

June 13, 2018

Re: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM
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, the Addendum Automatic Inflation Choices “Landing Spots” focusing on premium rates for various levels of inflation protection for use as Landing Spots consequent to rate action, and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 32.25% (actuarially equivalent to two 15% increases)• <i>Nationwide</i> experience• Weighted average statutory rate 4.48% LLR without rate increase – 123.5% LLR with rate increase – 110.3%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none">• Without/with proposed rate increase of 32.25% (equivalent to two 15% increases)• <i>Maryland</i> experience• Weighted average statutory rate 4.48% LLR without rate increase – 130.4% LLR with rate increase – 115.8%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
Review of Prior Correspondence Attachment 1	Comparison of Original Pricing and Current Best Estimate Assumptions
Attachment 2	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 121%; A/E – 1.92
Attachment 3	<i>Nationwide</i> Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 123.4%; A/E – 1.96

Attachment 4	Actual-to-Expected results for Lapse, Mortality and Morbidity assumptions
Addendum – Actuarial Memorandum Addendum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Maryland as well as the application of rate stability standards even at the full requested rate action. In addition, though Maryland-only experience is not necessarily credible, the Maryland LLR’s still meet the standards above at the full rate action level.

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

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on future lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

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



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

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Policy Forms

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

- LTC-FAC-MD
- LTC-VAL-MD
- LTC-IDEAL-MD
- LTC-PREM-MD

These forms were developed as part of a nationwide series and were issued in Maryland from August 2002 to June 2006, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2009.

Policy forms LTC-FAC-MD, LTC-VAL-MD, LTC-IDEAL-MD, and LTC-PREM-MD (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

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

2. Description of Benefits

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

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LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are

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also provided. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years..

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

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.

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- 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	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

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

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

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

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8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

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

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide and Maryland experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM are shown in Exhibit I-A and Exhibit I-B, respectively.

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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 4.48%. 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.

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 4.48%.

15. Projected Earned Premiums and Incurred Claims

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

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

Present and accumulated values in the lifetime projections in Exhibit I 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 4.48%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance 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.

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16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	15.00%	8/21/2009	2/1/2010
2	15.00%	1/15/2016	6/1/2016

The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

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

17. Requested Rate Increase

The company is requesting two rate increases of 15.00% each, resulting in a cumulative compounded increase of 32.25%. Corresponding rate tables reflecting the increases are included with this filing.

Phase	Request	Expected Implementation Date
1	15%	1/1/2019
2	15%	4/1/2020

The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

18. Analysis Performed

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

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

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The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company’s annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

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

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

19. Loss Ratio Requirement Compliance Demonstration

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

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20. Average Annual Premium

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

Before increase:	\$2,641
After 1 st phase of 15%:	\$3,038
After 2 nd phase of 15%:	\$3,493

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

Before increase:	\$2,584
After 1 st phase of 15%:	\$2,972
After 2 nd phase of 15%:	\$3,418

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

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

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	21%
55-59	29%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

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By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	7%
3 Year	20%
4 Year	16%
5 Year	27%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	61%
Simple 5%	26%
FPO	3%
None	10%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	5%
75%	8%
100%	84%
Total	100%

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By Gender

Gender	%
Female	59%
Male	41%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	90%
Ten Pay	0%
Total	100%

23. Number of Policyholders

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

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium
Maryland	-	-	2,071	\$5,350,246
Nationwide	31,519	\$86,920,745	34,743	\$88,056,958

24. Actuarial Certification

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

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

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

I further certify that:

