Re: Group long-term policy G.LTC1697 (including GCLTCAARP04-OP 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 phase-in rate increase of 23.12% 							
	 Nationwide earned premium and incurred claims experience 							
	 Weighted average statutory discount rate 4.20% 							
	LLR without proposed rate increase – 117.5%							
	With proposed rate increase – 109.3%							
Exhibit II	Demonstration of rate action meeting Rate Stability							
	requirements							
Attachment 1	Lifetime Loss Ratio ("LLR")							
	 Without/with proposed phase-in rate increase of 23.12% 							
	 Maryland earned premium and incurred claims experience 							
	 Weighted average statutory discount rate 4.20% 							
	LLR without proposed rate increase – 115.4%							
	With proposed rate increase – 106.9%							
Attachment 2	Comparison of Original Pricing and Current Best Estimate							
	Assumptions							
Attachment 3	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions							

Attachment 4	Actual-to-Expected Loss Ratios by Duration
	LLR without rate increase – 117.6%; A/E – 1.57
Attachment 5	Actual-to-Expected Loss Ratios by Calendar Year
	LLR without rate increase – 117.5%; A/E – 1.57

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

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Vice President and Actuary, Metropolitan Life Insurance Company

New York, NY

Actuarial Memorandum for AARP Group Policy

April 25, 2017

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

Policy Forms

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

GCLTCAARP-04-OP

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 Facilityonly 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

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Actuarial Memorandum for AARP Group Policy

April 25, 2017

Respite Service

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

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from July 1, 2005 to January 22, 2007 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, 2015.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

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

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

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <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.

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 two or more members of the same household purchased coverage, then a household discount was applied. Additionally, monthly EFT Premium was equal to the monthly premium less \$2 and annual premium was equal to monthly premium times 12 less \$24.

9. Issue Age Range

The issue age is 18 and over.

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10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

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

13. Past and Future Policy Experience

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

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.20%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.20%.

14. Projected Earned Premiums and Incurred Claims

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

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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 4.20%.

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

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

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

15. History of Previous Inforce Rate Increases

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

16. Requested Rate Increase

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

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

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 studies from the 1985 and 1997 National Nursing Home Survey and 1982/1984/1989 National

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Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

- b. Voluntary termination rates by duration were assumed to be 6.25% in year one, grading down to 1.5% in year fifteen and thereafter.
- c. Mortality was based on 105% of the Annuity 2000 Basic Mortality Table modified using Projection Scale H.

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

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

18. Loss Ratio Requirement Compliance Demonstration

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

19. Average Annual Premium

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

Before increase:	\$1,766
After Phase 1:	\$1,943
After Phase 2:	\$2,137
After Phase 3:	\$2,174

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20. Proposed Effective Date

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

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

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	11%
55-59	25%
60-64	29%
65-69	24%
70-74	8%
75+	1%
Total	100%

By Benefit Period:

Benefit Period	Percent
2 Year	6%
3 Year	28%
4 Year	49%
5 Year	6%
7 Year	1%
Unlimited	9%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	74%
Auto 5% Compound	26%
Total	100%

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By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	16%
50%	55%
80%	6%
100%	22%
Total	100%

By Elimination Period:

Days	Percent
20	2%
30	53%
45	-
60	29%
90	16%
Total	100%

By Gender:

Gender	Percent
Female	60%
Male	40%
Total	100%

22. Number of Insured Lives

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

		ied Before Rate egulation Effective Date	Issued On or After Rate Stability Regulation Effective Date			
	Number of Insured Lives					
Certificates issued in Maryland	-	-	144	\$272,815		
Certificates issued nationwide	3,594	\$6,582,693	5,002	\$8,600,936		

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23. Actuarial Certification

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

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

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

I further certify that:

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

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Vice President and Actuary, Metropolitan Life Insurance Company

