Filing at a Glance

Company:	MetLife Insurance Company USA
Product Name:	Long-Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.002 Non Qualified
Filing Type:	Rate
Date Submitted:	03/26/2015
SERFF Tr Num:	MILL-129920189
SERFF Status:	Closed-Approved
State Tr Num:	MILL-129920189
State Status:	Approved
Co Tr Num:	LTC2 NQ COMP
Implementation Date Requested:	On Approval
Author(s):	Mike Bergerson, John Hebig, Travis Reisch, Michael Emmert, Alex Moore, Michael McNutt, Samuel Scheevel
Reviewer(s):	Janet Houser (primary)
Disposition Date:	01/20/2016
Disposition Status:	Approved
Implementation Date:	

General Information

Project Name: 2013 Rate Increase
Project Number: 145GEC01-30
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: Resubmission
Individual Market Type:
Filing Status Changed: 01/20/2016
State Status Changed: 01/20/2016
Created By: Rolan Manderson-Jones
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/25/2014
Domicile Status Comments: A 25.0% rate increase was approved in Delaware on 02/25/2014

Market Type: Individual
Previous Filing Number: MILL-129255260
Overall Rate Impact: 91.7%

Deemer Date:
Submitted By: John Hebig

State Sub-TOI: LTC03I.002 Non Qualified

Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC2J and H-LTC2J-37 are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Virginia from August 1990 through February 1995 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

This is a resubmission of a prior filing, SERFF tracking number MILL-129255260, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129255260. Any revisions or adjustments resulting from correspondence with the Bureau with respect to that prior filing are reflected in the appendix of this filing. The only substantive change from the prior filing is the company name.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, one prior increase has been approved and implemented on these forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 91.7% is being requested at this time.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary
8500 Normandale Lake Blvd.,
Suite 1850
Minneapolis, MN 55437-3830

amy.pahl@milliman.com
952-820-2419 [Phone]
952-897-5301 [FAX]

Filing Company Information

(This filing was made by a third party - millimaninc)

MetLife Insurance Company USA	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	01/20/2016	01/20/2016

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Alex Moore	01/14/2016	01/14/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Alex Moore	01/12/2016	01/13/2016
Supporting Document	L&H Actuarial Memorandum	Alex Moore	01/13/2016	01/13/2016
Supporting Document	Long Term Care Insurance Rate Request Summary	Alex Moore	01/12/2016	01/13/2016
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Rate	Rate Tables	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	Response to August 25, 2015 Phone Call	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	L&H Actuarial Memorandum	Michael Emmert	11/04/2015	11/04/2015
Supporting Document	Long Term Care Insurance Rate Request Summary	Michael Emmert	11/04/2015	11/04/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Janet Houser	01/19/2016	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
act memo	Reviewer Note	Janet Houser	04/03/2015	

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Disposition

Disposition Date: 01/20/2016
Implementation Date:
Status: Approved

Comment: The Virginia State Corporation Commission earlier this year adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748. As a reminder, several changes within the revised regulations have an immediate impact on both new and existing policies; and the company should take appropriate action to ensure its full compliance with such changes in the revised regulations.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	824.900%	43.800%	$364,484	349	$832,155	43.800%	43.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Supplement to the Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Rate Revision Review Requirements Checklist	Received & Acknowledged	Yes
Supporting Document	Letter of Authorization	Received & Acknowledged	Yes
Supporting Document	Appendix	Received & Acknowledged	Yes
Supporting Document	Response to August 25, 2015 Phone Call	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate (revised)	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Amendment Letter

Submitted Date: 01/14/2016

Comments:

On behalf of Amy Pahl, please see the revised Long Term Care Insurance Rate Request Summary. Thank you for your assistance with this filing.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20160114.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC RIL VA 121815.pdf" enclosed with the "Supplement to the Actuarial Memorandum" of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document "MICC FAQ 10152013.pdf" enclosed with the "Supplement to the Actuarial Memorandum" provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20150326.pdf*