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



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

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.9726
	2002	1,496,379	-	0.0%	3,208	2,825,177	-	0.0%	-	-	-	-	-	-	-	4.48%	1.8880
	2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%	-	-	-	-	-	-	-	4.48%	1.8070
	2004	82,618,065	1,210,252	1.5%	57,671	142,892,539	2,093,199	1.5%	-	-	-	-	-	-	-	4.48%	1.7296
	2005	184,350,022	6,828,973	3.7%	100,020	305,170,793	11,304,599	3.7%	-	-	-	-	-	-	-	4.48%	1.6554
	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%	-	-	-	-	-	-	-	4.48%	1.5844
	2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%	-	-	-	-	-	-	-	4.48%	1.5165
	2008	206,128,039	16,409,501	8.0%	94,603	299,179,997	23,817,208	8.0%	-	-	-	-	-	-	-	4.48%	1.4514
	2009	195,930,837	20,225,873	10.3%	91,475	272,184,578	28,097,521	10.3%	-	-	-	-	-	-	-	4.48%	1.3892
	2010	212,251,681	23,805,795	11.2%	88,725	282,213,053	31,652,546	11.2%	-	-	-	-	-	-	-	4.48%	1.3296
	2011	223,191,685	25,160,180	11.3%	86,549	284,033,265	32,018,791	11.3%	-	-	-	-	-	-	-	4.48%	1.2726
	2012	217,286,403	28,607,858	13.2%	85,430	264,660,412	34,845,104	13.2%	-	-	-	-	-	-	-	4.48%	1.2180
	2013	209,279,626	32,841,502	15.7%	84,877	243,976,850	38,286,413	15.7%	-	-	-	-	-	-	-	4.48%	1.1658
	2014	188,906,020	44,262,258	23.4%	82,915	210,781,604	49,387,890	23.4%	-	-	-	-	-	-	-	4.48%	1.1158
	2015	159,728,244	55,400,216	34.7%	81,772	170,582,259	59,164,828	34.7%	-	-	-	-	-	-	-	4.48%	1.0680
2016	147,635,557	62,819,010	42.6%	80,690	150,906,640	64,210,858	42.6%	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2017	153,484,329	78,098,843	50.9%	78,756	150,157,372	76,405,957	50.9%	1.3096	N/A	0.0240	N/A	0.976	0.949	4.48%	0.9783	
	2018	148,713,703	88,543,181	59.5%	76,768	139,251,167	82,909,248	59.5%	1.3192	N/A	0.0253	N/A	0.975	0.962	4.48%	0.9364	
	2019	142,780,881	100,677,602	70.5%	74,723	127,962,628	90,228,961	70.5%	1.3192	N/A	0.0266	N/A	0.973	0.960	4.48%	0.8962	
	2020	136,737,852	114,676,844	83.9%	72,618	117,291,647	98,368,050	83.9%	1.3192	N/A	0.0282	N/A	0.972	0.958	4.48%	0.8578	
	2021	130,744,224	130,661,280	99.9%	70,448	107,341,109	107,273,012	99.9%	1.3192	N/A	0.0299	N/A	0.970	0.956	4.48%	0.8210	
	2022	124,751,967	148,734,120	119.2%	68,214	98,029,369	116,874,405	119.2%	1.3192	N/A	0.0317	N/A	0.968	0.954	4.48%	0.7858	
	2023	118,746,129	168,895,990	142.2%	65,915	89,308,646	127,026,221	142.2%	1.3192	N/A	0.0337	N/A	0.966	0.952	4.48%	0.7521	
	2024	112,675,676	191,094,820	169.6%	63,554	81,109,076	137,558,742	169.6%	1.3192	N/A	0.0358	N/A	0.964	0.949	4.48%	0.7198	
	2025	106,637,908	215,234,554	201.8%	61,134	73,471,031	148,291,587	201.8%	1.3192	N/A	0.0381	N/A	0.962	0.946	4.48%	0.6890	
	2026	100,586,534	241,123,676	239.7%	58,657	66,329,939	159,004,571	239.7%	1.3192	N/A	0.0405	N/A	0.959	0.943	4.48%	0.6594	
	2027	94,496,969	268,479,267	284.1%	56,130	59,642,092	169,451,628	284.1%	1.3192	N/A	0.0431	N/A	0.957	0.939	4.48%	0.6312	
	2028	88,445,991	296,930,547	335.7%	53,558	53,429,164	179,372,188	335.7%	1.3192	N/A	0.0458	N/A	0.954	0.936	4.48%	0.6041	
	2029	82,418,864	326,101,679	395.7%	50,948	47,653,202	188,546,511	395.7%	1.3192	N/A	0.0487	N/A	0.951	0.932	4.48%	0.5782	
	2030	76,482,893	355,462,771	464.8%	48,309	42,324,809	196,709,269	464.8%	1.3192	N/A	0.0518	N/A	0.948	0.928	4.48%	0.5534	
	2031	70,671,851	384,246,110	543.7%	45,652	37,431,946	203,519,216	543.7%	1.3192	N/A	0.0550	N/A	0.945	0.924	4.48%	0.5297	
	2032	65,008,418	411,916,591	633.6%	42,985	32,955,718	208,819,217	633.6%	1.3192	N/A	0.0584	N/A	0.942	0.920	4.48%	0.5069	
	2033	59,484,729	437,783,806	736.0%	40,323	28,862,364	212,415,453	736.0%	1.3192	N/A	0.0619	N/A	0.938	0.915	4.48%	0.4852	
	2034	54,159,315	461,330,296	851.8%	37,677	25,151,554	214,241,514	851.8%	1.3192	N/A	0.0656	N/A	0.934	0.910	4.48%	0.4644	
	2035	49,049,444	481,879,837	982.4%	35,061	21,801,731	214,188,251	982.4%	1.3192	N/A	0.0694	N/A	0.931	0.906	4.48%	0.4445	
	2036	44,177,461	498,602,833	1128.6%	32,489	18,794,158	212,117,680	1128.6%	1.3192	N/A	0.0734	N/A	0.927	0.901	4.48%	0.4254	
	2037	39,564,844	511,501,927	1292.8%	29,973	16,110,047	208,273,798	1292.8%	1.3192	N/A	0.0774	N/A	0.923	0.896	4.48%	0.4072	
	2038	35,217,423	519,859,372	1476.1%	27,528	13,724,931	202,599,551	1476.1%	1.3192	N/A	0.0816	N/A	0.918	0.890	4.48%	0.3897	
	2039	31,168,079	523,278,681	1678.9%	25,165	11,625,935	195,186,996	1678.9%	1.3192	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3730	
	2040	27,424,495	522,024,873	1903.5%	22,898	9,790,880	186,369,256	1903.5%	1.3192	N/A	0.0901	N/A	0.910	0.880	4.48%	0.3570	
	2041	23,985,327	516,192,243	2152.1%	20,736	8,195,849	176,384,243	2152.1%	1.3192	N/A	0.0944	N/A	0.906	0.875	4.48%	0.3417	
	2042	20,849,083	506,078,667	2427.3%	18,687	6,818,683	165,512,798	2427.3%	1.3192	N/A	0.0988	N/A	0.901	0.869	4.48%	0.3270	
	2043	18,013,729	492,004,606	2731.3%	16,759	5,638,745	154,009,658	2731.3%	1.3192	N/A	0.1032	N/A	0.897	0.864	4.48%	0.3130	
	2044	15,470,444	474,305,296	3065.9%	14,957	4,634,969	142,102,592	3065.9%	1.3192	N/A	0.1075	N/A	0.892	0.859	4.48%	0.2996	
	2045	13,207,691	453,519,910	3433.8%	13,284	3,787,356	130,048,582	3433.8%	1.3192	N/A	0.1119	N/A	0.888	0.854	4.48%	0.2868	
	2046	11,207,563	430,064,182	3837.3%	11,740	3,075,996	118,034,176	3837.3%	1.3192	N/A	0.1162	N/A	0.884	0.849	4.48%	0.2745	
	2047	9,451,065	404,593,773	4280.9%	10,325	2,482,679	106,281,807	4280.9%	1.3192	N/A	0.1205	N/A	0.879	0.843	4.48%	0.2627	
	2048	7,919,545	377,598,291	4767.9%	9,036	1,991,156	94,936,889	4767.9%	1.3192	N/A	0.1248	N/A	0.875	0.838	4.48%	0.2514	
	2049	6,597,678	349,789,914	5301.7%	7,870	1,587,674	84,173,909	5301.7%	1.3192	N/A	0.1290	N/A	0.871	0.833	4.48%	0.2406	
	2050	5,463,817	321,640,513	5886.7%	6,822	1,258,437	74,080,891	5886.7%	1.3192	N/A	0.1332	N/A	0.867	0.828	4.48%	0.2303	
	2051	4,499,034	293,560,938	6525.0%	5,885	991,791	64,714,105	6525.0%	1.3192	N/A	0.1373	N/A	0.863	0.823	4.48%	0.2204	
	2052	3,685,389	266,112,885	7220.8%	5,053	777,587	56,147,681	7220.8%	1.3192	N/A	0.1414	N/A	0.859	0.819	4.48%	0.2110	
	2053	3,003,168	239,464,346	7973.7%	4,318	606,472	48,358,411	7973.7%	1.3192	N/A	0.1455	N/A	0.855	0.815	4.48%	0.2019	
	2054	2,435,116	213,887,334	8783.5%	3,673	470,669	41,341,046	8783.5%	1.3192	N/A	0.1493	N/A	0.851	0.811	4.48%	0.1933	
	2055	1,965,041	189,761,553	9656.9%	3,111	363,524	35,105,071	9656.9%	1.3192	N/A	0.1531	N/A	0.847	0.807	4.48%	0.1850	
	2056	1,578,525	167,186,086	10591.3%	2,623	279,498	29,602,405	10591.3%	1.3192	N/A	0.1567	N/A	0.843	0.803	4.48%	0.1771	
2057	1,263,074	146,404,645	11591.1%	2,201	214,053	24,811,154	11591.1%	1.3192	N/A	0.1610	N/A	0.839	0.800	4.48%	0.1695		
2058	1,006,980	127,391,693	12650.9%	1,840	163,335	20,663,242	12650.9%	1.3192	N/A	0.1638	N/A	0.836	0.797	4.48%	0.1622		
2059	800,158	110,247,165	13778.2%	1,533	124,222	17,115,517	13778.2%	1.3192	N/A	0.1669	N/A	0.833	0.795	4.48%	0.1552		
2060	633,781	94,890,137	14972.1%	1,273	94,173	14,099,668	14972.1%	1.3192	N/A	0.1699	N/A	0.830	0.792	4.48%	0.1486		
2061	500,509	81,219,156	16227.3%	1,053	71,181	11,550,786	16227.3%	1.3192	N/A	0.1728	N/A	0.827	0.790	4.48%	0.1422		
2062	394,113	69,163,571	17549.2%	868	53,646	9,414,466	17549.2%	1.3192	N/A	0.1758	N/A	0.824	0.787	4.48%	0.1361		
2063	309,606	58,619,460	18933.5%	713	40,336	7,637,045	18933.5%	1.3192	N/A	0.1784	N/A	0.822	0.786	4.48%	0.1303		
2064	242,766	49,473,441	20379.1%	584	30,272	6,169,087	20379.1%	1.3192	N/A	0.1815	N/A	0.818	0.784	4.48%	0.1247		
2065	190,130	41,591,051	21875.1%	476	22,692	4,963,796	21875.1%	1.3192	N/A	0.1840	N/A	0.816	0.783	4.48%	0.1193		
2066	148,668	34,783,856	23397.1%	388	16,982	3,973,351	23397.1%	1.3192	N/A	0.1860	N/A	0.814	0				

