187,695	7,950,138	669.4%	800	531,522	3,557,879	669.4%	1.2312	0.9970	0.0975	0.9890	0.903	0.881	4.00%	0.4475
	2038	1,038,957	7,757,587	746.7%	717	447,075	3,338,181	746.7%	1.2312	0.9970	0.1039	0.9890	0.896	0.875	4.00%	0.4303
	2039	902,370	7,495,992	830.7%	639	373,366	3,101,551	830.7%	1.2312	0.9970	0.1088	0.9890	0.891	0.869	4.00%	0.4138
	2040	777,950	7,171,153	921.8%	565	309,506	2,853,024	921.8%	1.2312	0.9970	0.1150	0.9890	0.885	0.862	4.00%	0.3978
	2041	665,442	6,792,777	1020.8%	497	254,562	2,598,547	1020.8%	1.2312	0.9970	0.1216	0.9890	0.878	0.855	4.00%	0.3825
	2042	564,678	6,367,018	1127.5%	433	207,707	2,341,995	1127.5%	1.2312	0.9970	0.1281	0.9890	0.872	0.849	4.00%	0.3678
	2043	475,281	5,905,382	1242.5%	375	168,100	2,088,644	1242.5%	1.2312	0.9970	0.1342	0.9890	0.866	0.842	4.00%	0.3537
	2044	396,762	5,424,127	1367.1%	322	134,932	1,844,646	1367.1%	1.2312	0.9970	0.1411	0.9890	0.859	0.835	4.00%	0.3401
	2045	328,339	4,931,180	1501.9%	274	107,367	1,612,504	1501.9%	1.2312	0.9970	0.1483	0.9890	0.852	0.828	4.00%	0.3270
	2046	269,236	4,435,419	1647.4%	232	84,655	1,394,605	1647.4%	1.2312	0.9970	0.1539	0.9890	0.846	0.820	4.00%	0.3144
	2047	218,728	3,949,833	1805.8%	194	66,128	1,194,158	1805.8%	1.2312	0.9970	0.1632	0.9890	0.837	0.812	4.00%	0.3023
	2048	175,900	3,478,147	1977.3%	161	51,135	1,011,109	1977.3%	1.2312	0.9970	0.1696	0.9890	0.830	0.804	4.00%	0.2907
	2049	140,057	3,026,950	2161.2%	133	39,149	846,100	2161.2%	1.2312	0.9970	0.1754	0.9890	0.825	0.796	4.00%	0.2795
	2050	110,382	2,604,934	2359.9%	108	29,668	700,132	2359.9%	1.2312	0.9970	0.1840	0.9890	0.816	0.788	4.00%	0.2688
	2051	85,961	2,216,408	2578.4%	87	22,215	572,795	2578.4%	1.2312	0.9970	0.1950	0.9890	0.805	0.779	4.00%	0.2584
	2052	66,241	1,866,196	2817.3%	70	16,461	463,739	2817.3%	1.2312	0.9970	0.2012	0.9890	0.799	0.771	4.00%	0.2485
	2053	50,473	1,551,180	3073.3%	55	12,060	370,634	3073.3%	1.2312	0.9970	0.2077	0.9890	0.792	0.762	4.00%	0.2389
	2054	38,055	1,272,353	3343.5%	43	8,743	292,319	3343.5%	1.2312	0.9970	0.2190	0.9890	0.781	0.754	4.00%	0.2297
	2055	28,314	1,028,826	3633.6%	33	6,255	227,279	3633.6%	1.2312	0.9970	0.2275	0.9890	0.773	0.744	4.00%	0.2209
	2056	20,768	819,170	3944.4%	26	4,411	174,003	3944.4%	1.2312	0.9970	0.2325	0.9890	0.767	0.733	4.00%	0.2124
	2057	14,985	644,132	4298.5%	19	3,061	131,560	4298.5%	1.2312	0.9970	0.2535	0.9890	0.747	0.722	4.00%	0.2042
	2058	10,675	497,887	4663.9%	14	2,096	97,779	4663.9%	1.2312	0.9970	0.2624	0.9890	0.738	0.712	4.00%	0.1964
	2059	7,500	378,606	5047.9%	10	1,416	71,494	5047.9%	1.2312	0.9970	0.2575	0.9890	0.742	0.703	4.00%	0.1888
	2060	5,183	282,792	5456.0%	7	941	51,347	5456.0%	1.2312	0.9970	0.3015	0.9890	0.698	0.691	4.00%	0.1816
	2061	3,531	208,327	5900.1%	5	616	36,372	5900.1%	1.2312	0.9970	0.2747	0.9890	0.725	0.681	4.00%	0.1746
	2062	2,366	150,789	6373.5%	4	397	25,313	6373.5%	1.2312	0.9970	0.3097	0.9890	0.690	0.670	4.00%	0.1679
	2063	1,553	106,393	6851.6%	3	251	17,174	6851.6%	1.2312	0.9970	0.2811	0.9890	0.719	0.656	4.00%	0.1614
	2064	1,008	74,066	7350.1%	2	156	11,496	7350.1%	1.2312	0.9970	0.2970	0.9890	0.703	0.649	4.00%	0.1552
	2065	644	51,555	8009.3%	1	96	7,694	8009.3%	1.2312	0.9970	0.3583	0.9890	0.642	0.639	4.00%	0.1492
	2066	408	36,167	8855.4%	1	59	5,190	8855.4%	1.2312	0.9970	0.3333	0.9890	0.667	0.634	4.00%	0.1435
	2067	263	25,779	9791.5%	1	36	3,557	9791.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1380
	2068	177	18,356	10374.9%	0	23	2,435	10374.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1327
	2069	123	13,408	10924.2%	0	16	1,710	10924.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1276
	2070	85	9,932	11693.8%	0	10	1,218	11693.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1227
	2071	59	7,280	12340.7%	0	7	859	12340.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1179
	2072	41	5,174	12646.1%	0	5	587	12646.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1134
	2073	28	3,495	12502.3%	0	3	381	12502.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1090
	2074	19	2,332	12523.0%	0	2	245	12523.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1049
	2075	12	1,538	12860.0%	0	1	155	12860.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1008
	2076	8	928	12327.5%	0	1	90	12327.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0969
	2077-2097	10	860	8885.2%	0	1	80	8885.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0932
	Past	46,100,318	6,062,322	13.2%	29,525	56,214,793	6,736,934	12.0%								
	Future	72,268,085	199,922,569	276.6%	41,532	51,128,827	101,768,677	199.0%								
	Lifetime	118,368,404	205,984,891	174.0%	71,057	107,343,620	108,505,611	101.1%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2016
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697
- The prior authorized increase of 15% is implemented starting January 1st 2018. The current requested increase of 7.06% is assumed to be implemented starting April 2019.