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

Historical		٧			Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					
Historical	H		Without Interest			With Interest			Persistency Factors					Mid-		
	alendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Year Disc/ Accum Factor
	1997	-	-	N/A	_	-	-	N/A			,		,		4.20%	2.1402
Experience	1998	-	-	N/A	-	-	-	N/A							4.20%	2.0539
	1999 2000	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	1.9712 1.8917
	2001	-	-	N/A	-	-	-	N/A							4.20%	1.8155
	2002	-	-	N/A N/A	-	-	-	N/A							4.20%	1.7424
	2003 2004	15,224	-	0.0%	87	24,431	-	N/A 0.0%							4.20% 4.20%	1.6722 1.6048
	2005	3,076,123	33,317	1.1%	4,622	4,737,576	51,312	1.1%							4.20%	1.5401
	2006 2007	11,982,912 16,480,471	712,014 169,533	5.9% 1.0%	9,810 10,362	17,711,396 23,377,491	1,052,396 240,482	5.9% 1.0%							4.20% 4.20%	1.4781 1.4185
	2008	16,825,909	1,717,173	10.2%	10,102	22,905,758	2,337,654	10.2%							4.20%	1.3613
	2009	16,436,280	1,142,196	6.9%	9,895	21,473,731	1,492,260	6.9%							4.20%	1.3065
	2010 2011	16,141,283 15,777,213	3,014,752 1,851,844	18.7% 11.7%	9,694 9,495	20,238,573 18,984,972	3,780,014 2,228,354	18.7% 11.7%							4.20% 4.20%	1.2538 1.2033
	2012	15,649,539	3,747,043	23.9%	9,320	18,072,535	4,327,193	23.9%							4.20%	1.1548
	2013 2014	15,363,757 15,236,645	2,971,292 4,125,517	19.3% 27.1%	9,141 8,980	17,027,575 16,206,251	3,293,068 4,388,051	19.3% 27.1%							4.20% 4.20%	1.1083 1.0636
	2014	14,944,196	6,671,657	44.6%	8,826	15,254,699	6,810,277	44.6%							4.20%	1.0208
Projected	2016	14,732,422	7,152,934	48.6%	8,581	14,432,550	7,007,339	48.6%	1.0000	N/A	0.0278	N/A	0.972	0.986	4.20%	0.9796
Future Experience	2017 2018	14,130,830 13,570,499	8,242,011 9,415,991	58.3% 69.4%	8,326 8,062	13,285,394 12,244,482	7,748,898 8,495,924	58.3% 69.4%	1.0000 1.0000	N/A N/A	0.0297 0.0317	N/A N/A	0.970 0.968	0.959 0.960	4.20% 4.20%	0.9402 0.9023
	2019	12,992,930	10,675,876	82.2%	7,790	11,250,960	9,244,555	82.2%	1.0000	N/A	0.0338	N/A	0.966	0.957	4.20%	0.8659
	2020 2021	12,399,692	12,042,718	97.1% 114.6%	7,509	10,304,602	10,007,943 10,776,428	97.1%	1.0000 1.0000	N/A N/A	0.0360 0.0384	N/A N/A	0.964 0.962	0.954 0.951	4.20% 4.20%	0.8310 0.7976
	2021	11,794,324 11,179,614	13,511,907 15,069,100	114.6% 134.8%	7,221 6,924	9,406,569 8,557,026	10,776,428 11,534,090	114.6% 134.8%	1.0000	N/A N/A	0.0384	N/A N/A	0.962 0.959	0.951	4.20%	0.7976
	2023	10,554,484	16,704,858	158.3%	6,620	7,753,020	12,270,907	158.3%	1.0000	N/A	0.0439	N/A	0.956	0.944	4.20%	0.7346
	2024 2025	9,921,523 9,284,604	18,383,239 20,081,942	185.3% 216.3%	6,309 5,992	6,994,393 6,281,638	12,959,665 13,586,741	185.3% 216.3%	1.0000 1.0000	N/A N/A	0.0470 0.0502	N/A N/A	0.953 0.950	0.940 0.936	4.20% 4.20%	0.7050 0.6766
	2026	8,646,696	21,759,144	251.6%	5,670	5,614,325	14,128,277	251.6%	1.0000	N/A	0.0537	N/A	0.946	0.931	4.20%	0.6493
	2027	8,012,302	23,380,719	291.8%	5,345	4,992,782	14,569,449	291.8%	1.0000	N/A	0.0574	N/A	0.943	0.927	4.20%	0.6231
	2028 2029	7,386,275 6,772,709	24,920,009 26,317,035	337.4% 388.6%	5,017 4,689	4,417,216 3,887,079	14,902,918 15,104,207	337.4% 388.6%	1.0000 1.0000	N/A N/A	0.0613 0.0654	N/A N/A	0.939 0.935	0.922 0.917	4.20% 4.20%	0.5980 0.5739
	2030	6,175,289	27,554,198	446.2%	4,362	3,401,388	15,177,023	446.2%	1.0000	N/A	0.0697	N/A	0.930	0.912	4.20%	0.5508
	2031 2032	5,598,242 5,044,414	28,604,319 29,415,759	511.0% 583.1%	4,038 3,719	2,959,295 2,559,088	15,120,574 14,922,946	511.0% 583.1%	1.0000 1.0000	N/A N/A	0.0743 0.0790	N/A N/A	0.926 0.921	0.907 0.901	4.20% 4.20%	0.5286 0.5073
	2032	4,516,673	29,415,759	664.0%	3,407	2,339,066	14,602,367	664.0%	1.0000	N/A	0.0790	N/A	0.921	0.895	4.20%	0.4869
	2034	4,018,155	30,298,589	754.0%	3,104	1,877,487	14,157,045	754.0%	1.0000	N/A	0.0890	N/A	0.911	0.890	4.20%	0.4673
	2035 2036	3,549,328 3,115,003	30,332,734 30,071,412	854.6% 965.4%	2,810 2,530	1,591,601 1,340,554	13,601,901 12,941,354	854.6% 965.4%	1.0000 1.0000	N/A N/A	0.0944	N/A N/A	0.906 0.900	0.883 0.878	4.20% 4.20%	0.4484 0.4304
	2037	2,714,925	29,529,685	1,087.7%	2,263	1,121,299	12,196,145	1,087.7%	1.0000	N/A	0.1054	N/A	0.895	0.872	4.20%	0.4130
	2038	2,349,358 2,017,897	28,726,325 27,680,729	1,222.7% 1,371.8%	2,011	931,217	11,386,275	1,222.7% 1,371.8%	1.0000	N/A N/A	0.1113	N/A	0.889	0.865 0.859	4.20%	0.3964
	2039 2040	1,719,493	26,404,427	1,535.6%	1,776 1,556	767,606 627,737	10,529,724 9,639,490	1,535.6%	1.0000 1.0000	N/A N/A	0.1172 0.1235	N/A N/A	0.883 0.876	0.859	4.20% 4.20%	0.3804 0.3651
	2041	1,453,460	24,923,157	1,714.7%	1,354	509,235	8,732,090	1,714.7%	1.0000	N/A	0.1298	N/A	0.870	0.845	4.20%	0.3504
	2042 2043	1,218,909 1,013,555	23,289,293 21,546,176	1,910.7% 2,125.8%	1,170 1,003	409,849 327,068	7,830,857 6,952,821	1,910.7% 2,125.8%	1.0000 1.0000	N/A N/A	0.1362 0.1428	N/A N/A	0.864 0.857	0.839 0.832	4.20% 4.20%	0.3362 0.3227
	2044	835,524	19,723,650	2,360.6%	853	258,754	6,108,238	2,360.6%	1.0000	N/A	0.1498	N/A	0.850	0.824	4.20%	0.3097
	2045	682,567	17,866,298	2,617.5%	719	202,867	5,310,081	2,617.5%	1.0000	N/A	0.1568	N/A	0.843	0.817	4.20%	0.2972
	2046 2047	552,654 443,232	16,020,655 14,211,015	2,898.9% 3,206.2%	601 498	157,637 121,331	4,569,668 3,890,159	2,898.9% 3,206.2%	1.0000 1.0000	N/A N/A	0.1638 0.1715	N/A N/A	0.836 0.828	0.810 0.802	4.20% 4.20%	0.2852 0.2737
	2048	351,812	12,458,753	3,541.3%	409	92,425	3,273,065	3,541.3%	1.0000	N/A	0.1785	N/A	0.821	0.794	4.20%	0.2627
	2049 2050	276,352 214,553	10,803,432 9,265,875	3,909.3% 4,318.7%	333 268	69,676 51,915	2,723,828 2,242,034	3,909.3% 4,318.7%	1.0000 1.0000	N/A N/A	0.1870 0.1950	N/A N/A	0.813 0.805	0.786 0.776	4.20% 4.20%	0.2521 0.2420
	2050	164,989	7,856,258	4,761.7%	213	38,313	1,824,355	4,761.7%	1.0000	N/A	0.1930	N/A	0.797	0.770	4.20%	0.2322
	2052	125,389	6,582,785	5,249.9%	168	27,944	1,467,037	5,249.9%	1.0000	N/A	0.2116	N/A	0.788	0.760	4.20%	0.2229
	2053 2054	94,419 70,294	5,442,980 4,432,350	5,764.7% 6,305.5%	131 101	20,194 14,429	1,164,142 909,790	5,764.7% 6,305.5%	1.0000 1.0000	N/A N/A	0.2200 0.2285	N/A N/A	0.780 0.772	0.753 0.744	4.20% 4.20%	0.2139 0.2053
	2055	51,635	3,555,672	6,886.1%	77	10,172	700,433	6,886.1%	1.0000	N/A	0.2368	N/A	0.763	0.735	4.20%	0.1970
	2056	37,420 26,736	2,804,770	7,495.4% 8,155.8%	58 43	7,074 4,851	530,249	7,495.4%	1.0000	N/A N/A	0.2526	N/A	0.747	0.725	4.20%	0.1891
	2057 2058	26,736 18,844	2,180,517 1,668,908	8,155.8% 8,856.7%	43 31	4,851 3,281	395,622 290,597	8,155.8% 8,856.7%	1.0000 1.0000	N/A N/A	0.2578 0.2723	N/A N/A	0.742 0.728	0.714 0.705	4.20% 4.20%	0.1814 0.1741
	2059	13,096	1,258,250	9,607.7%	22	2,188	210,263	9,607.7%	1.0000	N/A	0.2805	N/A	0.719	0.695	4.20%	0.1671
	2060 2061	8,968 6,065	935,345 685,101	10,429.6% 11,296.3%	16 11	1,438 933	150,005 105,445	10,429.6% 11,296.3%	1.0000 1.0000	N/A N/A	0.2888 0.3095	N/A N/A	0.711 0.690	0.685 0.676	4.20% 4.20%	0.1604 0.1539
	2062	4,030	497,327	12,340.1%	8	595	73,460	12,340.1%	1.0000	N/A	0.3140	N/A	0.686	0.665	4.20%	0.1339
	2063	2,656	355,956	13,404.2%	5	376	50,460	13,404.2%	1.0000	N/A	0.3360	N/A	0.664	0.659	4.20%	0.1418
	2064 2065	1,724 1,129	255,865 184,464	14,837.8% 16,340.9%	3 2	235 147	34,809 24,084	14,837.8% 16,340.9%	1.0000 1.0000	N/A N/A	0.3725 0.3143	N/A N/A	0.627 0.686	0.649 0.655	4.20% 4.20%	0.1360 0.1306
	2066	752	134,335	17,863.9%	1	94	16,833	17,863.9%	1.0000	N/A	0.3333	N/A	0.667	0.666	4.20%	0.1253
	2067 2068	519 362	95,973 68,701	18,497.2% 18,956.8%	1	62 42	11,541 7,929	18,497.2% 18,956.8%	1.0000 1.0000	N/A N/A	0.2917 0.2745	N/A N/A	0.708 0.725	0.690 0.698	4.20% 4.20%	0.1203 0.1154
	2069	253	47,899	18,950.8%	1	28	7,929 5,305	18,950.8%	1.0000	N/A N/A	0.2745	N/A N/A	0.725	0.698	4.20%	0.1154
	2070	173	31,798	18,348.6%	0	18	3,380	18,348.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1063
	2071 2072	116 76	20,845 13,919	18,034.0% 18,196.7%	0	12 7	2,126 1,363	18,034.0% 18,196.7%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.1020 0.0979
	2072	51	8,104	15,899.1%	0	5	761	15,899.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0979
	2074	33	4,870	14,718.3%	0	3	439	14,718.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0902
	2075 2076-2096	22 34	3,231 4,706	14,857.0% 13,852.0%	0	2	280 391	14,857.0% 13,852.0%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.0865 0.0830
Г	Past	157,929,550	26,156,338	16.6%	100,334	196,014,988	30,001,059	15.3%								
	Future	199,870,086	755,507,269	378.0%	133,733	141,131,546	366,226,128	259.5%								
	Lifetime	357,799,636	781,663,607	218.5%	234,067	337,146,534	396,227,187	117.5%								