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 32.25% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.9726
	2002	1,496,379	-	0.0%	3,208	2,825,177	-	0.0%	-	-	-	-	-	-	-	4.48%	1.8880
	2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%	-	-	-	-	-	-	-	4.48%	1.8070
	2004	82,618,065	1,210,252	1.5%	57,671	142,892,539	2,093,199	1.5%	-	-	-	-	-	-	-	4.48%	1.7296
	2005	184,350,022	6,828,973	3.7%	100,020	305,170,793	11,304,599	3.7%	-	-	-	-	-	-	-	4.48%	1.6554
	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%	-	-	-	-	-	-	-	4.48%	1.5844
	2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%	-	-	-	-	-	-	-	4.48%	1.5165
	2008	206,128,039	16,409,501	8.0%	94,603	299,179,997	23,817,208	8.0%	-	-	-	-	-	-	-	4.48%	1.4514
	2009	195,930,837	20,225,873	10.3%	91,475	272,184,578	28,097,521	10.3%	-	-	-	-	-	-	-	4.48%	1.3892
	2010	212,251,681	23,805,795	11.2%	88,725	282,213,053	31,652,546	11.2%	-	-	-	-	-	-	-	4.48%	1.3296
	2011	223,191,685	25,160,180	11.3%	86,549	284,033,265	32,018,791	11.3%	-	-	-	-	-	-	-	4.48%	1.2726
	2012	217,286,403	28,607,858	13.2%	85,430	264,660,412	34,845,104	13.2%	-	-	-	-	-	-	-	4.48%	1.2180
	2013	209,279,626	32,841,502	15.7%	84,877	243,976,850	38,286,413	15.7%	-	-	-	-	-	-	-	4.48%	1.1658
	2014	188,906,020	44,262,258	23.4%	82,915	210,781,604	49,387,890	23.4%	-	-	-	-	-	-	-	4.48%	1.1158
2015	159,728,244	55,400,216	34.7%	81,772	170,582,259	59,164,828	34.7%	-	-	-	-	-	-	-	4.48%	1.0680	
2016	147,635,557	62,819,010	42.6%	80,690	150,906,640	64,210,858	42.6%	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2017	153,484,329	78,098,843	50.9%	78,756	150,157,372	76,405,957	50.9%	1.3096	1.0000	0.0240	1.0000	0.976	0.949	4.48%	0.9783	
	2018	148,713,703	88,543,181	59.5%	76,768	139,251,167	82,909,248	59.5%	1.3192	1.0000	0.0253	1.0000	0.975	0.962	4.48%	0.9364	
	2019	148,962,859	96,631,693	64.9%	72,990	133,503,021	86,602,949	64.9%	1.4339	0.9826	0.0492	0.9768	0.951	0.960	4.48%	0.8962	
	2020	153,980,120	106,787,077	69.4%	69,713	132,081,801	91,600,328	69.4%	1.5933	0.9700	0.0449	0.9600	0.955	0.958	4.48%	0.8578	
	2021	160,721,390	121,671,784	75.7%	67,630	131,952,386	99,892,629	75.7%	1.7415	0.9700	0.0299	0.9600	0.970	0.956	4.48%	0.8210	
	2022	153,633,544	138,501,213	90.2%	65,485	120,724,344	108,833,446	90.2%	1.7446	0.9700	0.0317	0.9600	0.968	0.954	4.48%	0.7858	
	2023	146,237,283	157,275,945	107.5%	63,279	109,984,669	118,286,817	107.5%	1.7446	0.9700	0.0337	0.9600	0.966	0.952	4.48%	0.7521	
	2024	138,761,447	177,947,496	128.2%	61,012	99,886,800	128,094,700	128.2%	1.7446	0.9700	0.0358	0.9600	0.964	0.949	4.48%	0.7198	
	2025	131,325,863	200,426,417	152.6%	58,688	90,480,456	138,089,125	152.6%	1.7446	0.9700	0.0381	0.9600	0.962	0.946	4.48%	0.6890	
	2026	123,873,524	224,534,367	181.3%	56,311	81,686,116	148,065,057	181.3%	1.7446	0.9700	0.0405	0.9600	0.959	0.943	4.48%	0.6594	
	2027	116,374,151	250,007,894	214.8%	53,885	73,449,952	157,793,356	214.8%	1.7446	0.9700	0.0431	0.9600	0.957	0.939	4.48%	0.6312	
	2028	108,922,299	276,501,725	253.9%	51,415	65,798,657	167,031,382	253.9%	1.7446	0.9700	0.0458	0.9600	0.954	0.936	4.48%	0.6041	
	2029	101,499,820	303,665,883	299.2%	48,910	58,685,490	175,574,511	299.2%	1.7446	0.9700	0.0487	0.9600	0.951	0.932	4.48%	0.5782	
	2030	94,189,601	331,006,932	351.4%	46,377	52,123,511	183,175,671	351.4%	1.7446	0.9700	0.0518	0.9600	0.948	0.928	4.48%	0.5534	
	2031	87,033,232	357,809,978	411.1%	43,826	46,097,890	189,517,094	411.1%	1.7446	0.9700	0.0550	0.9600	0.945	0.924	4.48%	0.5297	
	2032	80,058,646	383,576,730	479.1%	41,266	40,585,362	194,452,455	479.1%	1.7446	0.9700	0.0584	0.9600	0.942	0.920	4.48%	0.5069	
	2033	73,256,157	407,664,280	556.5%	38,710	35,544,348	197,801,269	556.5%	1.7446	0.9700	0.0619	0.9600	0.938	0.915	4.48%	0.4852	
	2034	66,697,847	429,590,772	644.1%	36,170	30,974,440	199,501,698	644.1%	1.7446	0.9700	0.0656	0.9600	0.934	0.910	4.48%	0.4644	
	2035	60,404,979	448,726,504	742.9%	33,659	26,849,094	199,452,099	742.9%	1.7446	0.9700	0.0694	0.9600	0.931	0.906	4.48%	0.4445	
	2036	54,405,073	464,298,958	853.4%	31,189	23,145,231	197,523,984	853.4%	1.7446	0.9700	0.0734	0.9600	0.927	0.901	4.48%	0.4254	
	2037	48,724,580	476,310,594	977.6%	28,774	19,839,717	193,944,561	977.6%	1.7446	0.9700	0.0774	0.9600	0.923	0.896	4.48%	0.4072	
	2038	43,370,679	484,093,047	1116.2%	26,427	16,902,417	188,660,702	1116.2%	1.7446	0.9700	0.0816	0.9600	0.918	0.890	4.48%	0.3897	
	2039	38,383,863	487,277,107	1269.5%	24,159	14,317,478	181,758,130	1269.5%	1.7446	0.9700	0.0858	0.9600	0.914	0.885	4.48%	0.3730	
	2040	33,773,595	486,109,561	1439.3%	21,982	12,057,586	173,547,051	1439.3%	1.7446	0.9700	0.0901	0.9600	0.910	0.880	4.48%	0.3570	
	2041	29,538,218	480,678,217	1627.3%	19,906	10,093,287	164,249,008	1627.3%	1.7446	0.9700	0.0944	0.9600	0.906	0.875	4.48%	0.3417	
	2042	25,675,896	471,260,455	1835.4%	17,940	8,397,290	154,125,518	1835.4%	1.7446	0.9700	0.0988	0.9600	0.901	0.869	4.48%	0.3270	
	2043	22,184,124	458,154,689	2065.2%	16,089	6,944,182	143,413,793	2065.2%	1.7446	0.9700	0.1032	0.9600	0.897	0.864	4.48%	0.3130	
	2044	19,052,037	441,673,092	2318.2%	14,359	5,708,020	132,325,933	2318.2%	1.7446	0.9700	0.1075	0.9600	0.892	0.859	4.48%	0.2996	
	2045	16,265,430	422,317,741	2596.4%	12,753	4,664,175	121,101,239	2596.4%	1.7446	0.9700	0.1119	0.9600	0.888	0.854	4.48%	0.2868	
	2046	13,802,249	400,475,766	2901.5%	11,270	3,788,125	109,913,425	2901.5%	1.7446	0.9700	0.1162	0.9600	0.884	0.849	4.48%	0.2745	
	2047	11,639,100	376,757,721	3237.0%	9,912	3,057,448	98,969,619	3237.0%	1.7446	0.9700	0.1205	0.9600	0.879	0.843	4.48%	0.2627	
	2048	9,753,015	351,619,529	3605.2%	8,675	2,452,132	88,405,231	3605.2%	1.7446	0.9700	0.1248	0.9600	0.875	0.838	4.48%	0.2514	
	2049	8,125,120	325,724,368	4008.9%	7,555	1,955,240	78,382,744	4008.9%	1.7446	0.9700	0.1290	0.9600	0.871	0.833	4.48%	0.2406	
	2050	6,728,756	299,511,646	4451.2%	6,549	1,549,781	68,984,125	4451.2%	1.7446	0.9700	0.1332	0.9600	0.867	0.828	4.48%	0.2303	
	2051	5,540,615	273,363,945	4933.8%	5,650	1,221,402	60,261,775	4933.8%	1.7446	0.9700	0.1373	0.9600	0.863	0.823	4.48%	0.2204	
	2052	4,538,601	247,804,319	5459.9%	4,851	957,608	52,284,721	5459.9%	1.7446	0.9700	0.1414	0.9600	0.859	0.819	4.48%	0.2110	
2053	3,698,437	222,989,199	6029.3%	4,145	746,878	45,031,352	6029.3%	1.7446	0.9700	0.1455	0.9600	0.855	0.815	4.48%	0.2019		
2054	2,998,874	199,171,885	6641.6%	3,526	579,635	38,496,782	6641.6%	1.7446	0.9700	0.1493	0.9600	0.851	0.811	4.48%	0.1933		
2055	2,419,972	176,705,959	7302.0%	2,986	447,684	32,689,843	7302.0%	1.7446	0.9700	0.1531	0.9600	0.847	0.807	4.48%	0.1850		
2056	1,943,973	155,683,683	8008.5%	2,518	344,205	27,565,760	8008.5%	1.7446	0.9700	0.1567	0.9600	0.843	0.803	4.48%	0.1771		
2057	1,555,491	136,332,005	8764.6%	2,113	263,609	23,104,147	8764.6%	1.7446	0.9700	0.1610	0.9600	0.839	0.800	4.48%	0.1695		
2058	1,240,108	118,627,144	9565.9%	1,767	201,148	19,241,611	9565.9%	1.7446	0.9700	0.1638	0.9600	0.836	0.797	4.48%	0.1622		
2059	985,404	102,662,160	10418.3%	1,472	152,981	15,937,969	10418.3%	1.7446	0.9700	0.1669	0.9600	0.833	0.795	4.48%	0.1552		
2060	780,509	88,361,696	11321.0%	1,222	115,975	13,129,611	11321.0%	1.7446	0.9700	0.1699	0.9600	0.830	0.792	4.48%	0.1486		
2061	616,382	75,631,278	12270.2%	1,011	87,660	10,756,092	12270.2%	1.7446	0.9700	0.1728	0.9600	0.827	0.790	4.48%	0.1422		
2062	485,355	64,405,117	13269.7%	833	66,066	8,766,751	13269.7%	1.7446	0.9700	0.1758	0.9600	0.824	0.787	4.48%	0.1361		
2063	381,284	54,586,442	14316.5%	685	49,674	7,111,616	14316.5%	1.7446	0.9700	0.1784	0.9600	0.822	0.786	4.48%	0.1303		
2064	298,969</																