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

1 Accumulated value of initial earned premium	56,214,793	x	58%	=	32,604,580
2a Accumulated value of earned premium	56,214,793				
2b Accumulated value of prior premium rate schedule increases (2a-1)	0	x	85%	=	0
3 Present value of future projected initial earned premium	43,459,632	x	58%	=	25,206,587
4a Present value of future projected premium	51,128,827				
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	7,669,195	x	85%	=	6,518,816
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					**64,329,982**
6a Accumulated value of incurred claims without the inclusion of active life reserves					6,736,934
6b Present value of future projected incurred claims without the inclusion of active life reserves					101,768,677
7 Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					**108,505,611**
8 Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15%) and With No Future Increase
Group Policy Form: G.LTC.1697

| | Calendar Year | Loss Ratio Demonstration | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | | Interest Rate Factors | |
| | | Without Interest | | | | With Interest | | | Premium Rate Increase Factor | Benefit Downgrade | Persistency Factors | | | | Calendar Year Effective Int Rate | Mid-Year Disc / Accum Factor |
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5096
	2007	52,042	-	0.0%	67	75,539	-	0.0%							4.00%	1.4515
	2008	131,067	-	0.0%	76	182,927	-	0.0%							4.00%	1.3957
	2009	130,111	-	0.0%	72	174,608	-	0.0%							4.00%	1.3420
	2010	128,748	-	0.0%	71	166,133	-	0.0%							4.00%	1.2904
	2011	125,166	-	0.0%	71	155,299	-	0.0%							4.00%	1.2407
	2012	121,192	-	0.0%	68	144,585	-	0.0%							4.00%	1.1930
	2013	121,606	-	0.0%	67	139,499	-	0.0%							4.00%	1.1471
	2014	117,522	-	0.0%	66	129,630	-	0.0%							4.00%	1.1030
	2015	116,583	121,802	104.5%	65	123,648	129,183	104.5%							4.00%	1.0606
	2016	115,849	31,083	26.8%	64	118,144	31,699	26.8%							4.00%	1.0198
Projected Future Experience	2017	110,473	49,597	44.9%	62	108,328	48,634	44.9%	1.0000	N/A	0.0269	N/A	0.973	0.954	4.00%	0.9806
	2018	106,882	56,348	52.7%	60	100,775	53,129	52.7%	1.0813	N/A	0.0299	N/A	0.970	0.895	4.00%	0.9429
	2019	108,942	62,705	57.6%	59	98,767	56,849	57.6%	1.1500	N/A	0.0305	N/A	0.970	0.958	4.00%	0.9066
	2020	104,142	69,492	66.7%	57	90,784	60,578	66.7%	1.1500	N/A	0.0333	N/A	0.967	0.956	4.00%	0.8717
	2021	99,272	76,571	77.1%	55	83,210	64,182	77.1%	1.1500	N/A	0.0348	N/A	0.965	0.953	4.00%	0.8382
	2022	94,347	83,770	88.8%	53	76,041	67,516	88.8%	1.1500	N/A	0.0359	N/A	0.964	0.950	4.00%	0.8060
	2023	89,392	91,392	102.2%	51	69,276	70,826	102.2%	1.1500	N/A	0.0391	N/A	0.961	0.947	4.00%	0.7750
	2024	84,410	99,595	118.0%	49	62,899	74,214	118.0%	1.1500	N/A	0.0419	N/A	0.958	0.944	4.00%	0.7452
	2025	79,415	107,846	135.8%	46	56,901	77,272	135.8%	1.1500	N/A	0.0441	N/A	0.956	0.941	4.00%	0.7165
	2026	74,435	115,625	155.3%	44	51,281	79,659	155.3%	1.1500	N/A	0.0470	N/A	0.953	0.937	4.00%	0.6889
	2027	69,505	123,610	177.8%	42	46,043	81,885	177.8%	1.1500	N/A	0.0491	N/A	0.951	0.934	4.00%	0.6624
	2028	64,642	131,934	204.1%	40	41,174	84,038	204.1%	1.1500	N/A	0.0533	N/A	0.947	0.930	4.00%	0.6370
	2029	59,862	140,316	234.4%	38	36,664	85,939	234.4%	1.1500	N/A	0.0558	N/A	0.944	0.926	4.00%	0.6125
	2030	55,185	148,241	268.6%	35	32,499	87,301	268.6%	1.1500	N/A	0.0591	N/A	0.941	0.922	4.00%	0.5889
	2031	50,636	155,255	306.6%	33	28,673	87,915	306.6%	1.1500	N/A	0.0628	N/A	0.937	0.918	4.00%	0.5663
	2032	46,236	162,078	350.5%	31	25,175	88,248	350.5%	1.1500	N/A	0.0676	N/A	0.932	0.913	4.00%	0.5445
	2033	41,997	167,904	399.8%	29	21,987	87,905	399.8%	1.1500	N/A	0.0706	N/A	0.929	0.908	4.00%	0.5235
	2034	37,938	171,528	452.1%	27	19,098	86,348	452.1%	1.1500	N/A	0.0752	N/A	0.925	0.903	4.00%	0.5034
	2035	34,084	174,757	512.7%	24	16,498	84,590	512.7%	1.1500	N/A	0.0806	N/A	0.919	0.898	4.00%	0.4840
	2036	30,443	176,559	580.0%	22	14,169	82,175	580.0%	1.1500	N/A	0.0844	N/A	0.916	0.893	4.00%	0.4654