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC.1697

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

			Loss Ratio Demonstration								Projected V	alues for III	ustrative Purpos	ses Only	Interest Rate Factors	
		V	Without Interest				With Interest					Persis	stency Factors			Mid-
C	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Year Disc/ Accum Factor
Historical	1997	-	-	N/A	-	-	-	N/A		3	,	.,	,	,	4.20%	2.1402
Experience	1998 1999	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	2.0539 1.9712
	2000	-	-	N/A	-	-	-	N/A							4.20%	1.8917
	2001	-	-	N/A	-	-	-	N/A							4.20%	1.8155
	2002	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	1.7424 1.6722
	2004	15,224	-	0.0%	87	24,431	-	0.0%							4.20%	1.6048
	2005 2006	3,076,123 11,982,912	33,317 712,014	1.1% 5.9%	4,622 9,810	4,737,576 17,711,396	51,312 1,052,396	1.1% 5.9%							4.20% 4.20%	1.5401 1.4781
	2007	16,480,471	169,533	1.0%	10,362	23,377,491	240,482	1.0%							4.20%	1.4185
	2008	16,825,909	1,717,173	10.2%	10,102	22,905,758	2,337,654	10.2%							4.20%	1.3613
	2009	16,436,280 16,141,283	1,142,196 3,014,752	6.9% 18.7%	9,895 9,694	21,473,731 20,238,573	1,492,260 3,780,014	6.9% 18.7%							4.20% 4.20%	1.3065 1.2538
	2011	15,777,213	1,851,844	11.7%	9,495	18,984,972	2,228,354	11.7%							4.20%	1.2033
	2012 2013	15,649,539 15,363,757	3,747,043 2,971,292	23.9% 19.3%	9,320 9,141	18,072,535 17,027,575	4,327,193 3,293,068	23.9% 19.3%							4.20% 4.20%	1.1548 1.1083
	2014	15,236,645	4,125,517	27.1%	8,980	16,206,251	4,388,051	27.1%							4.20%	1.0636
Desirated	2015	14,944,196	6,671,657	44.6%	8,826	15,254,699	6,810,277	44.6%	4.0000	4.0000	0.0070	4.0000	0.070	0.000	4.20% 4.20%	1.0208
Projected Future	2016 2017	14,732,422 14,130,830	7,152,934 8,242,011	48.6% 58.3%	8,581 8,326	14,432,550 13,285,394	7,007,339 7,748,898	48.6% 58.3%	1.0000 1.0000	1.0000 1.0000	0.0278 0.0297	1.0000 1.0000	0.972 0.970	0.986 0.959	4.20%	0.9796 0.9402
Experience	2018	14,197,222	9,344,677	65.8%	8,014	12,809,967	8,431,579	65.8%	1.0542	0.9984	0.0375	0.9940	0.963	0.960	4.20%	0.9023
	2019 2020	14,532,997 14,803,781	10,526,766 11,874,517	72.4% 80.2%	7,704 7,427	12,584,549 12,302,489	9,115,436 9.868,162	72.4% 80.2%	1.1344 1.2108	0.9970 0.9970	0.0387 0.0360	0.9890 0.9890	0.961 0.964	0.957 0.954	4.20% 4.20%	0.8659 0.8310
	2021	14,292,673	13,323,186	93.2%	7,141	11,399,128	10,625,913	93.2%	1.2290	0.9970	0.0384	0.9890	0.962	0.951	4.20%	0.7976
	2022 2023	13,572,095 12,813,184	14,858,629 16,471,542	109.5% 128.6%	6,848 6,547	10,388,262 9,412,195	11,372,993 12,099,519	109.5% 128.6%	1.2312 1.2312	0.9970 0.9970	0.0411 0.0439	0.9890 0.9890	0.959 0.956	0.948 0.944	4.20% 4.20%	0.7654 0.7346
	2023	12,044,767	18,126,481	150.5%	6,239	8,491,220	12,778,657	150.5%	1.2312	0.9970	0.0439	0.9890	0.950	0.944	4.20%	0.7346
	2025	11,271,544	19,801,458	175.7%	5,926	7,625,933	13,396,975	175.7%	1.2312	0.9970	0.0502	0.9890	0.950	0.936	4.20%	0.6766
	2026 2027	10,497,121 9,726,966	21,455,234 23,054,161	204.4% 237.0%	5,608 5,286	6,815,813 6,061,256	13,930,948 14,365,958	204.4% 237.0%	1.2312 1.2312	0.9970 0.9970	0.0537 0.0574	0.9890 0.9890	0.946 0.943	0.931 0.927	4.20% 4.20%	0.6493 0.6231
	2028	8,966,966	24,571,951	274.0%	4,962	5,362,517	14,694,769	274.0%	1.2312	0.9970	0.0613	0.9890	0.939	0.922	4.20%	0.5980
	2029 2030	8,222,095 7,496,825	25,949,465 27,169,348	315.6% 362.4%	4,638 4,314	4,718,929 4,129,297	14,893,246 14.965.045	315.6% 362.4%	1.2312 1.2312	0.9970 0.9970	0.0654 0.0697	0.9890 0.9890	0.935 0.930	0.917 0.912	4.20% 4.20%	0.5739 0.5508
	2030	6,796,287	28,204,802	415.0%	3,994	3,592,596	14,909,385	415.0%	1.2312	0.9970	0.0097	0.9890	0.930	0.912	4.20%	0.5286
	2032	6,123,938	29,004,909	473.6%	3,678	3,106,743	14,714,517	473.6%	1.2312	0.9970	0.0790	0.9890	0.921	0.901	4.20%	0.5073
	2033 2034	5,483,258 4,878,055	29,573,473 29,875,408	539.3% 612.4%	3,369 3,069	2,669,630 2,279,276	14,398,415 13,959,314	539.3% 612.4%	1.2312 1.2312	0.9970 0.9970	0.0839	0.9890 0.9890	0.916 0.911	0.895 0.890	4.20% 4.20%	0.4869 0.4673
	2035	4,308,897	29,909,077	694.1%	2,780	1,932,209	13,411,924	694.1%	1.2312	0.9970	0.0944	0.9890	0.906	0.883	4.20%	0.4484
	2036 2037	3,781,626 3,295,929	29,651,404 29,117,244	784.1% 883.4%	2,502 2,238	1,627,438 1,361,262	12,760,602 12,025,801	784.1% 883.4%	1.2312 1.2312	0.9970 0.9970	0.0999 0.1054	0.9890 0.9890	0.900 0.895	0.878 0.872	4.20% 4.20%	0.4304 0.4130
	2037	2,852,130	28,325,104	993.1%	1,989	1,130,501	11,227,243	993.1%	1.2312	0.9970	0.1034	0.9890	0.889	0.865	4.20%	0.4130