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	3,161,306,062	x	58%	=	1,833,557,516
2a	Accumulated value of earned premium	3,350,986,584				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	189,680,522	x	85%	=	161,228,443
3	Present value of future projected initial earned premium	1,148,038,458	x	58%	=	665,862,306
4a	Present value of future projected premium	1,760,069,337				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	612,030,879	x	85%	=	520,226,247
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					3,180,874,512
6a	Accumulated value of incurred claims without the inclusion of active life reserves					415,027,753
6b	Present value of future projected incurred claims without the inclusion of active life reserves					5,220,454,613
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					5,635,482,366
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.9726
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.8880
	2003	378,607	-	0.0%	464	684,160	-	0.0%	-	-	-	-	-	-	-	4.48%	1.8070
	2004	2,186,209	-	0.0%	1,482	3,781,170	-	0.0%	-	-	-	-	-	-	-	4.48%	1.7296
	2005	5,283,833	1,157	0.0%	3,009	8,746,794	1,915	0.0%	-	-	-	-	-	-	-	4.48%	1.6554
	2006	7,186,759	-	0.0%	3,055	11,386,706	-	0.0%	-	-	-	-	-	-	-	4.48%	1.5844
	2007	6,773,655	-	0.0%	2,950	10,271,960	-	0.0%	-	-	-	-	-	-	-	4.48%	1.5165
	2008	6,532,215	604,682	9.3%	2,869	9,481,040	877,652	9.3%	-	-	-	-	-	-	-	4.48%	1.4514
	2009	6,238,449	1,373,874	22.0%	2,759	8,666,372	1,908,567	22.0%	-	-	-	-	-	-	-	4.48%	1.3892
	2010	6,441,093	74,327	1.2%	2,590	8,564,175	98,826	1.2%	-	-	-	-	-	-	-	4.48%	1.3296
	2011	6,805,244	2,264,423	33.3%	2,528	8,660,339	2,881,700	33.3%	-	-	-	-	-	-	-	4.48%	1.2726
	2012	6,697,376	504,916	7.5%	2,495	8,157,575	615,000	7.5%	-	-	-	-	-	-	-	4.48%	1.2180
	2013	6,598,497	685,554	10.4%	2,455	7,692,486	799,214	10.4%	-	-	-	-	-	-	-	4.48%	1.1658
	2014	6,230,249	703,160	11.3%	2,417	6,951,721	784,587	11.3%	-	-	-	-	-	-	-	4.48%	1.1158
	2015	5,328,959	1,265,261	23.7%	2,387	5,691,078	1,351,239	23.7%	-	-	-	-	-	-	-	4.48%	1.0680
	2016	4,965,170	970,958	19.6%	2,369	5,075,180	992,471	19.6%	-	-	-	-	-	-	-	4.48%	1.0222
Projected Future Experience	2017	5,162,184	2,398,454	46.5%	2,315	5,050,288	2,346,465	46.5%	1.3096	N/A	0.0226	N/A	0.977	0.949	4.48%	0.9783	
	2018	5,022,331	2,729,457	54.3%	2,260	4,702,764	2,555,784	54.3%	1.3192	N/A	0.0238	N/A	0.976	0.966	4.48%	0.9364	
	2019	4,835,627	3,118,918	64.5%	2,204	4,333,770	2,795,227	64.5%	1.3192	N/A	0.0251	N/A	0.975	0.963	4.48%	0.8962	
	2020	4,652,779	3,570,457	76.7%	2,145	3,991,083	3,062,684	76.7%	1.3192	N/A	0.0266	N/A	0.973	0.962	4.48%	0.8578	
	2021	4,462,877	4,093,093	91.7%	2,085	3,664,025	3,360,432	91.7%	1.3192	N/A	0.0281	N/A	0.972	0.959	4.48%	0.8210	
	2022	4,274,449	4,686,961	109.7%	2,022	3,358,837	3,682,987	109.7%	1.3192	N/A	0.0299	N/A	0.970	0.958	4.48%	0.7858	
	2023	4,066,175	5,352,851	131.6%	1,958	3,058,159	4,025,865	131.6%	1.3192	N/A	0.0318	N/A	0.968	0.951	4.48%	0.7521	
	2024	3,868,626	6,099,359	157.7%	1,892	2,784,813	4,390,596	157.7%	1.3192	N/A	0.0338	N/A	0.966	0.951	4.48%	0.7198	
	2025	3,673,877	6,920,863	188.4%	1,824	2,531,216	4,768,313	188.4%	1.3192	N/A	0.0360	N/A	0.964	0.950	4.48%	0.6890	
	2026	3,482,119	7,811,150	224.3%	1,754	2,296,219	5,150,919	224.3%	1.3192	N/A	0.0383	N/A	0.962	0.948	4.48%	0.6594	
	2027	3,282,661	8,760,844	266.9%	1,683	2,071,863	5,529,438	266.9%	1.3192	N/A	0.0408	N/A	0.959	0.943	4.48%	0.6312	
	2028	3,081,982	9,759,127	316.7%	1,609	1,861,789	5,895,372	316.7%	1.3192	N/A	0.0435	N/A	0.957	0.939	4.48%	0.6041	
	2029	2,884,674	10,802,300	374.5%	1,535	1,667,870	6,245,708	374.5%	1.3192	N/A	0.0463	N/A	0.954	0.936	4.48%	0.5782	
	2030	2,687,929	11,857,501	441.1%	1,459	1,487,471	6,561,813	441.1%	1.3192	N/A	0.0493	N/A	0.951	0.932	4.48%	0.5534	
	2031	2,491,598	12,899,072	517.7%	1,383	1,319,696	6,832,103	517.7%	1.3192	N/A	0.0524	N/A	0.948	0.927	4.48%	0.5297	
	2032	2,299,240	13,918,025	605.3%	1,306	1,165,589	7,055,679	605.3%	1.3192	N/A	0.0558	N/A	0.944	0.923	4.48%	0.5069	
	2033	2,113,904	14,883,652	704.1%	1,228	1,025,679	7,221,642	704.1%	1.3192	N/A	0.0592	N/A	0.941	0.919	4.48%	0.4852	