	2037	27,020	177,216	655.9%	20	12,092	79,309	655.9%	1.1500	N/A	0.0904	N/A	0.910	0.888	4.00%	0.4475
	2038	23,824	176,098	739.2%	18	10,252	75,777	739.2%	1.1500	N/A	0.0944	N/A	0.906	0.882	4.00%	0.4303
	2039	20,864	173,398	831.1%	17	8,633	71,746	831.1%	1.1500	N/A	0.0999	N/A	0.900	0.876	4.00%	0.4138
	2040	18,138	169,765	936.0%	15	7,216	67,540	936.0%	1.1500	N/A	0.1062	N/A	0.894	0.869	4.00%	0.3978
	2041	15,651	163,405	1044.1%	13	5,987	62,510	1044.1%	1.1500	N/A	0.1101	N/A	0.890	0.863	4.00%	0.3825
	2042	13,410	155,639	1160.6%	12	4,933	57,249	1160.6%	1.1500	N/A	0.1184	N/A	0.882	0.857	4.00%	0.3678
	2043	11,399	147,087	1290.3%	10	4,032	52,022	1290.3%	1.1500	N/A	0.1231	N/A	0.877	0.850	4.00%	0.3537
	2044	9,612	137,465	1430.1%	9	3,269	46,749	1430.1%	1.1500	N/A	0.1315	N/A	0.868	0.843	4.00%	0.3401
	2045	8,039	127,228	1582.7%	8	2,629	41,604	1582.7%	1.1500	N/A	0.1356	N/A	0.864	0.836	4.00%	0.3270
	2046	6,662	116,239	1744.8%	7	2,095	36,548	1744.8%	1.1500	N/A	0.1438	N/A	0.856	0.829	4.00%	0.3144
	2047	5,467	104,879	1918.4%	6	1,653	31,708	1918.4%	1.1500	N/A	0.1496	N/A	0.850	0.821	4.00%	0.3023
	2048	4,441	93,360	2102.4%	5	1,291	27,140	2102.4%	1.1500	N/A	0.1616	N/A	0.838	0.812	4.00%	0.2907
	2049	3,573	81,996	2295.2%	4	999	22,920	2295.2%	1.1500	N/A	0.1627	N/A	0.837	0.805	4.00%	0.2795
	2050	2,842	71,178	2504.3%	3	764	19,131	2504.3%	1.1500	N/A	0.1739	N/A	0.826	0.796	4.00%	0.2688
	2051	2,241	61,176	2729.9%	3	579	15,810	2729.9%	1.1500	N/A	0.1827	N/A	0.817	0.788	4.00%	0.2584
	2052	1,746	51,978	2976.1%	2	434	12,916	2976.1%	1.1500	N/A	0.1894	N/A	0.811	0.779	4.00%	0.2485
	2053	1,342	43,403	3234.9%	2	321	10,371	3234.9%	1.1500	N/A	0.2009	N/A	0.799	0.768	4.00%	0.2389
	2054	1,019	35,634	3495.6%	1	234	8,187	3495.6%	1.1500	N/A	0.2281	N/A	0.772	0.760	4.00%	0.2297
	2055	762	28,776	3774.8%	1	168	6,357	3774.8%	1.1500	N/A	0.1970	N/A	0.803	0.748	4.00%	0.2209
	2056	561	22,758	4056.1%	1	119	4,834	4056.1%	1.1500	N/A	0.2170	N/A	0.783	0.736	4.00%	0.2124
	2057	405	17,728	4380.2%	1	83	3,621	4380.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.2042
	2058	288	13,578	4708.2%	0	57	2,667	4708.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1964
	2059	202	10,000	4938.2%	0	38	1,888	4938.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1888
	2060	140	7,074	5056.8%	0	25	1,284	5056.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1816
	2061	95	4,743	5018.8%	0	16	828	5018.8%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1746
	2062	61	3,001	4941.2%	0	10	504	4941.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1679
	2063	38	1,385	3683.1%	0	6	223	3683.1%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1614
	2064	23	599	2569.6%	0	4	93	2569.6%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1552
	2065	12	312	2537.1%	0	2	47	2537.1%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1492
	2066	7	137	1983.4%	0	1	20	1983.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1435
	2067	4	91	2255.4%	0	1	13	2255.4%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1380
	2068	2	44	1816.9%	0	0	6	1816.9%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1327
	2069	1	13	911.2%	0	0	2	911.2%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1276
	2070	0	4	746.7%	-	0	0	746.7%	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1227
	2071	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1179
	2072	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1134
	2073	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1090
	2074	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1049
	2075	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.1008
	2076	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0969
	2077-2097	-	-	N/A	-	-	-	N/A	1.1500	N/A	N/A	N/A	N/A	N/A	4.00%	0.0932

	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio
Past	1,159,887	152,885	13.2%	687	1,410,011	160,882	11.4%
Future	1,622,131	4,562,511	281.3%	1,013	1,148,185	2,270,825	197.8%
Lifetime	2,782,018	4,715,396	169.5%	1,700	2,558,197	2,431,706	95.1%