	2039	2,449,734	27,294,112	1,114.2%	1,756	931,877	10,382,655	1,114.2%	1.2312	0.9970	0.1172	0.9890	0.883	0.859	4.20%	0.3804
	2040	2,087,471 1,764,506	26,035,637 24,575,056	1,247.2% 1,392.7%	1,539 1,339	762,075 618,213	9,504,855 8,610,129	1,247.2% 1,392.7%	1.2312 1.2312	0.9970 0.9970	0.1235 0.1298	0.9890 0.9890	0.876 0.870	0.852 0.845	4.20% 4.20%	0.3651 0.3504
	2042	1,479,760	22,964,011	1,551.9%	1,157	497,559	7,721,484	1,551.9%	1.2312	0.9970	0.1362	0.9890	0.864	0.839	4.20%	0.3362
	2043 2044	1,230,460 1,014,329	21,245,241 19,448,169	1,726.6% 1,917.3%	992 843	397,062 314,129	6,855,711 6,022,925	1,726.6% 1,917.3%	1.2312 1.2312	0.9970 0.9970	0.1428 0.1498	0.9890 0.9890	0.857 0.850	0.832 0.824	4.20% 4.20%	0.3227 0.3097
	2045	828,639	17,616,759	2,126.0%	711	246,282	5,235,915	2,126.0%	1.2312	0.9970	0.1568	0.9890	0.843	0.817	4.20%	0.2972
	2046	670,924	15,796,895	2,354.5%	594	191,372	4,505,844	2,354.5%	1.2312	0.9970	0.1638	0.9890	0.836	0.810	4.20%	0.2852
	2047	538,085 427,101	14,012,530 12,284,741	2,604.1% 2,876.3%	493 405	147,297 112,205	3,835,825 3,227,350	2,604.1% 2,876.3%	1.2312 1.2312	0.9970 0.9970	0.1715 0.1785	0.9890 0.9890	0.828 0.821	0.802 0.794	4.20% 4.20%	0.2737 0.2627
	2049	335,493	10,652,540	3,175.2%	329	84,587	2,685,784	3,175.2%	1.2312	0.9970	0.1870	0.9890	0.813	0.786	4.20%	0.2521
	2050 2051	260,468 200,297	9,136,459 7,746,529	3,507.7% 3,867.5%	265 211	63,025 46,512	2,210,720 1,798,874	3,507.7% 3,867.5%	1.2312 1.2312	0.9970 0.9970	0.1950 0.2031	0.9890 0.9890	0.805 0.797	0.776 0.769	4.20% 4.20%	0.2420 0.2322
	2052	152,223	6,490,844	4,264.0%	166	33,924	1,446,547	4,264.0%	1.2312	0.9970	0.2116	0.9890	0.788	0.760	4.20%	0.2229
	2053	114,625	5,366,958	4,682.2%	130	24,516	1,147,883	4,682.2%	1.2312	0.9970	0.2200	0.9890	0.780	0.753	4.20%	0.2139
	2054 2055	85,337 62,685	4,370,443 3,506,010	5,121.4% 5,593.0%	100 76	17,516 12,348	897,083 690,650	5,121.4% 5,593.0%	1.2312 1.2312	0.9970 0.9970	0.2285 0.2368	0.9890 0.9890	0.772 0.763	0.744 0.735	4.20% 4.20%	0.2053 0.1970
	2056	45,428	2,765,596	6,087.9%	57	8,588	522,843	6,087.9%	1.2312	0.9970	0.2526	0.9890	0.747	0.725	4.20%	0.1891
	2057 2058	32,458 22,876	2,150,062 1,645,599	6,624.2% 7,193.5%	42 31	5,889 3,983	390,096 286,538	6,624.2% 7,193.5%	1.2312 1.2312	0.9970 0.9970	0.2578 0.2723	0.9890 0.9890	0.742 0.728	0.714 0.705	4.20% 4.20%	0.1814 0.1741
	2059	15,899	1,240,676	7,803.5%	22	2,657	207,327	7,803.5%	1.2312	0.9970	0.2805	0.9890	0.719	0.695	4.20%	0.1671
	2060	10,887	922,281	8,471.1%	16 11	1,746	147,910	8,471.1%	1.2312	0.9970	0.2888	0.9890	0.711	0.685	4.20%	0.1604
	2061 2062	7,363 4,893	675,532 490,381	9,175.0% 10,022.8%	11 7	1,133 723	103,972 72,434	9,175.0% 10,022.8%	1.2312 1.2312	0.9970 0.9970	0.3095 0.3140	0.9890 0.9890	0.690 0.686	0.676 0.665	4.20% 4.20%	0.1539 0.1477
	2063	3,224	350,984	10,887.1%	5	457	49,755	10,887.1%	1.2312	0.9970	0.3360	0.9890	0.664	0.659	4.20%	0.1418
	2064 2065	2,093 1,370	252,292 181,888	12,051.5% 13,272.3%	3 2	285 179	34,323 23,748	12,051.5% 13,272.3%	1.2312 1.2312	0.9970 0.9970	0.3725 0.3143	0.9890 0.9890	0.627 0.686	0.649 0.655	4.20% 4.20%	0.1360 0.1306
	2066	913	132,459	14,509.4%	1	114	16,597	14,509.4%	1.2312	0.9970	0.3333	0.9890	0.667	0.666	4.20%	0.1253
	2067 2068	630 440	94,633 67,742	15,023.8%	1 1	76 51	11,380 7,818	15,023.8% 15,397.0%	1.2312 1.2312	0.9970 0.9970	0.2917 0.2745	0.9890 0.9890	0.708 0.725	0.690 0.698	4.20% 4.20%	0.1203 0.1154
	2068	307	47,230	15,397.0% 15,393.6%	1	34	7,818 5,231	15,397.0%	1.2312	0.9970	0.2745	0.9890	0.725	0.698	4.20%	0.1154
	2070	210	31,354	14,903.0%	0	22	3,333	14,903.0%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1063
	2071 2072	140 93	20,554 13,724	14,647.5% 14,779.6%	0	14 9	2,097 1,344	14,647.5% 14,779.6%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1020 0.0979
	2073	62	7,991	12,913.5%	0	6	751	12,913.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0940
	2074	40	4,802	11,954.5%	0	4	433	11,954.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0902
	2075 2076-2096	26 41	3,186 4,640	12,067.1% 11,250.8%	0	2 3	276 385	12,067.1% 11,250.8%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.0865 0.0830
	•															
	Past	157,929,550	26,156,338	16.6%	100,334	196,014,988	30,001,059	15.3%								
	Future	232,673,144	745,230,320	320.3%	132,489	162,045,630	361,371,466	223.0%								
	Lifetime	390,602,694	771,386,658	197.5%	232,823	358,060,618	391,372,525	109.3%								