	2034	1,934,544	15,776,479	815.5%	1,151	898,401	7,326,588	815.5%	1.3192	N/A	0.0629	N/A	0.937	0.915	4.48%	0.4644	
	2035	1,761,385	16,573,896	941.0%	1,074	782,909	7,366,844	941.0%	1.3192	N/A	0.0666	N/A	0.933	0.910	4.48%	0.4445	
	2036	1,595,128	17,242,931	1081.0%	999	678,606	7,335,559	1081.0%	1.3192	N/A	0.0706	N/A	0.929	0.906	4.48%	0.4254	
	2037	1,436,639	17,787,610	1238.1%	924	584,972	7,242,774	1238.1%	1.3192	N/A	0.0745	N/A	0.925	0.901	4.48%	0.4072	
	2038	1,286,520	18,171,121	1412.4%	851	501,382	7,081,648	1412.4%	1.3192	N/A	0.0787	N/A	0.921	0.896	4.48%	0.3897	
	2039	1,145,792	18,401,997	1606.1%	781	427,389	6,864,087	1606.1%	1.3192	N/A	0.0828	N/A	0.917	0.891	4.48%	0.3730	
	2040	1,014,755	18,455,469	1818.7%	713	362,280	6,588,828	1818.7%	1.3192	N/A	0.0871	N/A	0.913	0.886	4.48%	0.3570	
	2041	893,670	18,337,852	2052.0%	648	305,369	6,266,092	2052.0%	1.3192	N/A	0.0913	N/A	0.909	0.881	4.48%	0.3417	
	2042	782,788	18,087,493	2310.6%	586	256,011	5,915,506	2310.6%	1.3192	N/A	0.0957	N/A	0.904	0.876	4.48%	0.3270	
	2043	681,750	17,698,446	2596.0%	527	213,405	5,540,053	2596.0%	1.3192	N/A	0.1000	N/A	0.900	0.871	4.48%	0.3130	
	2044	590,498	17,161,039	2906.2%	472	176,914	5,141,473	2906.2%	1.3192	N/A	0.1043	N/A	0.896	0.866	4.48%	0.2996	
	2045	508,785	16,535,257	3250.0%	421	145,896	4,741,549	3250.0%	1.3192	N/A	0.1086	N/A	0.891	0.862	4.48%	0.2868	
	2046	435,998	15,809,894	3626.1%	373	119,663	4,339,138	3626.1%	1.3192	N/A	0.1129	N/A	0.887	0.857	4.48%	0.2745	
	2047	371,573	14,997,248	4036.2%	330	97,608	3,939,592	4036.2%	1.3192	N/A	0.1173	N/A	0.883	0.852	4.48%	0.2627	
	2048	314,916	14,123,051	4484.7%	290	79,177	3,550,860	4484.7%	1.3192	N/A	0.1215	N/A	0.879	0.848	4.48%	0.2514	
	2049	265,633	13,194,825	4967.3%	253	63,922	3,175,220	4967.3%	1.3192	N/A	0.1257	N/A	0.874	0.844	4.48%	0.2406	
	2050	223,126	12,250,364	5490.3%	220	51,391	2,821,529	5490.3%	1.3192	N/A	0.1299	N/A	0.870	0.840	4.48%	0.2303	
	2051	186,432	11,280,121	6050.5%	191	41,098	2,486,649	6050.5%	1.3192	N/A	0.1341	N/A	0.866	0.836	4.48%	0.2204	
	2052	155,175	10,327,201	6655.2%	164	32,741	2,178,956	6655.2%	1.3192	N/A	0.1381	N/A	0.862	0.832	4.48%	0.2110	
	2053	128,666	9,405,654	7310.1%	141	25,983	1,899,416	7310.1%	1.3192	N/A	0.1423	N/A	0.858	0.829	4.48%	0.2019	
	2054	106,287	8,489,970	7987.8%	120	20,544	1,640,977	7987.8%	1.3192	N/A	0.1464	N/A	0.854	0.826	4.48%	0.1933	
	2055	87,485	7,616,975	8706.6%	102	16,184	1,409,108	8706.6%	1.3192	N/A	0.1503	N/A	0.850	0.823	4.48%	0.1850	
	2056	71,776	6,798,250	9471.5%	87	12,709	1,203,716	9471.5%	1.3192	N/A	0.1540	N/A	0.846	0.820	4.48%	0.1771	
	2057	58,730	6,008,835	10231.3%	73	9,953	1,018,316	10231.3%	1.3192	N/A	0.1577	N/A	0.842	0.818	4.48%	0.1695	
	2058	47,954	5,280,862	11012.5%	61	7,778	856,569	11012.5%	1.3192	N/A	0.1627	N/A	0.837	0.817	4.48%	0.1622	
	2059	39,115	4,612,626	11792.6%	51	6,072	716,095	11792.6%	1.3192	N/A	0.1648	N/A	0.835	0.816	4.48%	0.1552	
	2060	31,861	3,997,874	12547.9%	42	4,734	594,042	12547.9%	1.3192	N/A	0.1675	N/A	0.832	0.815	4.48%	0.1486	
	2061	25,942	3,442,849	13271.5%	35	3,689	489,633	13271.5%	1.3192	N/A	0.1711	N/A	0.829	0.814	4.48%	0.1422	
	2062	21,123	2,949,578	13964.1%	29	2,875	401,493	13964.1%	1.3192	N/A	0.1742	N/A	0.826	0.814	4.48%	0.1361	
	2063	17,208	2,511,657	14596.1%	24	2,242	327,223	14596.1%	1.3192	N/A	0.1756	N/A	0.824	0.815	4.48%	0.1303	
	2064	14,035	2,125,781	15145.8%	20	1,750	265,074	15145.8%	1.3192	N/A	0.1779	N/A	0.822	0.816	4.48%	0.1247	
	2065	11,486	1,793,710	15616.7%	16	1,371	214,075	15616.7%	1.3192	N/A	0.1818	N/A	0.818	0.818	4.48%	0.1193	
	2066	9,428	1,505,815	15972.0%	13	1,077	172,009	15972.0%	1.3192	N/A	0.1806	N/A	0.819	0.821	4.48%	0.1142	
	2067	7,761	1,260,194	16237.4%	11	849	137,779	16237.4%	1.3192	N/A	0.1841	N/A	0.816	0.823	4.48%	0.1093	
	2068	6,402	1,050,356	16406.9%	9	670	109,912	16406.9%	1.3192	N/A	0.1857	N/A	0.814	0.825	4.48%	0.1046	
	2069	5,289	875,057	16546.3%	7	530	87,642	16546.3%	1.3192	N/A	0.1893	N/A	0.811	0.826	4.48%	0.1002	
	2070	4,375	723,484	16538.3%	6	419	69,354										