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2016
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697

| | | Loss Ratio Demonstration | | | | | | | Factors Derived from Projected Values for Illustrative Purposes Only | | | | | | Interest Rate Factors | |
| | | Without Interest | | | | With Interest | | | Premium | | Persistency Factors | | | | Calendar Year | Mid-Year |
	Calendar 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
Historical Experience	1997	-	-	N/A	-	-	-	N/A							4.00%	2.1486
	1998	-	-	N/A	-	-	-	N/A							4.00%	2.0659
	1999	-	-	N/A	-	-	-	N/A							4.00%	1.9865
	2000	-	-	N/A	-	-	-	N/A							4.00%	1.9101
	2001	-	-	N/A	-	-	-	N/A							4.00%	1.8366
	2002	-	-	N/A	-	-	-	N/A							4.00%	1.7660
	2003	-	-	N/A	-	-	-	N/A							4.00%	1.6980
	2004	-	-	N/A	-	-	-	N/A							4.00%	1.6327
	2005	-	-	N/A	-	-	-	N/A							4.00%	1.5699
	2006	-	-	N/A	-	-	-	N/A							4.00%	1.5096
	2007	52,042	-	0.0%	67	75,539	-	0.0%							4.00%	1.4515
	2008	131,067	-	0.0%	76	182,927	-	0.0%							4.00%	1.3957
	2009	130,111	-	0.0%	72	174,608	-	0.0%							4.00%	1.3420
	2010	128,748	-	0.0%	71	166,133	-	0.0%							4.00%	1.2904
	2011	125,166	-	0.0%	71	155,299	-	0.0%							4.00%	1.2407
	2012	121,192	-	0.0%	68	144,585	-	0.0%							4.00%	1.1930
	2013	121,606	-	0.0%	67	139,499	-	0.0%							4.00%	1.1471
	2014	117,522	-	0.0%	66	129,630	-	0.0%							4.00%	1.1030
	2015	116,583	121,802	104.5%	65	123,648	129,183	104.5%							4.00%	1.0606
	2016	115,849	31,083	26.8%	64	118,144	31,699	26.8%							4.00%	1.0198
Projected Future Experience	2017	110,473	49,597	44.9%	62	108,328	48,634	44.9%	1.0000	1.0000	0.0269	1.0000	0.973	0.954	4.00%	0.9806
	2018	106,882	56,348	52.7%	60	100,775	53,129	52.7%	1.0813	1.0000	0.0299	1.0000	0.970	0.895	4.00%	0.9429
	2019	110,859	62,431	56.3%	58	100,505	56,600	56.3%	1.1754	0.9991	0.0338	0.9966	0.966	0.958	4.00%	0.9066
	2020	109,819	68,542	62.4%	56	95,732	59,750	62.4%	1.2295	0.9971	0.0404	0.9892	0.960	0.956	4.00%	0.8717
	2021	104,796	75,502	72.0%	54	87,841	63,286	72.0%	1.2312	0.9970	0.0350	0.9890	0.965	0.953	4.00%	0.8382
	2022	99,598	82,600	82.9%	52	80,272	66,573	82.9%	1.2312	0.9970	0.0359	0.9890	0.964	0.950	4.00%	0.8060
	2023	94,367	90,115	95.5%	50	73,131	69,836	95.5%	1.2312	0.9970	0.0391	0.9890	0.961	0.947	4.00%	0.7750
	2024	89,107	98,204	110.2%	48	66,399	73,178	110.2%	1.2312	0.9970	0.0419	0.9890	0.958	0.944	4.00%	0.7452
	2025	83,834	106,340	126.8%	46	60,067	76,193	126.8%	1.2312	0.9970	0.0441	0.9890	0.956	0.941	4.00%	0.7165
	2026	78,577	114,010	145.1%	44	54,135	78,547	145.1%	1.2312	0.9970	0.0470	0.9890	0.953	0.937	4.00%	0.6889
	2027	73,373	121,884	166.1%	42	48,606	80,741	166.1%	1.2312	0.9970	0.0491	0.9890	0.951	0.934	4.00%	0.6624
	2028	68,239	130,091	190.6%	39	43,466	82,864	190.6%	1.2312	0.9970	0.0533	0.9890	0.947	0.930	4.00%	0.6370
	2029	63,193	138,356	218.9%	37	38,704	84,738	218.9%	1.2312	0.9970	0.0558	0.9890	0.944	0.926	4.00%	0.6125
	2030	58,256	146,170	250.9%	35	34,308	86,081	250.9%	1.2312	0.9970	0.0591	0.9890	0.941	0.922	4.00%	0.5889
	2031	53,454	153,086	286.4%	33	30,269	86,687	286.4%	1.2312	0.9970	0.0628	0.9890	0.937	0.918	4.00%	0.5663
	2032	48,809	159,814	327.4%	31	26,576	87,016	327.4%	1.2312	0.9970	0.0676	0.9890	0.932	0.913	4.00%	0.5445
	2033	44,334	165,559	373.4%	28	23,211	86,677	373.4%	1.2312	0.9970	0.0706	0.9890	0.929	0.908	4.00%	0.5235
	2034	40,049	169,133	422.3%	26	20,161	85,142	422.3%	1.2312	0.9970	0.0752	0.9890	0.925	0.903	4.00%	0.5034
	2035	35,981	172,316	478.9%	24	17,416	83,408	478.9%	1.2312	0.9970	0.0806	0.9890	0.919	0.898	4.00%	0.4840
	2036	32,137	174,093	541.7%	22	14,957	81,027	541.7%	1.2312	0.9970	0.0844	0.9890	0.916	0.893	4.00%	0.4654
	2037	28,524	174,741	612.6%	20	12,765	78,201	612.6%	1.2312	0.9970	0.0904	0.9890	0.910	0.888	4.00%	0.4475