- Note:
 The projections are based on the assumptions derived using experience data through June 30, 2015
 Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC.1697
 The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

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

Accumulated value of initial earned premium	196,014,988	х	58%	=	113,688,693
2a. Accumulated value of earned premium 2b. Accumulated value of prior premium rate schedule increases (2a-1)	196,014,988 0		85%	=	0
3. Present value of future projected initial earned premium	141,131,546		58%	=	81,856,297
4a. Present value of future projected premium 4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	162,045,630 20,914,084		85%	=	17,776,972
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					213,321,961
6a. Accumulated value of incurred claims without the inclusion of active life reserves 6b. Present value of future projected incurred claims without the inclusion of active life reserves					30,001,059 361,371,466
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					391,372,525
8. Test: 7 is not less than 5					TRUE

Attachment 1 Metropolitan Life Insurance Company Maryland Specific Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration							Factors	Derived from P	rojected Valu	ues for Illus	strative Purpose	s Only	Interest Rate Factors		
		1	Without Interest				With Interest					Persis	tency Factors				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc/ Accum Factor	
Historical	1997	- Fremium	Cidillis	N/A	rears	- Freiiliuiii	Ciairis	N/A	Factor	Downgrade	iviortality	Lapse	reisistericy	reisistericy	4.20%	2.1402	
Experience	1998	-	-	N/A	-	-	-	N/A							4.20%	2.0539	
	1999 2000	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	1.9712 1.8917	
	2000	_	-	N/A	-	-		N/A							4.20%	1.8155	
	2002	-	-	N/A	-	-	-	N/A							4.20%	1.7424	
	2003 2004	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	1.6722 1.6048	
	2005	14,274	-	0.0%	46	21,984	-	0.0%							4.20%	1.5401	
	2006	193,564 314,379	-	0.0%	170 183	286,099 445,946	-	0.0%							4.20% 4.20%	1.4781 1.4185	
	2008	309,856	46,686	15.1%	178	421,819	63,555	15.1%							4.20%	1.3613	
	2009	303,386	5,379	1.8% 0.0%	173 169	396,368 363,873	7,028	1.8% 0.0%							4.20% 4.20%	1.3065	
	2010	290,207 285,012	181	0.0%	162	342,959	218	0.0%							4.20%	1.2538 1.2033	
	2012	275,593	109,022	39.6%	155	318,263	125,902	39.6%							4.20%	1.1548	
	2013 2014	267,466 263,716	70,281 2,990	26.3% 1.1%	154 149	296,431 280,498	77,893 3,181	26.3% 1.1%							4.20% 4.20%	1.1083 1.0636	
	2015	258,779	64,288	24.8%	148	264,156	65,623	24.8%							4.20%	1.0208	
Projected Future	2016 2017	266,403 257,146	118,841 136,850	44.6% 53.2%	144 140	260,980 241,761	116,422 128,662	44.6% 53.2%	1.0000 1.0000	N/A N/A	0.0260 0.0281	N/A N/A	0.974 0.972	N/A 0.965	4.20% 4.20%	0.9796 0.9402	
Experience	2018	247,709	155,903	62.9%	136	223,505	140,669	62.9%	1.0000	N/A	0.0293	N/A	0.971	0.963	4.20%	0.9023	
	2019	238,064	176,934	74.3%	132	206,147	153,212	74.3%	1.0000	N/A	0.0318	N/A	0.968	0.961	4.20%	0.8659	
	2020	228,176 218,036	200,071 224,659	87.7% 103.0%	127 123	189,623 173,895	166,266 179,177	87.7% 103.0%	1.0000 1.0000	N/A N/A	0.0333 0.0357	N/A N/A	0.967 0.964	0.958 0.956	4.20% 4.20%	0.8310 0.7976	
	2022	207,671	250,768	120.8%	118	158,954	191,941	120.8%	1.0000	N/A	0.0380	N/A	0.962	0.952	4.20%	0.7654	
	2023 2024	197,109 186,362	279,288 308,602	141.7% 165.6%	113 108	144,791 131,380	205,157 217,555	141.7% 165.6%	1.0000 1.0000	N/A N/A	0.0405 0.0432	N/A N/A	0.960 0.957	0.949 0.945	4.20% 4.20%	0.7346 0.7050	
	2024	175,491	339,270	193.3%	103	118,731	229,538	193.3%	1.0000	N/A	0.0432	N/A	0.957	0.945	4.20%	0.7050	
	2026	164,537	370,687	225.3%	98	106,834	240,688	225.3%	1.0000	N/A	0.0496	N/A	0.950	0.938	4.20%	0.6493	
	2027 2028	153,569 142,625	402,754 433,361	262.3% 303.8%	93 88	95,695 85,294	250,972 259,163	262.3% 303.8%	1.0000 1.0000	N/A N/A	0.0523 0.0563	N/A N/A	0.948 0.944	0.933 0.929	4.20% 4.20%	0.6231 0.5980	
	2029	131,794	463,407	351.6%	83	75,641	265,965	351.6%	1.0000	N/A	0.0603	N/A	0.940	0.924	4.20%	0.5739	
	2030	121,113	492,579	406.7%	77	66,710	271,315	406.7%	1.0000 1.0000	N/A N/A	0.0639	N/A	0.936 0.932	0.919	4.20%	0.5508 0.5286	
	2031	110,692 100,574	518,396 540,573	468.3% 537.5%	72 67	58,513 51,022	274,030 274,239	468.3% 537.5%	1.0000	N/A N/A	0.0684 0.0725	N/A N/A	0.932	0.914 0.909	4.20% 4.20%	0.5286	
	2033	90,788	558,214	614.9%	62	44,202	271,777	614.9%	1.0000	N/A	0.0777	N/A	0.922	0.903	4.20%	0.4869	
	2034 2035	81,433 72,524	570,566 576,819	700.7% 795.3%	57 52	38,049 32,521	266,597 258,659	700.7% 795.3%	1.0000 1.0000	N/A N/A	0.0823 0.0872	N/A N/A	0.918 0.913	0.897 0.891	4.20% 4.20%	0.4673 0.4484	
	2036	64,134	577,360	900.2%	47	27,600	248,469	900.2%	1.0000	N/A	0.0925	N/A	0.908	0.884	4.20%	0.4304	
	2037 2038	56,330	572,473 562,959	1,016.3%	42	23,265 19,465	236,439 223,141	1,016.3% 1,146.3%	1.0000 1.0000	N/A N/A	0.0985 0.1031	N/A N/A	0.902 0.897	0.878 0.872	4.20% 4.20%	0.4130 0.3964	
	2038	49,109 42,467	546,576	1,146.3% 1,287.1%	38 34	16,154	207,917	1,146.3%	1.0000	N/A N/A	0.1031	N/A N/A	0.897	0.872	4.20%	0.3964	
	2040	36,413	525,714	1,443.7%	30	13,293	191,923	1,443.7%	1.0000	N/A	0.1165	N/A	0.883	0.857	4.20%	0.3651	
	2041 2042	30,975 26,116	500,482 470,489	1,615.8% 1,801.5%	26 23	10,852 8,781	175,349 158,199	1,615.8% 1,801.5%	1.0000 1.0000	N/A N/A	0.1208 0.1286	N/A N/A	0.879 0.871	0.851 0.843	4.20% 4.20%	0.3504 0.3362	
	2043	21,819	438,056	2,007.6%	20	7,041	141,358	2,007.6%	1.0000	N/A	0.1371	N/A	0.863	0.835	4.20%	0.3227	
	2044 2045	18,068 14,813	403,222 367,326	2,231.6% 2,479.8%	17 14	5,596 4,403	124,874 109,174	2,231.6% 2,479.8%	1.0000 1.0000	N/A N/A	0.1416 0.1496	N/A N/A	0.858 0.850	0.828 0.820	4.20% 4.20%	0.3097 0.2972	
	2045	12,022	331,054	2,753.7%	12	3,429	94,429	2,753.7%	1.0000	N/A	0.1544	N/A	0.846	0.812	4.20%	0.2852	
	2047	9,680	294,725	3,044.7%	10	2,650	80,679	3,044.7%	1.0000	N/A	0.1628	N/A	0.837	0.805	4.20%	0.2737	
	2048 2049	7,708 6,062	259,292 225,210	3,364.1% 3,715.4%	8 7	2,025 1,528	68,119 56,781	3,364.1% 3,715.4%	1.0000 1.0000	N/A N/A	0.1719 0.1827	N/A N/A	0.828 0.817	0.796 0.786	4.20% 4.20%	0.2627 0.2521	
	2050	4,700	192,893	4,104.4%	6	1,137	46,674	4,104.4%	1.0000	N/A	0.1872	N/A	0.813	0.775	4.20%	0.2420	
	2051 2052	3,608 2,731	163,061 136,322	4,519.0% 4,992.1%	5 4	838 609	37,865 30,381	4,519.0% 4,992.1%	1.0000 1.0000	N/A N/A	0.1946 0.2062	N/A N/A	0.805 0.794	0.768 0.757	4.20% 4.20%	0.2322 0.2229	
	2053	2,044	112,323	5,495.1%	3	437	24,024	5,495.1%	1.0000	N/A	0.2123	N/A	0.788	0.749	4.20%	0.2139	
	2054	1,510	91,227	6,043.1%	2	310	18,725	6,043.1%	1.0000	N/A	0.2234	N/A	0.777	0.739	4.20%	0.2053	
	2055 2056	1,095 781	72,807 57,030	6,646.6% 7,302.6%	2 1	216 148	14,342 10,782	6,646.6% 7,302.6%	1.0000 1.0000	N/A N/A	0.2374 0.2635	N/A N/A	0.763 0.737	0.726 0.713	4.20% 4.20%	0.1970 0.1891	
	2057	548	43,746	7,988.5%	1	99	7,937	7,988.5%	1.0000	N/A	0.2520	N/A	0.748	0.701	4.20%	0.1814	
	2058 2059	378 254	32,833 24,159	8,697.1% 9,498.9%	1	66 43	5,717 4,037	8,697.1% 9,498.9%	1.0000 1.0000	N/A N/A	0.2717 N/A	N/A N/A	0.728 N/A	0.689 N/A	4.20% 4.20%	0.1741 0.1671	
	2060	165	17,572	10,620.5%	0	27	2,818	10,620.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1604	
	2061 2062	103 62	12,134 8,078	11,733.5% 13,018.9%	0	16 9	1,868 1,193	11,733.5% 13,018.9%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.1539 0.1477	
	2062	37	5,131	13,018.9%	0	5	1,193 727	13,018.9%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20%	0.1477	
	2064	22	3,178	14,712.9%	0	3	432	14,712.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1360	
	2065 2066	12 7	1,867 1,277	15,941.5% 19,210.0%	0	2	244 160	15,941.5% 19,210.0%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.1306 0.1253	
	2067	4	631	15,945.9%	0	0	76	15,945.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1203	
	2068 2069	2	332 126	14,943.3% 12,610.8%	0	0	38 14	14,943.3% 12,610.8%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.1154 0.1108	
	2009	0	70	31,925.7%	-	0	7	31,925.7%	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1108	
	2071	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.1020	
	2072 2073	-	-	N/A N/A	-	-	-	N/A N/A	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.0979 0.0940	
	2074	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.20%	0.0902	
	2075 2076-2096	-	-	N/A N/A	-	-	-	N/A N/A	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.20% 4.20%	0.0865 0.0830	
	20.0-2000			IVA				1907	1.0000	1903	1907	1973	10/1	10//	7.20/0	3.0000	
	Past	2,776,233	298,828	10.8%	1,687	3,438,397	343,399	10.0%						,	,		
	Future	3,805,596	14,170,276	372.4%	2,345	2,654,297	6,686,918	251.9%									
	Lifetime	6,581,829	14,469,104	219.8%	4,032	6,092,694	7,030,317	115.4%									