Exhibit I-B
Metropolitan Life Insurance Company
Maryland Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 32.25% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.9726
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.8880
	2003	378,607	-	0.0%	464	684,160	-	0.0%	-	-	-	-	-	-	-	4.48%	1.8070
	2004	2,186,209	-	0.0%	1,482	3,781,170	-	0.0%	-	-	-	-	-	-	-	4.48%	1.7296
	2005	5,283,833	1,157	0.0%	3,009	8,746,794	1,915	0.0%	-	-	-	-	-	-	-	4.48%	1.6554
	2006	7,186,759	-	0.0%	3,055	11,386,706	-	0.0%	-	-	-	-	-	-	-	4.48%	1.5844
	2007	6,773,655	-	0.0%	2,950	10,271,960	-	0.0%	-	-	-	-	-	-	-	4.48%	1.5165
	2008	6,532,215	604,682	9.3%	2,869	9,481,040	877,652	9.3%	-	-	-	-	-	-	-	4.48%	1.4514
	2009	6,238,449	1,373,874	22.0%	2,759	8,666,372	1,908,567	22.0%	-	-	-	-	-	-	-	4.48%	1.3892
	2010	6,441,093	74,327	1.2%	2,590	8,564,175	98,826	1.2%	-	-	-	-	-	-	-	4.48%	1.3296
	2011	6,805,244	2,264,423	33.3%	2,528	8,660,339	2,881,700	33.3%	-	-	-	-	-	-	-	4.48%	1.2726
	2012	6,697,376	504,916	7.5%	2,495	8,157,575	615,000	7.5%	-	-	-	-	-	-	-	4.48%	1.2180
	2013	6,598,497	685,554	10.4%	2,455	7,692,486	799,214	10.4%	-	-	-	-	-	-	-	4.48%	1.1658
2014	6,230,249	703,160	11.3%	2,417	6,951,721	784,587	11.3%	-	-	-	-	-	-	-	4.48%	1.1158	
2015	5,328,959	1,265,261	23.7%	2,387	5,691,078	1,351,239	23.7%	-	-	-	-	-	-	-	4.48%	1.0680	
2016	4,965,170	970,958	19.6%	2,369	5,075,180	992,471	19.6%	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2017	5,162,184	2,398,454	46.5%	2,315	5,050,288	2,346,465	46.5%	1.3096	1.0000	0.0226	1.0000	0.977	0.949	4.48%	0.9783	
	2018	5,022,331	2,729,457	54.3%	2,260	4,702,764	2,555,784	54.3%	1.3192	1.0000	0.0238	1.0000	0.976	0.966	4.48%	0.9364	
	2019	5,044,995	2,993,578	59.3%	2,153	4,521,409	2,682,895	59.3%	1.4339	0.9826	0.0477	0.9768	0.952	0.963	4.48%	0.8962	
	2020	5,239,482	3,324,810	63.5%	2,059	4,494,348	2,851,971	63.5%	1.5933	0.9700	0.0433	0.9600	0.957	0.962	4.48%	0.8578	
	2021	5,486,130	3,811,488	69.5%	2,001	4,504,117	3,129,235	69.5%	1.7415	0.9700	0.0281	0.9600	0.972	0.959	4.48%	0.8210	
	2022	5,264,035	4,364,498	82.9%	1,941	4,136,448	3,429,597	82.9%	1.7446	0.9700	0.0299	0.9600	0.970	0.958	4.48%	0.7858	
	2023	5,007,543	4,984,575	99.5%	1,880	3,766,160	3,748,886	99.5%	1.7446	0.9700	0.0318	0.9600	0.968	0.951	4.48%	0.7521	
	2024	4,764,260	5,679,723	119.2%	1,816	3,429,531	4,088,523	119.2%	1.7446	0.9700	0.0338	0.9600	0.966	0.951	4.48%	0.7198	
	2025	4,524,424	6,444,707	142.4%	1,751	3,117,223	4,440,253	142.4%	1.7446	0.9700	0.0360	0.9600	0.964	0.950	4.48%	0.6890	
	2026	4,288,271	7,273,743	169.6%	1,684	2,827,822	4,796,536	169.6%	1.7446	0.9700	0.0383	0.9600	0.962	0.948	4.48%	0.6594	
	2027	4,042,636	8,158,098	201.8%	1,615	2,551,524	5,149,012	201.8%	1.7446	0.9700	0.0408	0.9600	0.959	0.943	4.48%	0.6312	
	2028	3,795,498	9,087,699	239.4%	1,545	2,292,815	5,489,770	239.4%	1.7446	0.9700	0.0435	0.9600	0.957	0.939	4.48%	0.6041	
	2029	3,552,511	10,059,102	283.2%	1,474	2,054,002	5,816,004	283.2%	1.7446	0.9700	0.0463	0.9600	0.954	0.936	4.48%	0.5782	
	2030	3,310,217	11,041,705	333.6%	1,401	1,831,839	6,110,361	333.6%	1.7446	0.9700	0.0493	0.9600	0.951	0.932	4.48%	0.5534	
	2031	3,068,432	12,011,616	391.5%	1,327	1,625,221	6,362,054	391.5%	1.7446	0.9700	0.0524	0.9600	0.948	0.927	4.48%	0.5297	
	2032	2,831,542	12,960,465	457.7%	1,253	1,435,437	6,570,248	457.7%	1.7446	0.9700	0.0558	0.9600	0.944	0.923	4.48%	0.5069	
	2033	2,603,298	13,859,657	532.4%	1,179	1,263,137	6,724,793	532.4%	1.7446	0.9700	0.0592	0.9600	0.941	0.919	4.48%	0.4852	
	2034	2,382,415	14,691,058	616.6%	1,105	1,106,392	6,822,518	616.6%	1.7446	0.9700	0.0629	0.9600	0.937	0.915	4.48%	0.4644	
	2035	2,169,167	15,433,612	711.5%	1,031	964,162	6,860,005	711.5%	1.7446	0.9700	0.0666	0.9600	0.933	0.910	4.48%	0.4445	
	2036	1,964,420	16,056,618	817.4%	959	835,712	6,830,873	817.4%	1.7446	0.9700	0.0706	0.9600	0.929	0.906	4.48%	0.4254	
	2037	1,769,238	16,563,822	936.2%	887	720,400	6,744,471	936.2%	1.7446	0.9700	0.0745	0.9600	0.925	0.901	4.48%	0.4072	
	2038	1,584,365	16,920,948	1068.0%	817	617,459	6,594,430	1068.0%	1.7446	0.9700	0.0787	0.9600	0.921	0.896	4.48%	0.3897	
	2039	1,411,056	17,135,939	1214.4%	750	526,335	6,391,838	1214.4%	1.7446	0.9700	0.0828	0.9600	0.917	0.891	4.48%	0.3730	
	2040	1,249,683	17,185,732	1375.2%	684	446,152	6,135,516	1375.2%	1.7446	0.9700	0.0871	0.9600	0.913	0.886	4.48%	0.3570	
	2041	1,100,566	17,076,208	1551.6%	622	376,066	5,834,985	1551.6%	1.7446	0.9700	0.0913	0.9600	0.909	0.881	4.48%	0.3417	
	2042	964,013	16,843,073	1747.2%	562	315,280	5,508,519	1747.2%	1.7446	0.9700	0.0957	0.9600	0.904	0.876	4.48%	0.3270	
	2043	839,584	16,480,793	1963.0%	506	262,811	5,158,898	1963.0%	1.7446	0.9700	0.1000	0.9600	0.900	0.871	4.48%	0.3130	
	2044	727,205	15,980,359	2197.5%	453	217,872	4,787,740	2197.5%	1.7446	0.9700	0.1043	0.9600	0.896	0.866	4.48%	0.2996	
	2045	626,574	15,397,631	2457.4%	404	179,673	4,415,330	2457.4%	1.7446	0.9700	0.1086	0.9600	0.891	0.862	4.48%	0.2868	
	2046	536,937	14,722,173	2741.9%	359	147,366	4,040,605	2741.9%	1.7446	0.9700	0.1129	0.9600	0.887	0.857	4.48%	0.2745	
	2047	457,596	13,965,437	3051.9%	316	120,205	3,668,549	3051.9%	1.7446	0.9700	0.1173	0.9600	0.883	0.852	4.48%	0.2627	
	2048	387,823	13,151,385	3391.1%	278	97,508	3,306,561	3391.1%	1.7446	0.9700	0.1215	0.9600	0.879	0.848	4.48%	0.2514	
	2049	327,130	12,287,021	3756.0%	243	78,721	2,956,765	3756.0%	1.7446	0.9700	0.1257	0.9600	0.874	0.844	4.48%	0.2406	
	2050	274,782	11,407,539	4151.5%	212	63,288	2,627,407	4151.5%	1.7446	0.9700	0.1299	0.9600	0.870	0.840	4.48%	0.2303	
	2051	229,593	10,504,049	4575.1%	183	50,613	2,315,567	4575.1%	1.7446	0.9700	0.1341	0.9600	0.866	0.836	4.48%	0.2204	
	2052	191,100	9,616,689	5032.3%	158	40,321	2,029,044	5032.3%	1.7446	0.9700	0.1381	0.9600	0.862	0.832	4.48%	0.2110	
	2053	158,453	8,758,545	5527.5%	135	31,999	1,768,737	5527.5%	1.7446	0.9700	0.1423	0.9600	0.858	0.829	4.48%	0.2019	
	2054	130,894	7,905,860	6039.9%	116	25,300	1,528,078	6039.9%	1.7446	0.9700	0.1464	0.9600	0.854	0.826	4.48%	0.1933	
2055	107,739	7,092,927	6583.4%	98	19,931	1,312,161	6583.4%	1.7446	0.9700	0.1503	0.9600	0.850	0.823	4.48%	0.1850		
2056	88,393	6,330,530	7161.8%	83	15,651	1,120,900	7161.8%	1.7446	0.9700	0.1540	0.9600	0.846	0.820	4.48%	0.1771		
2057	72,327	5,595,427	7736.3%	70	12,257	948,255	7736.3%	1.7446	0.9700	0.1577	0.9600	0.842	0.818	4.48%	0.1695		
2058	59,055	4,917,538	8327.0%	59	9,579	797,637	8327.0%	1.7446	0.9700	0.1627	0.9600	0.837	0.817	4.48%	0.1622		
2059	48,170	4,295,277	8916.9%	49	7,478	666,828	8916.9%	1.7446	0.9700	0.1648	0.9600	0.835	0.816	4.48%	0.1552		
2060	39,237	3,722,820	9488.0%	41	5,830	553,172	9488.0%	1.7446	0.9700	0.1675	0.9600	0.832	0.815	4.48%	0.1486		
2061	31,947	3,205,981	10035.2%	34	4,543	455,947	10035.2%	1.7446	0.9700	0.1711	0.9600	0.829	0.814	4.48%	0.1422		
2062	26,013	2,746,647	10558.9%	28	3,541	373,870	10558.9%	1.7446	0.9700	0.1742	0.9600	0.826	0.814	4.48%	0.1361		
2063	21,191	2,338,855	11036.8%	23	2,761	304,710	11036.8%	1.7446	0.9700	0.1756	0.9600	0.824	0.815	4.48%	0.1303		
2064	17,285	1,979,527	11452.4%	19	2,155	246,837	11452.4%	1.7446	0.9700	0.1779	0.9600	0.822	0.816	4.48%	0.1247		
2065	14,145	1,670,302	11808.4%	15	1,688	199,347	11808.4%	1.7446	0.9700	0.1818	0.9600	0.818	0.818	4.48%	0.1193		
2066	11,610	1,402,215	12077.1%	13	1,326	160,175	12077.1%	1.7446	0.9700	0.1806	0.9600	0.819	0.821	4.48%	0.1142		
2067	9,558	1,173,493	12277.8%	10	1,045	128,300	12277.8%	1.7446	0.9700	0.1841	0.960						