	2038	25,149	173,638	690.4%	18	10,822	74,718	690.4%	1.2312	0.9970	0.0944	0.9890	0.906	0.882	4.00%	0.4303
	2039	22,025	170,977	776.3%	16	9,113	70,743	776.3%	1.2312	0.9970	0.0999	0.9890	0.900	0.876	4.00%	0.4138
	2040	19,147	167,394	874.2%	15	7,618	66,597	874.2%	1.2312	0.9970	0.1062	0.9890	0.894	0.869	4.00%	0.3978
	2041	16,522	161,123	975.2%	13	6,320	61,637	975.2%	1.2312	0.9970	0.1101	0.9890	0.890	0.863	4.00%	0.3825
	2042	14,156	153,465	1084.1%	11	5,207	56,450	1084.1%	1.2312	0.9970	0.1184	0.9890	0.882	0.857	4.00%	0.3678
	2043	12,034	145,033	1205.2%	10	4,256	51,296	1205.2%	1.2312	0.9970	0.1231	0.9890	0.877	0.850	4.00%	0.3537
	2044	10,147	135,545	1335.8%	9	3,451	46,096	1335.8%	1.2312	0.9970	0.1315	0.9890	0.868	0.843	4.00%	0.3401
	2045	8,486	125,451	1478.3%	8	2,775	41,023	1478.3%	1.2312	0.9970	0.1356	0.9890	0.864	0.836	4.00%	0.3270
	2046	7,033	114,616	1629.7%	6	2,211	36,038	1629.7%	1.2312	0.9970	0.1438	0.9890	0.856	0.829	4.00%	0.3144
	2047	5,771	103,414	1791.9%	6	1,745	31,265	1791.9%	1.2312	0.9970	0.1496	0.9890	0.850	0.821	4.00%	0.3023
	2048	4,688	92,056	1963.8%	5	1,363	26,761	1963.8%	1.2312	0.9970	0.1616	0.9890	0.838	0.812	4.00%	0.2907
	2049	3,771	80,850	2143.8%	4	1,054	22,600	2143.8%	1.2312	0.9970	0.1627	0.9890	0.837	0.805	4.00%	0.2795
	2050	3,000	70,184	2339.2%	3	806	18,863	2339.2%	1.2312	0.9970	0.1739	0.9890	0.826	0.796	4.00%	0.2688
	2051	2,366	60,322	2549.9%	3	611	15,589	2549.9%	1.2312	0.9970	0.1827	0.9890	0.817	0.788	4.00%	0.2584
	2052	1,844	51,252	2779.9%	2	458	12,736	2779.9%	1.2312	0.9970	0.1894	0.9890	0.811	0.779	4.00%	0.2485
	2053	1,416	42,797	3021.6%	2	338	10,226	3021.6%	1.2312	0.9970	0.2009	0.9890	0.799	0.768	4.00%	0.2389
	2054	1,076	35,136	3265.1%	1	247	8,072	3265.1%	1.2312	0.9970	0.2281	0.9890	0.772	0.760	4.00%	0.2297
	2055	805	28,374	3525.9%	1	178	6,268	3525.9%	1.2312	0.9970	0.1970	0.9890	0.803	0.748	4.00%	0.2209
	2056	592	22,440	3788.6%	1	126	4,767	3788.6%	1.2312	0.9970	0.2170	0.9890	0.783	0.736	4.00%	0.2124
	2057	427	17,480	4091.4%	1	87	3,570	4091.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.2042
	2058	304	13,389	4397.7%	0	60	2,629	4397.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1964
	2059	214	9,860	4612.6%	0	40	1,862	4612.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1888
	2060	148	6,975	4723.3%	0	27	1,266	4723.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1816
	2061	100	4,677	4687.8%	0	17	817	4687.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1746
	2062	64	2,960	4615.4%	0	11	497	4615.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1679
	2063	40	1,365	3440.2%	0	6	220	3440.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1614
	2064	25	591	2400.1%	0	4	92	2400.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1552
	2065	13	307	2369.8%	0	2	46	2369.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1492
	2066	7	135	1852.6%	0	1	19	1852.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1435
	2067	4	90	2106.7%	0	1	12	2106.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1380
	2068	3	44	1697.1%	0	0	6	1697.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1327
	2069	2	13	851.1%	0	0	2	851.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1276
	2070	1	4	697.5%	-	0	0	697.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1227
	2071	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1179
	2072	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1134
	2073	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1090
	2074	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1049
	2075	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.1008
	2076	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0969
	2077-2097	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.00%	0.0932