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC.1697

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

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes O				s Only	Only Interest Rate Factors			
		,	Without Interest				With Interest					Persi	stency Factors			
									Premium Rate		Policy				Calendar Year	Mid-Year Disc/
C	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Increase Factor	Benefit Downgrade	Lapse & Mortality	Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Accum Factor
Historical Experience	1997 1998	-	-	N/A N/A	-	-	-	N/A N/A				•			4.20% 4.20%	2.1402 2.0539
	1999	-	-	N/A	-	-	-	N/A							4.20%	1.9712
	2000	-	-	N/A N/A	-	-	-	N/A N/A							4.20% 4.20%	1.8917 1.8155
	2001	-	-	N/A	-	-	-	N/A							4.20%	1.7424
	2003	-	-	N/A	-	-	-	N/A							4.20%	1.6722
	2004	14,274	-	N/A 0.0%	46	21,984	-	N/A 0.0%							4.20% 4.20%	1.6048 1.5401
	2006	193,564	-	0.0%	170	286,099	-	0.0%							4.20%	1.4781
	2007	314,379 309,856	46,686	0.0% 15.1%	183 178	445,946 421,819	63,555	0.0% 15.1%							4.20% 4.20%	1.4185 1.3613
	2009	303,386	5,379	1.8%	173	396,368	7,028	1.8%							4.20%	1.3065
	2010	290,207 285,012	181	0.0% 0.1%	169 162	363,873 342,959	218	0.0% 0.1%							4.20% 4.20%	1.2538 1.2033
	2012	275,593	109,022	39.6%	155	318,263	125,902	39.6%							4.20%	1.1548
	2013 2014	267,466 263,716	70,281 2,990	26.3% 1.1%	154 149	296,431 280,498	77,893 3,181	26.3% 1.1%							4.20% 4.20%	1.1083 1.0636
	2014	258,779	64,288	24.8%	148	264,156	65,623	24.8%							4.20%	1.0208
Projected	2016	266,403	118,841	44.6%	144	260,980	116,422	44.6%	1.0000	1.0000	0.0260	1.0000	0.974	N/A	4.20%	0.9796
Future Experience	2017 2018	257,146 259,149	136,850 154,722	53.2% 59.7%	140 135	241,761 233,827	128,662 139,603	53.2% 59.7%	1.0000 1.0542	1.0000 0.9984	0.0281 0.0350	1.0000 0.9940	0.972 0.965	0.965 0.963	4.20% 4.20%	0.9402 0.9023
	2019	266,282	174,463	65.5%	130	230,582	151,072	65.5%	1.1344	0.9970	0.0367	0.9890	0.963	0.961	4.20%	0.8659
	2020 2021	272,416 264,222	197,276 221,521	72.4% 83.8%	126 121	226,388 210,730	163,944 176,674	72.4% 83.8%	1.2108 1.2290	0.9970 0.9970	0.0333 0.0357	0.9890 0.9890	0.967 0.964	0.958 0.956	4.20% 4.20%	0.8310 0.7976
	2022	252,114	247,265	98.1%	117	192,971	189,260	98.1%	1.2312	0.9970	0.0380	0.9890	0.962	0.952	4.20%	0.7654
	2023 2024	239,292 226,244	275,387 304,291	115.1% 134.5%	112 107	175,777 159,496	202,292 214,517	115.1% 134.5%	1.2312 1.2312	0.9970 0.9970	0.0405 0.0432	0.9890 0.9890	0.960 0.957	0.949 0.945	4.20% 4.20%	0.7346 0.7050
	2025	213,047	334,532	157.0%	102	144,140	226,332	157.0%	1.2312	0.9970	0.0464	0.9890	0.954	0.942	4.20%	0.6766
	2026 2027	199,748 186,433	365,509 397,129	183.0% 213.0%	97 92	129,697 116,174	237,326 247,467	183.0% 213.0%	1.2312 1.2312	0.9970 0.9970	0.0496 0.0523	0.9890	0.950 0.948	0.938 0.933	4.20% 4.20%	0.6493 0.6231
	2028	173,148	427,308	246.8%	87	103,547	255,543	246.8%	1.2312	0.9970	0.0563	0.9890	0.944	0.929	4.20%	0.5980
	2029 2030	159,999 147,031	456,935 485,699	285.6% 330.3%	82 76	91,829 80,986	262,250 267,526	285.6% 330.3%	1.2312 1.2312	0.9970 0.9970	0.0603 0.0639	0.9890	0.940 0.936	0.924 0.919	4.20% 4.20%	0.5739 0.5508
	2031	134,381	511,156	380.4%	71	71,035	270,203	380.4%	1.2312	0.9970	0.0684	0.9890	0.932	0.914	4.20%	0.5286
	2032 2033	122,097	533,023	436.6% 499.4%	66 61	61,941	270,409	436.6% 499.4%	1.2312	0.9970	0.0725 0.0777	0.9890	0.928 0.922	0.909 0.903	4.20% 4.20%	0.5073
	2033	110,217 98,859	550,418 562,596	569.1%	56	53,661 46,192	267,982 262,874	569.1%	1.2312 1.2312	0.9970 0.9970	0.0777	0.9890	0.922	0.903	4.20%	0.4869 0.4673
	2035 2036	88,044	568,762	646.0%	51	39,481 33,507	255,046	646.0%	1.2312 1.2312	0.9970 0.9970	0.0872 0.0925	0.9890	0.913	0.891 0.884	4.20% 4.20%	0.4484 0.4304
	2030	77,858 68,385	569,296 564,477	731.2% 825.4%	46 42	28,244	244,999 233,136	731.2% 825.4%	1.2312	0.9970	0.0925	0.9890 0.9890	0.908 0.902	0.878	4.20%	0.4304
	2038	59,619	555,096	931.1%	37	23,631	220,024	931.1%	1.2312	0.9970	0.1031	0.9890	0.897	0.872	4.20%	0.3964
	2039 2040	51,555 44,206	538,942 518,372	1,045.4% 1,172.6%	33 29	19,611 16,138	205,013 189,243	1,045.4% 1,172.6%	1.2312 1.2312	0.9970 0.9970	0.1091 0.1165	0.9890	0.891 0.883	0.865 0.857	4.20% 4.20%	0.3804 0.3651
	2041	37,603	493,492	1,312.4%	26	13,175	172,900	1,312.4%	1.2312	0.9970	0.1208	0.9890	0.879	0.851	4.20%	0.3504
	2042	31,705 26,489	463,918 431,937	1,463.2% 1,630.6%	23 19	10,661 8,548	155,989 139,384	1,463.2% 1,630.6%	1.2312 1.2312	0.9970 0.9970	0.1286 0.1371	0.9890	0.871 0.863	0.843 0.835	4.20% 4.20%	0.3362 0.3227
	2044	21,935	397,591	1,812.6%	17	6,793	123,130	1,812.6%	1.2312	0.9970	0.1416	0.9890	0.858	0.828	4.20%	0.3097
	2045 2046	17,983 14,595	362,195 326,430	2,014.1% 2,236.6%	14 12	5,345 4,163	107,649 93,110	2,014.1% 2,236.6%	1.2312 1.2312	0.9970 0.9970	0.1496 0.1544	0.9890 0.9890	0.850 0.846	0.820 0.812	4.20% 4.20%	0.2972 0.2852
	2047	11,751	290,608	2,473.0%	10	3,217	79,552	2,473.0%	1.2312	0.9970	0.1628	0.9890	0.837	0.805	4.20%	0.2737
	2048	9,357 7,359	255,670 222,065	2,732.4% 3,017.7%	8 7	2,458 1,855	67,168 55,988	2,732.4% 3,017.7%	1.2312 1.2312	0.9970 0.9970	0.1719 0.1827	0.9890 0.9890	0.828 0.817	0.796 0.786	4.20% 4.20%	0.2627 0.2521
	2050	5,705	190,199	3,333.7%	6	1,381	46,022	3,333.7%	1.2312	0.9970	0.1872	0.9890	0.813	0.775	4.20%	0.2420
	2051 2052	4,381 3,315	160,783 134,418	3,670.4% 4,054.7%	4	1,017 739	37,337 29,956	3,670.4% 4,054.7%	1.2312 1.2312	0.9970 0.9970	0.1946 0.2062	0.9890 0.9890	0.805 0.794	0.768 0.757	4.20% 4.20%	0.2322 0.2229
	2053	2,481	110,755	4,463.2%	3	531	23,688	4,463.2%	1.2312	0.9970	0.2123	0.9890	0.788	0.749	4.20%	0.2139
	2054 2055	1,833 1,330	89,953 71,790	4,908.3% 5,398.5%	2	376 262	18,464 14,142	4,908.3% 5,398.5%	1.2312 1.2312	0.9970 0.9970	0.2234 0.2374	0.9890 0.9890	0.777 0.763	0.739 0.726	4.20% 4.20%	0.2053 0.1970
	2056	948	56,233	5,931.3%	1	179	10,631	5,931.3%	1.2312	0.9970	0.2635	0.9890	0.737	0.713	4.20%	0.1891
	2057 2058	665 458	43,135 32,375	6,488.4% 7,064.0%	1	121 80	7,826 5,637	6,488.4% 7,064.0%	1.2312 1.2312	0.9970 0.9970	0.2520 0.2717	0.9890 0.9890	0.748 0.728	0.701 0.689	4.20% 4.20%	0.1814 0.1741
	2058	309	23,821	7,064.0%	0	52	3,981	7,064.0% 7,715.2%	1.2312	0.9970	0.2717 N/A	0.9890	0.728 N/A	0.689 N/A	4.20%	0.1741
	2060	201	17,326	8,626.1% 9,530.2%	0	32	2,779	8,626.1%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1604
	2061 2062	126 75	11,964 7,965	9,530.2% 10,574.1%	0	19 11	1,841 1,177	9,530.2% 10,574.1%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1539 0.1477
	2063	45	5,060	11,218.6%	0	6	717	11,218.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1418
	2064 2065	26 14	3,134 1,841	11,950.1% 12,947.9%	0	4 2	426 240	11,950.1% 12,947.9%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1360 0.1306
	2066	8	1,260	15,602.7%	0	1	158	15,602.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1253
	2067 2068	5 3	623 327	12,951.5% 12,137.2%	0	1 0	75 38	12,951.5% 12,137.2%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1203 0.1154
	2069	1	124	10,242.7%	-	0	14	10,242.7%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.1108
	2070 2071	0 -	69	25,930.6% N/A	-	0 -	7	25,930.5% N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.1063 0.1020
	2072	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0979
	2073 2074	-	-	N/A N/A	-	-	-	N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.20% 4.20%	0.0940 0.0902
	2075	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0865
	2076-2096	-	-	N/A		-		N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.20%	0.0830
	Past	2,776,233	298,828	10.8%	1,687	3,438,397	343,399	10.0%				-	-			
	Future	4,438,601	13,976,928	314.9%	2,323	3,053,354	6,597,844	216.1%								
	Lifetime	7,214,835	14,275,756	197.9%	4,010	6,491,751	6,941,243	106.9%								

- Note:
 The projections are based on the assumptions derived using experience data through June 30, 2015
 Includes certificate forms GCLTCAARP-04-OP issued under group policy G.LTC.1697
 The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Attachment 2

Metropolitan Life Insurance Company

Group Policy Form: G.LTC1697, Certificate Form: GCLTCAARP-04-OP Comparison of Original Pricing and Current Best Estimate Assumptions

Original Pricing Assumptions

Current Best Estimate Assumptions

Discount Rate

Voluntary Lapse Rates

5.50%

4.20%

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

Policy	Lapse
Duration	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 105% of the Annuity 2000 Basic mortality table with Projection Scale H.

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

Policy	Mortality
Duration	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 studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

Continuance

Continuance rates for nursing home care and home health care were based on studies from the 1985 and 1997 National Nursing Home Survey and 1982-84-89 National Long Term Care Survey, respectively, supplemented with the 1984-1999 Long Term Care Experience Committee Inter-Company Study and with modifications to incorporate experience of other long-term care business that MetLife issued or administered.

Utilization

Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available. Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination)

eample emmate emecation including trace (before greed up to zero ut											
Attained	Facility	y Care	Home Care								
Age	Male	Female	Male	Female							
81	1.62%	1.89%	1.49%	1.48%							
82	1.93%	2.31%	1.79%	1.65%							
83	2.25%	2.75%	1.92%	1.85%							
84	2.44%	3.31%	2.24%	2.05%							
85	2.55%	3.85%	2.43%	2.30%							

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.

Home Care	Facility Care
72%	87%

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

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

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

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

^{*} The expecteds are based on current best estimate assumptions.