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	97,777,658	x	58%	=	56,711,041
2a	Accumulated value of earned premium	103,810,755				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	6,033,097	x	85%	=	5,128,133
3	Present value of future projected initial earned premium	39,681,796	x	58%	=	23,015,442
4a	Present value of future projected premium	60,919,320				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	21,237,524	x	85%	=	18,051,895
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					102,906,511
6a	Accumulated value of incurred claims without the inclusion of active life reserves					10,311,174
6b	Present value of future projected incurred claims without the inclusion of active life reserves					180,382,083
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					190,693,257
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Assumptions Summary

	Original Pricing Assumptions	2017 Best Estimate Assumptions																																									
Interest Rate:	4.50%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																									
Mortality:	1983 GAM Basic Mortality Table No Mortality Selection Factors were applied	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>Mortality Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>25%</td></tr> <tr><td>2</td><td>50%</td></tr> <tr><td>3</td><td>55%</td></tr> <tr><td>4</td><td>65%</td></tr> <tr><td>5</td><td>70%</td></tr> <tr><td>6</td><td>75%</td></tr> <tr><td>7</td><td>80%</td></tr> <tr><td>8</td><td>85%</td></tr> <tr><td>9</td><td>90%</td></tr> <tr><td>10</td><td>95%</td></tr> <tr><td>11+</td><td>100%</td></tr> </tbody> </table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																	
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Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table border="1"> <thead> <tr> <th>Duration</th> <th>U/W Selection</th> </tr> </thead> <tbody> <tr><td>1</td><td>64%</td></tr> <tr><td>2</td><td>77%</td></tr> <tr><td>3</td><td>100%</td></tr> <tr><td>4+</td><td>100%</td></tr> </tbody> </table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																															
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Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	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:	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.	<table border="1"> <thead> <tr> <th>Home Care</th> <th>Facility Care</th> </tr> </thead> <tbody> <tr> <td>61%</td> <td>79%</td> </tr> </tbody> </table>	Home Care	Facility Care	61%	79%																																					
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Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	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	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	128,930,834	1,280,355	1.0%	128,930,834	1,302,128	1.0%	0.98
2	241,799,286	7,182,229	3.0%	241,799,286	3,653,068	1.5%	1.97
3	223,814,495	12,392,102	5.5%	230,233,910	4,830,992	2.1%	2.64
4	211,674,424	11,852,924	5.6%	221,296,636	6,582,335	3.0%	1.88
5	201,217,339	19,940,660	9.9%	213,763,418	8,156,485	3.8%	2.60
6	189,962,161	17,250,824	9.1%	205,992,414	10,382,733	5.0%	1.80
7	201,622,263	21,512,258	10.7%	198,100,003	12,359,381	6.2%	1.71
8	206,886,746	32,464,681	15.7%	190,253,800	13,871,571	7.3%	2.15
9	207,805,449	28,109,089	13.5%	182,516,431	17,126,930	9.4%	1.44
10	203,528,906	35,993,763	17.7%	174,901,324	19,264,818	11.0%	1.61
11	187,897,962	43,932,174	23.4%	123,041,254	21,423,910	17.4%	1.34
12	167,120,426	53,140,973	31.8%	116,040,565	24,130,556	20.8%	1.53
13	159,695,007	69,825,611	43.7%	109,183,720	27,209,498	24.9%	1.75
14	152,024,334	73,037,281	48.0%	102,495,198	33,612,082	32.8%	1.47
15	146,503,097	82,025,736	56.0%	96,016,854	37,816,315	39.4%	1.42
16	143,206,590	93,377,372	65.2%	89,690,927	44,338,534	49.4%	1.32
17	135,330,267	108,472,829	80.2%	83,539,162	49,784,708	59.6%	1.34
18	129,034,883	129,580,249	100.4%	77,736,311	55,728,960	71.7%	1.40
19	124,424,274	150,062,296	120.6%	72,153,206	65,873,875	91.3%	1.32
20	117,535,253	166,327,703	141.5%	66,797,014	72,942,342	109.2%	1.30
21	111,059,294	187,159,905	168.5%	61,678,187	85,619,496	138.8%	1.21
22	105,453,833	214,302,522	203.2%	56,819,733	94,134,639	165.7%	1.23
23	98,942,880	240,421,552	243.0%	52,143,560	103,210,295	197.9%	1.23
24	92,577,517	268,676,895	290.2%	47,671,114	122,176,291	256.3%	1.13
25	87,498,769	294,256,535	336.3%	43,442,073	132,374,594	304.7%	1.10
26	80,758,514	324,127,256	401.4%	39,433,822	144,358,487	366.1%	1.10
27	75,085,145	352,046,688	468.9%	35,647,064	153,681,561	431.1%	1.09
28	69,268,823	378,185,184	546.0%	32,103,505	162,778,977	507.0%	1.08
29	63,368,408	407,745,684	643.5%	28,800,595	172,679,197	599.6%	1.07
30	57,951,691	435,188,214	750.9%	25,721,896	180,153,164	700.4%	1.07
31	52,570,592	459,736,526	874.5%	22,866,936	221,325,352	967.9%	0.90
32	47,498,620	475,409,510	1000.9%	20,236,625	228,705,175	1130.2%	0.89
33	42,724,813	493,620,169	1155.3%	17,828,520	233,623,559	1310.4%	0.88
34	38,136,323	506,212,089	1327.4%	15,627,415	237,639,900	1520.7%	0.87
35	33,930,762	511,536,870	1507.6%	13,619,359	235,048,288	1725.8%	0.87
36	29,899,151	531,080,416	1776.2%	11,811,540	232,100,131	1965.0%	0.90
37	26,236,137	527,016,356	2008.7%	10,184,248	224,631,766	2205.7%	0.91
38	22,886,724	515,172,216	2251.0%	8,727,493	213,123,924	2442.0%	0.92
39	19,843,020	501,707,849	2528.4%	7,435,634	200,008,490	2689.9%	0.94
40	17,097,098	488,195,638	2855.4%	6,301,708	190,751,618	3027.0%	0.94
41	14,657,030	481,877,375	3287.7%	5,308,218	210,281,764	3961.4%	0.83
42	12,476,360	450,918,871	3614.2%	4,439,394	199,650,713	4497.3%	0.80
43	10,554,316	428,131,409	4056.5%	3,693,205	187,890,895	5087.5%	0.80
44	8,872,040	403,349,944	4546.3%	3,057,762	175,352,063	5734.7%	0.79
45	7,412,697	377,169,848	5088.2%	2,520,701	161,893,293	6422.5%	0.79
46	6,155,064	349,904,016	5684.8%	2,069,828	146,543,212	7080.0%	0.80
47	5,081,033	331,798,886	6530.1%	1,694,139	132,876,483	7843.3%	0.83
48	4,171,485	307,465,484	7370.6%	1,383,112	118,520,002	8569.1%	0.86
49	3,406,289	271,680,718	7975.9%	1,126,954	105,240,145	9338.5%	0.85
50	2,767,009	240,327,369	8685.5%	917,418	95,400,896	10398.8%	0.84
51	2,236,502	215,431,980	9632.5%	745,429	86,481,552	11601.6%	0.83
52	1,799,140	191,606,702	10649.9%	285,720	36,981,981	12943.4%	0.82
53	1,441,080	173,072,869	12009.9%	109,516	15,814,551	14440.5%	0.83
54	1,149,731	150,991,223	13132.7%	41,977	6,762,754	16110.6%	0.82
55	913,861	128,978,966	14113.6%	16,090	2,891,947	17974.0%	0.79
56	723,937	111,743,308	15435.5%	6,167	1,236,679	20052.9%	0.77
57	571,702	96,390,337	16860.2%	2,364	528,839	22372.2%	0.75
58	450,071	82,926,981	18425.3%	906	226,147	24959.8%	0.74
59	353,370	70,906,927	20065.9%	347	96,707	27846.6%	0.72
60	276,852	59,913,962	21641.2%	133	41,355	31067.3%	0.70
Lifetime	4,738,271,676	14,194,146,359	299.6%	3,510,002,678	5,783,228,105	164.8%	1.82
Lifetime*	2,722,089,646	3,293,644,136	121.0%	2,242,972,940	1,413,641,593	63.0%	1.92

Note:

- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on August 21, 2009 and 15% on January 15, 2016) rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, 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 4.5%.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases of 15% and 15%) and With No Future Increase
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Manual Adjust