	Past	1,159,887	152,885	13.2%	687	1,410,011	160,882	11.4%
	Future	1,696,039	4,500,888	265.4%	1,004	1,196,580	2,241,093	187.3%
	Lifetime	2,855,925	4,653,773	163.0%	1,691	2,606,592	2,401,974	92.1%

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2016
- Includes certificate forms GCLTCAARP-06-FC issued under group policy G.LTC.1697
- The prior authorized increase of 15% is implemented starting January 1st 2018. The current requested increase of 7.06% is assumed to be implemented starting April 2019.

Attachment 2
Metropolitan Life Insurance Company
Group Policy Form: G.LGC1697, Certificate Form: GCLTCAARP-06-FC
Comparison of Original Pricing and Current Best Estimate Assumptions

	Original Pricing Assumptions			**Current Best Estimate Assumptions**

Discount Rate   5.50%   4.00%

Voluntary Lapse Rates

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

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

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

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

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

Morbidity:

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

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

Attained Age	Facility Care		Home Care	
	Male	Female	Male	Female
81	1.62%	1.89%	1.49%	1.41%
82	1.93%	2.31%	1.79%	1.57%
83	2.25%	2.75%	1.92%	1.76%
84	2.44%	3.31%	2.24%	1.95%
85	2.55%	3.85%	2.43%	2.18%

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

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

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

Home Care	Facility Care
72%	87%

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Attachment 3
Individual Business
Metropolitan Life Insurance Company
Group Policy Form: G.LTC1697
Actual-to-Expected Results - Lapse

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	6,622	6,653	99.54%
2	3,765	4,040	93.19%
3	2,701	2,795	96.63%
4	2,055	2,177	94.39%
5	1,542	1,595	96.67%
6	1,408	1,301	108.24%
7	1,194	1,018	117.26%
8	1,030	996	103.39%
9	898	970	92.62%
10+	3,573	4,395	81.30%

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

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

* The expecteds are based on current best estimate assumptions.