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

	Incidence (AARP-Met)												
			Fen	nale					Ma	ale			
		Facility Care	е	Home Care				Facility Care	е	Home Care			
0-1	Actual	Expected		Actual	Expected		Actual	Expected		Actual	Expected		
Calendar Year	Claims ¹	Claims ²	A/E%	Claims ¹	Claims ²	A/E%	Claims ¹	Claims ²	A/E%	Claims ¹	Claims ²	A/E%	
2001	4	2	169%	5	2	227%	2	2	124%	1	1	69%	
2002	21	15	144%	13	13	100%	10	9	111%	7	9	82%	
2003	50	41	123%	52	35	147%	24	24	100%	24	22	109%	
2004	72	71	102%	63	61	103%	43	42	103%	48	38	127%	
2005	111	100	111%	83	83	100%	57	59	96%	49	52	94%	
2006	139	138	101%	126	109	115%	99	81	122%	83	70	119%	
2007	189	178	106%	153	135	113%	102	104	98%	92	87	106%	
2008	243	222	109%	178	159	112%	117	127	92%	106	103	103%	
2009	285	266	107%	180	181	100%	143	148	97%	97	117	83%	
2010	295	309	95%	214	200	107%	169	169	100%	121	131	93%	
2011	352	352	100%	180	216	83%	216	189	114%	116	140	83%	
2012	411	398	103%	233	232	101%	212	208	102%	134	150	89%	
2013	418	445	94%	241	245	98%	235	228	103%	169	158	107%	
2014	464	482	96%	238	260	92%	225	243	93%	175	167	105%	
2015	448	504	89%	221	266	83%	216	254	85%	165	170	97%	
Total	3,502	3,523	99%	2,180	2,198	99%	1,870	1,886	99%	1,387	1,413	98%	

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

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

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

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

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

Attachment 4

Metropolitan Life Insurance Company Nationwide Experience Projections With No Rate Increase Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-04-OP Actual to Expected Loss Ratios by Duration

	Actual	/ Projected Experi	ence	Expec	ted Pricing Experie	nce	
1		erience through 12		Reproduce	1		
<u> </u>		ased on Current A			ptions since incept		
	A	В	C = B / A	D	E	F = E / D	G = C / F
Duration	Earned	Incurred Claims	Loss	Earned	Incurred	Loss Ratio	Actual to Expected Ratio
Duration 1	9,162,973	398,560	Ratio 4.3%	Premium 9,162,973	Claims 312.908	3.4%	1.27
2	17,358,587	418,757	2.4%	17,358,587	1,399,634	8.1%	0.30
3	16,868,590	919,738	5.5%	16,537,023	1,956,432	11.8%	0.46
4	16,519,059	1,316,179	8.0%	15,819,508	2,513,197	15.9%	0.50
5	16,192,942	2,282,938	14.1%	15,112,878	3,154,328	20.9%	0.68
6	15,918,581	2,613,786	16.4%	14,418,043	4,109,630	28.5%	0.58
7	15,689,061	2,691,608	17.2%	13,734,096	4,630,578	33.7%	0.51
8	15,459,102	3,027,134	19.6%	13,060,140	4,988,522	38.2%	0.51
9	15,235,787	4,808,459	31.6%	12,458,206	5,475,164	43.9%	0.72
10	15,079,001	5,421,921	36.0%	11,889,596	5,909,242	49.7%	0.72
11	14,776,553	7,047,826	47.7%	11,349,665	6,305,880	55.6%	0.86
12	14,304,306	7,896,524	55.2%	10,811,258	6,893,911	63.8%	0.87
13	13,748,785	9,058,265	65.9%	10,274,612	7,383,222	71.9%	0.92
14	13,176,873	10,292,783	78.1%	9,765,954	7,768,749	79.5%	0.98
15	12,587,903	11,629,788	92.4%	9,257,847	8,389,627	90.6%	1.02
16	11,982,868	13,071,735	109.1%	8,774,372	8,910,620	101.6%	1.07
17	11,369,326	14,604,928	128.5%	8,291,110	9,341,855	112.7%	1.14
18	10,746,282	16,223,831	151.0%	7,809,180	9,975,781	127.7%	1.18
19	10,114,576	17,895,249	176.9%	7,330,102	10,436,372	142.4%	1.24
20	9,477,718	19,588,931	206.7%	6,855,533	10,825,378	157.9%	1.31
21	8,839,104	21,279,901	240.7%	6,387,227	11,415,920	178.7%	1.35
22	8,202,531	22,919,955	279.4%	5,926,967	11,888,745	200.6%	1.39
23 24	7,573,731	24,489,492 25,945,950	323.3%	5,476,271	12,256,552	223.8%	1.44
25	6,955,386 6,352,368	25,945,950 27,227,007	373.0% 428.6%	5,036,960 4,610,947	12,749,800 13,145,126	253.1% 285.1%	1.47 1.50
26	5,768,720	28,335,462	491.2%	4,200,007	13,504,015	321.5%	1.53
27	5,207,403	29,224,294	561.2%	3,805,723	13,966,891	367.0%	1.53
28	4,671,520	29,870,347	639.4%	3,429,573	14,348,833	418.4%	1.53
29	4,163,938	30,262,511	726.8%	3,072,775	14,504,276	472.0%	1.54
30	3,686,368	30,371,521	823.9%	2,735,982	14,936,327	545.9%	1.51
31	3,241,719	30,200,606	931.6%	2,420,118	15,168,920	626.8%	1.49
32	2,831,487	29,746,273	1050.6%	2,125,760	15,312,699	720.3%	1.46
33	2,455,614	29,016,049	1181.6%	1,853,175	15,497,435	836.3%	1.41
34	2,114,034	28,039,395	1326.3%	1,602,301	15,283,044	953.8%	1.39
35	1,805,938	26,826,018	1485.4%	1,372,975	15,180,805	1105.7%	1.34
36	1,530,369	25,403,512	1660.0%	1,165,203	14,965,728	1284.4%	1.29
37	1,286,541	23,805,302	1850.3%	978,575	14,477,476	1479.4%	1.25
38	1,072,612	22,088,383	2059.3%	812,633	13,462,919	1656.7%	1.24
39	886,546	20,280,496	2287.6%	666,740	12,603,833	1890.4%	1.21
40	726,257	18,422,569	2536.6%	540,006	12,074,279	2236.0%	1.13
41	589,682	16,565,946	2809.3%	431,807	9,655,000	2236.0%	1.26
42	474,302	14,735,855	3106.8%	340,575	7,615,100	2236.0%	1.39
43	377,656	12,959,300	3431.5%	264,894	5,922,902	2236.0%	1.53
44	297,519	11,273,017	3789.0%	203,170	4,542,791	2236.0%	1.69
45 46	231,825	9,692,815	4181.1%	153,405	3,430,065	2236.0% 2236.0%	1.87
46 47	178,782 136,403	8,243,270 6,929,619	4610.8% 5080.3%	114,260 83,625	2,554,795 1,869,815	2236.0%	2.06 2.27
48	102,931	5,746,750	5583.1%	60,069	1,343,119	2236.0%	2.50
49	76,848	4,698,963	6114.7%	42,245	944,587	2236.0%	2.73
50	56,661	3,782,311	6675.3%	28,820	644,404	2236.0%	2.73
51	41,205	2,997,760	7275.3%	19,325	432,093	2236.0%	3.25
52	29,537	2,337,622	7914.3%	12,557	280,770	2236.0%	3.54
53	20,880	1,792,657	8585.4%	7,905	176,755	2236.0%	3.84
54	14,540	1,353,240	9307.2%	4,839	108,197	2236.0%	4.16
55	9,972	1,007,683	10104.8%	2,908	65,014	2236.0%	4.52
56	6,738	739,157	10970.2%	1,744	38,985	2236.0%	4.91
57	4,486	535,498	11937.6%	857	19,170	2236.0%	5.34
58	2,947	384,525	13046.4%	609	13,608	2236.0%	5.83
59	1,914	273,526	14289.1%	420	9,383	2236.0%	6.39
60	1,238	196,820	15903.6%	0	0	0.0%	0.00
Lifetime	357,797,124	781,210,316	218.3%	290,064,633	437,091,205	150.7%	1.45
Lifetime*	216,107,954	254,049,829	117.6%	161,037,647	120,703,015	75.0%	1.57

Note:

* Columns A and B are discounted back to the inception date at an interest rate of 4.2%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 5.5%.