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F Actual to Expected Ratio	Accumulative Loss Ratio as of 12/31/2016		
		A	B	C = B / A	D	E	F = E / D		H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		Actual/Projected at 4.48% (on C)	Expected at 4.5% (on F)	Actual to Expected Ratio
Historical Experience	2002	1,496,379	0	0.0%	1,496,739	15,116	1.0%	0.00	0.0%	1.0%	0.00
	2003	22,339,571	179,109	0.8%	15,048,138	174,637	1.2%	0.69	0.7%	1.1%	0.65
	2004	82,618,065	1,210,252	1.5%	63,575,840	833,621	1.3%	1.12	1.3%	1.3%	1.02
	2005	184,350,022	6,828,973	3.7%	152,311,246	2,286,456	1.5%	2.47	2.8%	1.4%	1.97
	2006	225,053,606	9,417,184	4.2%	226,179,653	4,161,009	1.8%	2.27	3.4%	1.6%	2.08
	2007	214,075,039	16,422,844	7.7%	223,865,838	5,589,559	2.5%	3.07	4.6%	1.9%	2.41
	2008	206,128,039	16,409,501	8.0%	216,114,289	7,218,952	3.3%	2.38	5.3%	2.2%	2.37
	2009	195,930,837	20,225,873	10.3%	208,919,464	8,977,437	4.3%	2.40	6.0%	2.6%	2.35
	2010	212,251,681	23,805,795	11.2%	201,600,885	10,891,519	5.4%	2.08	6.8%	3.0%	2.29
	2011	223,191,685	25,160,180	11.3%	194,217,787	12,800,567	6.6%	1.71	7.3%	3.4%	2.18
	2012	217,286,403	28,607,858	13.2%	185,778,308	14,952,682	8.0%	1.64	7.9%	3.8%	2.08
	2013	209,279,626	32,841,502	15.7%	171,774,612	17,442,964	10.2%	1.55	8.6%	4.3%	2.01
	2014	188,906,020	44,262,258	23.4%	148,468,750	19,646,895	13.2%	1.77	9.6%	4.8%	2.00
	2015	159,728,244	55,400,216	34.7%	122,072,184	22,146,335	18.1%	1.91	11.0%	5.4%	2.03
	2016	147,635,557	62,819,010	42.6%	113,669,625	25,428,868	22.4%	1.90	12.4%	6.0%	2.05
Projected Experience	2017	153,484,329	78,098,843	50.9%	107,071,102	29,770,535	27.8%	1.83	14.0%	6.8%	2.07
	2018	148,713,703	88,543,181	59.5%	100,623,058	35,062,592	34.8%	1.71	15.8%	7.6%	2.08
	2019	142,780,881	100,677,602	70.5%	94,332,270	40,247,020	42.7%	1.65	17.6%	8.5%	2.08
	2020	136,737,852	114,676,844	83.9%	88,207,863	46,134,183	52.3%	1.60	19.6%	9.4%	2.08
	2021	130,744,224	130,661,280	99.9%	82,303,723	52,392,169	63.7%	1.57	21.8%	10.5%	2.08
	2022	124,751,967	148,734,120	119.2%	76,653,813	59,985,507	78.3%	1.52	24.1%	11.6%	2.07
	2023	118,746,129	168,895,990	142.2%	71,214,005	69,024,999	96.9%	1.47	26.7%	12.9%	2.06
	2024	112,675,676	191,094,820	169.6%	65,989,830	78,334,973	118.7%	1.43	29.4%	14.3%	2.05
	2025	106,637,908	215,234,554	201.8%	60,984,980	88,788,660	145.6%	1.39	32.3%	15.8%	2.04
	2026	100,586,534	241,123,676	239.7%	56,187,069	99,184,721	176.5%	1.36	35.4%	17.4%	2.04
	2027	94,496,969	268,479,267	284.1%	51,577,146	111,934,668	217.0%	1.31	38.7%	19.1%	2.03
	2028	88,445,991	296,930,547	335.7%	47,174,899	126,050,769	267.2%	1.26	42.3%	21.0%	2.01
	2029	82,418,864	326,101,679	395.7%	42,992,995	137,136,408	319.0%	1.24	46.0%	22.9%	2.00
	2030	76,482,893	355,462,771	464.8%	39,028,121	147,766,231	378.6%	1.23	49.8%	24.9%	2.00
	2031	70,671,851	384,246,110	543.7%	35,288,917	157,369,795	445.9%	1.22	53.8%	27.0%	1.99
	2032	65,008,418	411,916,591	633.6%	31,783,569	167,565,161	527.2%	1.20	57.9%	29.1%	1.99
	2033	59,484,729	437,783,806	736.0%	28,507,304	181,463,101	636.5%	1.16	62.0%	31.2%	1.99
	2034	54,159,315	461,330,296	851.8%	25,454,206	201,322,418	790.9%	1.08	66.2%	33.5%	1.98
	2035	49,049,444	481,879,837	982.4%	22,624,766	223,167,426	986.4%	1.00	70.4%	36.0%	1.96
	2036	44,177,461	498,602,833	1128.6%	20,017,423	230,705,667	1152.5%	0.98	74.6%	38.4%	1.94
	2037	39,564,844	511,501,927	1292.8%	17,624,913	234,664,139	1331.4%	0.97	78.7%	40.8%	1.93
	2038	35,217,423	519,859,372	1476.1%	15,437,025	235,626,093	1526.4%	0.97	82.7%	43.0%	1.92
	2039	31,168,079	523,278,681	1678.9%	13,447,611	232,797,992	1731.1%	0.97	86.6%	45.2%	1.92
	2040	27,424,495	522,024,873	1903.5%	11,651,601	227,275,112	1950.6%	0.98	90.3%	47.2%	1.91
	2041	23,985,327	516,192,243	2152.1%	10,036,576	218,137,486	2173.4%	0.99	93.8%	49.0%	1.91
	2042	20,849,083	506,078,667	2427.3%	8,594,677	207,737,392	2417.0%	1.00	97.0%	50.7%	1.91
	2043	18,013,729	492,004,606	2731.3%	7,318,192	201,463,766	2752.9%	0.99	100.1%	52.3%	1.91
	2044	15,470,444	474,305,296	3065.9%	6,195,379	202,655,349	3271.1%	0.94	103.0%	53.8%	1.91
	2045	13,207,691	453,519,910	3433.8%	5,212,009	205,401,216	3940.9%	0.87	105.6%	55.3%	1.91
	2046	11,207,563	430,064,182	3837.3%	4,357,889	195,425,499	4484.4%	0.86	107.9%	56.6%	1.91
	2047	9,451,065	404,593,773	4280.9%	3,625,335	183,289,493	5055.8%	0.85	110.1%	57.8%	1.90
	2048	7,919,545	377,598,291	4767.9%	3,002,307	170,114,352	5666.1%	0.84	112.0%	58.9%	1.90
	2049	6,597,678	349,789,914	5301.7%	2,476,287	155,976,827	6298.8%	0.84	113.7%	59.8%	1.90
	2050	5,463,817	321,640,513	5886.7%	2,035,259	141,433,801	6949.2%	0.85	115.2%	60.6%	1.90
	2051	4,499,034	293,560,938	6525.0%	1,668,017	127,490,087	7643.2%	0.85	116.5%	61.3%	1.90
	2052	3,685,389	266,112,885	7220.8%	1,364,046	114,188,887	8371.3%	0.86	117.6%	61.9%	1.90
	2053	3,003,168	239,464,346	7973.7%	1,104,912	101,671,544	9201.8%	0.87	118.6%	62.4%	1.90
	2054	2,435,116	213,887,334	8783.5%	843,663	85,392,622	10121.6%	0.87	119.4%	62.9%	1.90
	2055	1,965,041	189,761,553	9656.9%	535,683	59,103,851	11033.4%	0.88	120.1%	63.1%	1.90
	2056	1,578,525	167,186,086	10591.3%	222,243	27,100,369	12194.0%	0.87	120.7%	63.2%	1.91
	2057	1,263,074	146,404,645	11591.1%	85,409	11,619,268	13604.3%	0.85	121.2%	63.3%	1.92
	2058	1,006,980	127,391,693	12650.9%	32,822	4,981,574	15177.7%	0.83	121.7%	63.3%	1.92
	2059	800,158	110,247,165	13778.2%	12,613	2,135,770	16933.2%	0.81	122.0%	63.3%	1.93
	2060	633,781	94,890,137	14972.1%	4,847	915,677	18891.7%	0.79	122.3%	63.3%	1.93
	2061	500,509	81,219,156	16227.3%	1,863	392,582	21076.7%	0.77	122.5%	63.3%	1.93
	2062	394,113	69,163,571	17549.2%	716	168,313	23514.4%	0.75	122.7%	63.3%	1.94
	2063	309,606	58,619,460	18933.5%	275	72,162	26234.1%	0.72	122.9%	63.3%	1.94
	2064	242,766	49,473,441	20379.1%	106	30,938	29268.4%	0.70	123.0%	63.3%	1.94
	2065	190,130	41,591,051	21875.1%	41	13,264	32653.6%	0.67	123.1%	63.3%	1.94
	2066	148,668	34,783,856	23397.1%	16	5,687	36430.3%	0.64	123.2%	63.3%	1.94
	2067	115,784	28,979,364	25028.8%	6	2,438	40643.8%	0.62	123.2%	63.3%	1.95
	2068	89,999	24,021,115	26690.6%	2	1,045	45344.7%	0.59	123.3%	63.3%	1.95
	2069	69,928	19,815,376	28336.9%	1	448	50589.2%	0.56	123.3%	63.3%	1.95
	2070	54,227	16,271,869	30007.1%	0	192	56440.4%	0.53	123.4%	63.3%	1.95
Past		2,490,270,774	343,590,556	13.8%	2,245,093,360	152,566,617	6.8%	2.03	12.4%	6.0%	2.05
Future		2,248,781,914	14,075,771,937	625.9%	1,264,909,401	5,630,692,240	445.1%	1.41	369.1%	259.4%	1.42
Lifetime		4,739,052,687	14,419,362,492	304.3%	3,510,002,761	5,783,258,858	164.8%	1.85	123.4%	63.0%	1.96

Note:
- Figures in column A are normalized to reflect the prior rate actions authorized by Maryland (15% on August 21, 2009 and 15% on January 15, 2016) rather than the prior rate action rather than the prior rate action approved by other states.
- Figures in column D do not reflect any rate action

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

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	11,005	12,576	87.51%
2	13,869	10,602	130.82%
3	9,584	8,983	106.70%
4	6,951	7,536	92.24%
5	5,557	4,842	114.76%
6	3,703	3,475	106.57%
7	2,683	2,861	93.79%
8	1,960	2,173	90.20%
9	1,470	1,584	92.81%
10+	2,634	3,386	77.79%

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 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Individual Business												
Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
2002	3	2	152%	1	1	78%	2	1	282%	0	1	0%
2003	14	8	186%	6	5	115%	4	3	133%	2	3	67%
2004	19	17	114%	15	13	119%	7	6	111%	5	7	71%
2005	33	27	121%	16	20	79%	15	11	140%	9	12	76%
2006	49	40	124%	33	31	106%	23	16	144%	18	18	99%
2007	80	57	141%	55	48	116%	34	25	138%	31	29	105%
2008	114	81	141%	88	73	121%	33	37	90%	43	47	92%
2009	110	105	105%	91	96	95%	53	48	109%	56	60	93%
2010	129	130	99%	99	115	86%	65	59	109%	82	75	110%
2011	157	155	101%	135	136	99%	68	74	92%	77	91	84%
2012	197	182	108%	162	157	103%	93	88	106%	120	109	110%
2013	209	214	98%	168	180	93%	98	104	95%	103	126	82%
2014	235	248	95%	201	204	99%	105	122	86%	156	146	107%
2015	264	278	95%	233	219	106%	124	141	88%	170	165	103%
Total	1,613	1,543	105%	1,303	1,297	100%	724	734	99%	872	890	98%

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)

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.