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

Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%	Actual Claims[1]	Expected Claims[2]	A/E%
2004	70	71	99%	64	58	110%	43	42	103%	48	38	127%
2005	111	100	111%	81	79	103%	57	59	96%	49	52	94%
2006	140	138	102%	125	104	120%	99	81	122%	83	70	119%
2007	185	178	104%	154	128	120%	101	104	97%	89	87	103%
2008	240	222	108%	174	151	115%	120	127	94%	105	103	102%
2009	286	266	107%	180	172	105%	142	148	96%	96	117	82%
2010	302	309	98%	205	190	108%	171	169	101%	122	131	93%
2011	351	352	100%	184	205	90%	215	189	114%	117	140	83%
2012	412	398	104%	220	220	100%	213	208	103%	127	150	85%
2013	430	445	97%	246	233	106%	233	228	102%	169	158	107%
2014	490	482	102%	238	247	96%	229	243	94%	176	167	105%
2015	499	522	96%	257	260	99%	248	263	94%	187	174	107%
Total	**3,516**	**3,483**	**101%**	**2,128**	**2,046**	**104%**	**1,871**	**1,860**	**101%**	**1,368**	**1,385**	**99%**

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

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

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

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

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

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

Attachment 4
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Actual to Expected Ratios by Duration
Group Policy Form: G.LTC.1697

	Actual / Projected Experience			Expected Pricing Experience			
	Actual Experience through 12/31/2016 Projections based on Current Assumptions			Reproduced based on Original Pricing Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio
1	2,827,356	0	0.0%	2,827,356	81,651	2.9%	0.00
2	5,251,465	46,131	0.9%	5,251,465	358,080	6.8%	0.13
3	5,060,359	105,931	2.1%	5,047,106	504,950	10.0%	0.21
4	4,917,613	248,972	5.1%	4,871,731	654,509	13.4%	0.38
5	4,827,373	768,760	15.9%	4,721,822	833,428	17.7%	0.90
6	4,742,231	312,788	6.6%	4,595,180	1,107,638	24.1%	0.27
7	4,687,711	477,904	10.2%	4,466,619	1,273,541	28.5%	0.36
8	4,661,949	1,250,173	26.8%	4,335,840	1,400,542	32.3%	0.83
9	4,613,429	1,410,387	30.6%	4,201,961	1,561,682	37.2%	0.82
10	4,594,128	1,503,547	32.7%	4,065,285	1,708,655	42.0%	0.78
11	4,981,324	2,050,529	41.2%	3,925,565	1,844,436	47.0%	0.88
12	4,808,263	2,394,686	49.8%	3,784,049	2,040,539	53.9%	0.92
13	4,615,215	2,721,413	59.0%	3,640,659	2,212,378	60.8%	0.97
14	4,421,579	3,074,323	69.5%	3,495,409	2,351,436	67.3%	1.03
15	4,225,480	3,455,084	81.8%	3,348,347	2,566,031	76.6%	1.07
16	4,025,231	3,866,645	96.1%	3,199,597	2,747,805	85.9%	1.12
17	3,821,144	4,301,757	112.6%	3,049,335	2,905,523	95.3%	1.18
18	3,613,669	4,754,604	131.6%	2,897,667	3,130,320	108.0%	1.22
19	3,403,630	5,219,871	153.4%	2,744,908	3,304,959	120.4%	1.27
20	3,191,933	5,682,377	178.0%	2,591,450	3,460,537	133.5%	1.33
21	2,979,847	6,132,294	205.8%	2,437,756	3,684,576	151.1%	1.36
22	2,768,693	6,556,263	236.8%	2,284,347	3,874,935	169.6%	1.40
23	2,559,766	6,951,060	271.6%	2,131,665	4,034,606	189.3%	1.43
24	2,354,296	7,319,916	310.9%	1,980,370	4,239,162	214.1%	1.45
25	2,153,446	7,630,812	354.4%	1,831,227	4,414,845	241.1%	1.47
26	1,958,606	7,882,322	402.4%	1,685,011	4,581,571	271.9%	1.48
27	1,770,920	8,067,880	455.6%	1,542,474	4,787,176	310.4%	1.47
28	1,591,344	8,188,547	514.6%	1,404,420	4,969,039	353.8%	1.45
29	1,420,856	8,232,591	579.4%	1,271,551	5,075,723	399.2%	1.45
30	1,260,260	8,188,546	649.8%	1,144,316	5,282,935	461.7%	1.41
31	1,110,313	8,067,856	726.6%	1,023,343	5,424,228	530.1%	1.37
32	971,467	7,878,858	811.0%	909,110	5,537,996	609.2%	1.33
33	843,855	7,614,423	902.3%	801,982	5,671,619	707.2%	1.28
34	727,608	7,286,131	1001.4%	702,164	5,663,739	806.6%	1.24
35	622,449	6,902,202	1108.9%	609,809	5,701,967	935.0%	1.19
36	528,277	6,470,273	1224.8%	525,126	5,703,725	1086.2%	1.13
37	444,701	6,001,323	1349.5%	448,096	5,606,199	1251.1%	1.08
38	371,269	5,511,177	1484.4%	378,669	5,305,220	1401.0%	1.06
39	307,251	5,010,703	1630.8%	316,715	5,063,072	1598.6%	1.02
40	251,972	4,506,946	1788.7%	261,968	4,953,467	1890.9%	0.95
41	204,707	4,012,345	1960.0%	214,432	4,054,626	1890.9%	1.04
42	164,649	3,533,383	2146.0%	173,527	3,281,162	1890.9%	1.13
43	131,109	3,074,249	2344.8%	138,815	2,624,800	1890.9%	1.24
44	103,333	2,645,749	2560.4%	109,782	2,075,838	1890.9%	1.35
45	80,477	2,250,739	2796.8%	85,593	1,618,442	1890.9%	1.48
46	62,025	1,894,016	3053.6%	66,167	1,251,135	1890.9%	1.61
47	47,244	1,573,089	3329.7%	50,435	953,651	1890.9%	1.76
48	35,617	1,289,661	3620.9%	37,893	716,506	1890.9%	1.91
49	26,503	1,041,359	3929.2%	28,022	529,865	1890.9%	2.08
50	19,439	827,804	4258.5%	20,132	380,676	1890.9%	2.25
51	14,034	649,725	4629.5%	14,431	272,880	1890.9%	2.45
52	9,977	501,242	5024.1%	10,112	191,204	1890.9%	2.66
53	7,007	380,564	5430.9%	6,929	131,021	1890.9%	2.87
54	4,843	284,035	5864.3%	4,657	88,061	1890.9%	3.10
55	3,301	209,318	6341.0%	3,089	58,400	1890.9%	3.35
56	2,214	151,433	6840.1%	2,039	38,553	1890.9%	3.62
57	1,457	107,039	7347.9%	1,116	21,095	1890.9%	3.89
58	945	74,825	7916.1%	822	15,546	1890.9%	4.19
59	604	52,436	8678.0%	591	11,169	1890.9%	4.59
60	385	36,682	9516.1%	412	7,786	1890.9%	5.03