Attachment 5 Metropolitan Life Insurance Company

Nationwide Experience Projections With No Rate Increase

Group Policy Form: G.LTC1697, Certificate Forms: GCLTCAARP-04-OP

Actual to Expected Loss Ratios by Calendar Year

			rojected Experie		Expected Pricing Experience				Accumulative Loss Ratio as of 12/31/2015		
		Α .	В	C = B / A	D	E .	F=E/D	G = C / F	Н	<u> </u>	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 4.2% (on C)	(on F)	Expected Ratio
	2004	15,224	0	0.0%	15,224	520	3.4%	0.00	0.0%	3.4%	0.00
	2005	3,076,123	33,317	1.1%	863,801	35,085	4.1%	0.27	1.1%	4.0%	0.27
	2006	11,982,912	712,014	5.9%	7,705,612	538,703	7.0%	0.85	4.9%	6.7%	0.74
	2007	16,480,471	169,533	1.0%	15,070,717	1,338,270	8.9%	0.12	2.9%	8.0%	0.36
Historial	2008	16,825,909	1,717,173	10.2%	15,918,904	1,910,032	12.0%	0.85	5.4%	9.6%	0.56
Experience	2009	16,436,280	1,142,196	6.9%	15,383,174	2,459,998	16.0%	0.43	5.7%	11.2%	0.51
	2010	16,141,283	3,014,752	18.7%	14,753,805	3,157,256	21.4%	0.87	8.1%	13.2%	0.61
	2011	15,777,213	1,851,844	11.7%	14,130,654	3,852,239	27.3%	0.43	8.6%	15.3%	0.57
	2012	15,649,539	3,747,043	23.9%	13,513,726	4,326,376	32.0%	0.75	10.5%	17.2%	0.61
	2013	15,363,757	2,971,292	19.3%	12,924,994	4,740,260	36.7%	0.53	11.4%	19.1%	0.60
	2014	15,236,645	4,125,517	27.1%	12,381,289	5,179,980	41.8%	0.65	12.8%	21.0%	0.61
	2015	14,944,196	6,671,657	44.6%	11,867,774	5,597,479	47.2%	0.95	15.3%	22.8%	0.67
	2016	14,732,422	7,152,934	48.6%	11,368,323	6,067,019	53.4%	0.91	17.6%	24.5%	0.72
	2017	14,130,830	8,242,011	58.3%	10,869,034	6,588,289	60.6%	0.96	20.0%	26.4%	0.76
	2018	13,570,499	9,415,991	69.4%	10,377,731	7,048,340	67.9%	1.02	22.6%	28.2%	0.80
	2019	12,992,930	10,675,876	82.2%	9,896,815	7,542,972	76.2%	1.08	25.3%	30.0%	0.84
	2020	12,399,692	12,042,718	97.1%	9,424,617	8,104,178	86.0%	1.13	28.2%	31.8%	0.88
	2021	11,794,324	13,511,907	114.6%	8,961,119	8,611,679	96.1%	1.19	31.2%	33.7%	0.93
	2022	11,179,614	15,069,100	134.8%	8,496,542	9,148,457	107.7%	1.25	34.4%	35.6%	0.97
J	2023	10,554,484	16,704,858	158.3%	8,029,844	9,710,990	120.9%	1.31	37.8%	37.5%	1.01
	2024	9,921,523	18,383,239	185.3%	7,562,459	10,187,902	134.7%	1.38	41.4%	39.4%	1.05
	2025	9,284,604	20,081,942	216.3%	7,096,180	10,695,825	150.7%	1.44	45.1%	41.3%	1.09
	2026	8,646,696	21,759,144	251.6%	6,632,909	11,251,257	169.6%	1.48	48.9%	43.2%	1.13
J	2027	8,012,302	23,380,719	291.8%	6,174,498	11,733,213	190.0%	1.54	52.9%	45.1%	1.17
	2028	7,386,275	24,920,009	337.4%	5,722,822	12,206,175	213.3%	1.58	56.9%	47.0%	1.21
	2029	6,772,709	26,317,035	388.6%	5,279,962	12,695,183	240.4%	1.62	61.0%	48.8%	1.25
	2030	6,175,289	27,554,198	446.2%	4,848,051	13,137,990	271.0%	1.65	65.1%	50.7%	1.28
	2031	5,598,242	28,604,319	511.0%	4,429,113	13,598,150	307.0%	1.66	69.2%	52.5%	1.32
	2032	5,044,414	29,415,759	583.1%	4,025,042	14,075,578	349.7%	1.67	73.2%	54.4%	1.35
	2033	4,516,673	29,992,377	664.0%	3,637,569	14,439,008	396.9%	1.67	77.2%	56.2%	1.37
	2034	4,018,155	30,298,589	754.0%	3,268,053	14,793,539	452.7%	1.67	81.1%	57.9%	1.40
	2035	3,549,328	30,332,734	854.6%	2,917,658	15,186,611	520.5%	1.64	84.8%	59.7%	1.42
	2036	3,115,003	30,071,412	965.4%	2,587,494	15,472,464	598.0%	1.61	88.4%	61.4%	1.44
	2037	2,714,925	29,529,685	1087.7%	2,278,385	15,711,105	689.6%	1.58	91.8%	63.0%	1.46
	2038	2,349,358	28,726,325	1222.7%	1,990,813	15,801,589	793.7%	1.54	94.9%	64.6%	1.47
	2039	2,017,897	27,680,729	1371.8%	1,725,005	15,736,952	912.3%	1.50	97.8%	66.1%	1.48
	2040	1,719,493	26,404,427	1535.6%	1,481,165	15,641,226	1056.0%	1.45	100.5%	67.6%	1.49
Projected	2040	1,453,460	24,923,157	1714.7%		15,378,020	1221.1%	1.40	103.0%	68.9%	1.49
	2041	1,218,909	23,289,293	1910.7%	1,259,393 1,059,551	14,745,013		1.37	105.2%	70.1%	
Experience							1391.6%				1.50
	2043	1,013,555	21,546,176	2125.8%	881,337	13,871,903	1574.0%	1.35	107.2%	71.2%	1.50
	2044	835,524	19,723,650	2360.6%	724,224	13,137,286	1814.0%	1.30	108.9%	72.2%	1.51
	2045	682,567	17,866,298	2617.5%	587,617	11,795,144	2007.3%	1.30	110.4%	73.1%	1.51
	2046	552,654	16,020,655	2898.9%	470,601	9,643,700	2049.2%	1.41	111.7%	73.7%	1.52
	2047	443,232	14,211,015	3206.2%	371,799	7,632,135	2052.8%	1.56	112.8%	74.2%	1.52
J	2048	351,812	12,458,753	3541.3%	289,703	5,946,972	2052.8%	1.73	113.8%	74.6%	1.53
J	2049	276,352	10,803,432	3909.3%	222,504	4,567,597	2052.8%	1.90	114.6%	74.8%	1.53
	2050	214,553	9,265,875	4318.7%	168,401	3,457,081	2052.9%	2.10	115.2%	75.0%	1.54
	2051	164,989	7,856,258	4761.7%	125,549	2,577,377	2052.9%	2.32	115.7%	75.1%	1.54
	2052	125,389	6,582,785	5249.9%	92,005	1,888,751	2052.9%	2.56	116.2%	75.2%	1.54
	2053	94,419	5,442,980	5764.7%	66,148	1,357,936	2052.9%	2.81	116.5%	75.3%	1.55
	2054	70,294	4,432,350	6305.5%	46,465	953,870	2052.9%	3.07	116.8%	75.3%	1.55
	2055	51,635	3,555,672	6886.1%	31,842	653,686	2052.9%	3.35	117.0%	75.4%	1.55
	2056	37,420	2,804,770	7495.4%	21,322	437,717	2052.9%	3.65	117.1%	75.4%	1.55
20 20 20 20 20 20 20 20 20 20 20 20 20 2	2057	26,736	2,180,517	8155.8%	13,872	284,773	2052.9%	3.97	117.2%	75.4%	1.55
	2058	18,844	1,668,908	8856.7%	8,759	179,818	2052.9%	4.31	117.3%	75.4%	1.56
	2059	13,096	1,258,250	9607.7%	5,391	110,663	2052.9%	4.68	117.4%	75.4%	1.56
	2060	8,968	935,345	10429.6%	3,263	66,991	2052.9%	5.08	117.4%	75.4%	1.56
	2061	6,065	685,101	11296.3%	1,876	38,518	2052.9%	5.50	117.5%	75.4%	1.56
	2062	4,030	497,327	12340.1%	1,061	21,788	2052.9%	6.01	117.5%	75.4%	1.56
	2063	2,656	355,956	13404.2%	699	14,357	2052.9%	6.53	117.5%	75.4%	1.56
	2064	1,724	255,865	14837.8%	341	6,991	2052.9%	7.23	117.5%	75.4%	1.56
	2065	1,129	184,464	16340.9%	56	1,147	2052.9%	7.96	117.5%	75.4%	1.56
	2066	752	134,335	17863.9%	4	76	2052.9%	8.70	117.5%	75.4%	1.56
	2067	519	95,973	18497.2%	0	1	2052.9%	9.01	117.5%	75.4%	1.56
	2068	362	68,701	18956.8%	0	1	2052.9%	9.23	117.5%	75.4%	1.56
	2069	253	47,899	18952.6%	0	1	2052.9%	9.23	117.5%	75.4%	1.56
	2070	173	31,798	18348.6%	0	0	N/A	N/A	117.5%	75.4%	1.56
	2010	173	01,700	100-70.078		J	14/73	14/73	117.070	10.770	1.50
									10.007	0.1.00/	2.24
[Past	157,929,550	26,156,338	16.6%	134,529,674	33,136,199	24.6%	0.67	12.8%	21.0%	0.61
	Past Future	157,929,550 199,869,754	26,156,338 755,451,594	16.6% 378.0%	134,529,674 155,534,989	33,136,199 403,955,006	24.6% 259.7%	1.46	12.8% 238.5%	21.0% 156.4%	0.61 1.53