	A	B	C = B / A	D	E	F = E / D	G = C / F
Lifetime	115,208,150	208,635,701	181.1%	101,720,467	153,946,855	151.3%	1.20
Lifetime*	69,905,852	72,772,895	104.1%	53,946,133	39,385,097	73.0%	1.43

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by MD (15% on October 10, 2017) rather than the prior rate action approved by other states.
- Figures in column A and D do not reflect any rate action previously authorized by MD.
* Columns A and B are discounted back to the inception date at an interest rate of 4%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 5
Metropolitan Life Insurance Company
Nationwide Experience Projections With No Rate Increase
Actual to Expected Ratios by Calendar Year
Group Policy Form: G.LTC.1697

		Actual / Projected Experience			Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2016		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar	Earned	Incurred	Loss	Earned	Incurred	Loss	Actual to	Actual/Projected	Expected at 5.5%	Actual to
	Year	Premium	Claims	Ratio	Premium	Claims	Ratio	Expected Ratio	at 4% (on C)	(on F)	Expected Ratio
	2006	55,921	0	0.0%	55,921	1,615	2.9%	0.00	0.0%	2.9%	0.00
	2007	2,755,574	0	0.0%	978,112	43,130	4.4%	0.00	0.0%	4.3%	0.00
	2008	5,204,673	0	0.0%	4,694,268	307,822	6.6%	0.00	0.0%	6.1%	0.00
	2009	5,066,164	152,062	3.0%	4,944,314	458,741	9.3%	0.32	1.1%	7.5%	0.15
	2010	4,926,485	380,241	7.7%	4,793,353	599,312	12.5%	0.62	2.8%	9.0%	0.32
	2011	4,819,068	444,688	9.2%	4,662,652	770,524	16.5%	0.56	4.1%	10.6%	0.39
	2012	4,761,626	505,591	10.6%	4,553,387	1,009,329	22.2%	0.48	5.1%	12.5%	0.41
	2013	4,691,899	350,404	7.5%	4,442,048	1,172,541	26.4%	0.28	5.4%	14.3%	0.38
Historical	2014	4,664,489	1,487,413	31.9%	4,327,613	1,300,748	30.1%	1.06	8.3%	16.0%	0.52
Experience	2015	4,605,635	1,187,790	25.8%	4,209,302	1,451,495	34.5%	0.75	10.0%	17.7%	0.56
	2016	4,548,784	1,554,134	34.2%	4,087,223	1,594,481	39.0%	0.88	12.0%	19.3%	0.62
	2017	4,452,782	2,077,329	46.7%	3,961,261	1,733,397	43.8%	1.07	14.5%	21.0%	0.69
	2018	4,585,878	2,389,442	52.1%	3,832,388	1,917,084	50.0%	1.04	17.0%	22.6%	0.75
	2019	4,680,538	2,718,771	58.1%	3,700,629	2,085,857	56.4%	1.03	19.5%	24.3%	0.80
	2020	4,484,486	3,073,286	68.5%	3,565,969	2,234,240	62.7%	1.09	22.1%	26.0%	0.85
	2021	4,285,860	3,454,395	80.6%	3,428,433	2,437,266	71.1%	1.13	24.9%	27.7%	0.90
	2022	4,083,034	3,868,041	94.7%	3,288,121	2,620,644	79.7%	1.19	27.8%	29.4%	0.94
	2023	3,876,237	4,306,498	111.1%	3,145,178	2,788,944	88.7%	1.25	30.8%	31.2%	0.99
	2024	3,665,900	4,760,198	129.9%	2,999,716	3,005,269	100.2%	1.30	33.9%	33.0%	1.03
	2025	3,452,927	5,225,734	151.3%	2,852,026	3,187,705	111.8%	1.35	37.2%	34.8%	1.07
	2026	3,238,249	5,692,742	175.8%	2,702,498	3,357,409	124.2%	1.42	40.6%	36.6%	1.11
	2027	3,022,965	6,149,424	203.4%	2,551,599	3,578,545	140.2%	1.45	44.2%	38.4%	1.15
	2028	2,808,638	6,573,244	234.0%	2,399,857	3,777,829	157.4%	1.49	47.8%	40.2%	1.19
	2029	2,596,574	6,972,180	268.5%	2,247,758	3,954,505	175.9%	1.53	51.4%	42.1%	1.22
	2030	2,387,938	7,339,135	307.3%	2,095,991	4,163,504	198.6%	1.55	55.1%	43.9%	1.25
	2031	2,183,996	7,647,561	350.2%	1,945,369	4,353,861	223.8%	1.56	58.9%	45.8%	1.28
	2032	1,986,156	7,895,382	397.5%	1,796,734	4,538,897	252.6%	1.57	62.5%	47.7%	1.31
	2033	1,795,615	8,080,483	450.0%	1,650,922	4,754,156	288.0%	1.56	66.2%	49.5%	1.34
	2034	1,613,278	8,199,144	508.2%	1,508,818	4,948,686	328.0%	1.55	69.7%	51.4%	1.36
	2035	1,440,233	8,236,420	571.9%	1,371,211	5,088,991	371.1%	1.54	73.1%	53.2%	1.37
	2036	1,277,155	8,185,333	640.9%	1,238,685	5,300,770	427.9%	1.50	76.4%	55.0%	1.39
	2037	1,125,088	8,062,751	716.6%	1,111,949	5,466,272	491.6%	1.46	79.6%	56.8%	1.40
	2038	984,190	7,867,472	799.4%	991,597	5,605,634	565.3%	1.41	82.5%	58.6%	1.41
	2039	854,803	7,602,171	889.3%	878,100	5,747,740	654.6%	1.36	85.3%	60.3%	1.41
	2040	736,942	7,272,731	986.9%	771,772	5,777,993	748.7%	1.32	87.8%	62.0%	1.42
	2041	630,364	6,888,996	1092.9%	672,876	5,830,722	866.5%	1.26	90.1%	63.6%	1.42
	2042	534,912	6,457,206	1207.2%	581,701	5,848,571	1005.4%	1.20	92.2%	65.1%	1.42
Projected	2043	450,227	5,989,031	1330.2%	498,335	5,761,210	1156.1%	1.15	94.1%	66.6%	1.41
Experience	2044	375,848	5,500,959	1463.6%	422,807	5,495,661	1299.8%	1.13	95.8%	67.9%	1.41
	2045	311,031	5,001,029	1607.9%	355,056	5,270,456	1484.4%	1.08	97.2%	69.1%	1.41
	2046	255,044	4,498,246	1763.7%	294,911	5,093,169	1727.0%	1.02	98.5%	70.2%	1.40
	2047	207,198	4,005,782	1933.3%	242,380	4,259,577	1757.4%	1.10	99.6%	71.0%	1.40
	2048	166,627	3,527,415	2116.9%	196,967	3,462,332	1757.8%	1.20	100.5%	71.7%	1.40
	2049	132,674	3,069,826	2313.8%	158,234	2,781,684	1758.0%	1.32	101.3%	72.2%	1.40
	2050	104,563	2,641,832	2526.5%	125,651	2,209,138	1758.2%	1.44	102.0%	72.6%	1.40
	2051	81,429	2,247,803	2760.4%	98,436	1,730,666	1758.2%	1.57	102.5%	72.9%	1.41
	2052	62,749	1,892,631	3016.2%	76,385	1,342,970	1758.2%	1.72	102.9%	73.1%	1.41
	2053	47,813	1,573,152	3290.2%	58,483	1,028,230	1758.2%	1.87	103.3%	73.3%	1.41
	2054	36,049	1,290,376	3579.5%	44,137	775,994	1758.2%	2.04	103.6%	73.4%	1.41
	2055	26,822	1,043,399	3890.1%	32,767	576,099	1758.2%	2.21	103.8%	73.4%	1.41
	2056	19,673	830,774	4222.9%	23,712	416,901	1758.2%	2.40	103.9%	73.5%	1.41
	2057	14,195	653,256	4601.9%	17,043	299,650	1758.2%	2.62	104.1%	73.5%	1.42
	2058	10,112	504,939	4993.2%	12,007	211,094	1758.2%	2.84	104.1%	73.6%	1.42
	2059	7,105	383,968	5404.3%	8,274	145,467	1758.2%	3.07	104.2%	73.6%	1.42
	2060	4,910	286,798	5841.2%	5,592	98,322	1758.2%	3.32	104.3%	73.6%	1.42
	2061	3,345	211,278	6316.6%	3,729	65,556	1758.2%	3.59	104.3%	73.6%	1.42
	2062	2,241	152,925	6823.5%	2,449	43,060	1758.2%	3.88	104.3%	73.6%	1.42
	2063	1,471	107,900	7335.3%	1,406	24,713	1758.2%	4.17	104.3%	73.6%	1.42
	2064	955	75,115	7869.0%	995	17,495	1758.2%	4.48	104.3%	73.6%	1.42
	2065	610	52,285	8574.7%	718	12,625	1758.2%	4.88	104.4%	73.6%	1.42
	2066	387	36,679	9480.6%	503	8,849	1758.2%	5.39	104.4%	73.6%	1.42
	2067	249	26,144	10482.8%	340	5,984	1758.2%	5.96	104.4%	73.6%	1.42
	2068	168	18,616	11107.4%	221	3,880	1758.2%	6.32	104.4%	73.6%	1.42
	2069	116	13,598	11695.4%	130	2,277	1758.2%	6.65	104.4%	73.6%	1.42
	Past	46,100,318	6,062,322	13.2%	41,748,192	8,709,739	20.9%	0.63	12.0%	19.3%	0.62
	Future	69,108,350	202,631,823	293.2%	59,972,826	145,247,551	242.2%	1.21	210.2%	152.9%	1.38
	Lifetime	115,208,668	208,694,145	181.1%	101,721,018	153,957,290	151.4%	1.20	104.4%	74.0%	1.41

Note:
- Figures in column A are normalized to reflect the prior rate action authorized by MD (15% on October 10, 2017) rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action previously authorized by MD.