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Amendment Letter

Submitted Date: 01/13/2016

Comments:

On behalf of Amy Pahl, this filing has been revised according to our January 7 phone call. Thank you for your assistance with this filing.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC2J, H-LTC2J-37, H-5IR, H-5IR-2, H-CPIR, H-CPIR-2	Revised	Previous State Filing Number: MILL-126439202 Percent Rate Change Request: 43.8	Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	01/13/2016 By:
Previous Version						
1	*Rate Tables*	*H-LTC2J*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
1	*Rate Tables*	*H-LTC2J*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
2	*Rate Tables*	*H-LTC2J-37*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
2	*Rate Tables*	*H-LTC2J-37*	*Revised*	*Previous State Filing Number:*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_*	*03/26/2015 By: John Hebig*

Rate/Rule Schedule Item Changes

				MILL-129255260 Percent Rate Change Request: 91.7	*20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	
3	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
3	*Rate Tables*	*H-5IR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
3	*Rate Tables*	*H-5IR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
4	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
4	*Rate Tables*	*H-5IR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
4	*Rate Tables*	*H-5IR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_N*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

				Request: 91.7	*Q_Comp_VA_91.7_20150326.pdf,*	
5	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
5	*Rate Tables*	*H-CPIR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
5	*Rate Tables*	*H-CPIR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed		01/13/2016 By:
Previous Version						
6	*Rate Tables*	*H-CPIR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,*	*11/04/2015 By:*
Previous Version						
6	*Rate Tables*	*H-CPIR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC2_NQ_Comp_VA_20160113.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC2_NQ_Comp_VA_20151104.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC2_NQ_Comp_VA_20150326.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	The document “MICC RIL VA 121815.pdf” enclosed with the “Supplement to the Actuarial Memorandum” of the LTC4 TQ FO filing (MILL-129963593) provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20150326.pdf*

State: Virginia
Filing Company: MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Amendment Letter

Submitted Date: 11/04/2015

Comments:

On behalf of Amy Pahl, please see the attached response letter. The status listing, which is as of August 17, 2015 and included in the enclosed Excel file, corresponds to the time of the Bureau's offer. If an updated version of the status listing were provided it would include additional approvals, thus justifying a larger rate increase.

Thank you for your assistance with this filing.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	H-LTC2J	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
1	*Rate Tables*	*H-LTC2J*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
2	Rate Tables	H-LTC2J-37	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
2	*Rate Tables*	*H-LTC2J-37*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
3	Rate Tables	H-5IR	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
3	*Rate Tables*	*H-5IR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_N*	*03/26/2015 By: John Hebig*

Rate/Rule Schedule Item Changes

				Request: 91.7	*Q_Comp_VA_91.7_20150326.pdf,*	
4	Rate Tables	H-5IR-2	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
4	*Rate Tables*	*H-5IR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
5	Rate Tables	H-CPIR	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
5	*Rate Tables*	*H-CPIR*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*
6	Rate Tables	H-CPIR-2	Revised	Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 43.8	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,	11/04/2015 By:
Previous Version						
6	*Rate Tables*	*H-CPIR-2*	*Revised*	*Previous State Filing Number: MILL-129255260 Percent Rate Change Request: 91.7*	*Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf, Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf,*	*03/26/2015 By: John Hebig*

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC2 NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC2 NQ Comp_State Status Listing_20151104.xlsb

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC2_NQ_Comp_VA_20151104.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.*
Attachment(s):	*AM_LTC2_NQ_Comp_VA_20150326.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*The document “MICC FAQ 10152013.pdf” enclosed with the “Supplement to the Actuarial Memorandum” provides a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.*
Attachment(s):	*Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20150326.pdf*

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Reviewer Note

Created By:

Janet Houser on 01/19/2016 08:52 AM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 08:18 AM

Subject:

RRS

Comments:

Rate Summaries

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: MetLife Insurance Company USA 87726

SERFF Tracking Number: MILL-129920189

Disposition: Approve

Approval Date: **1/20/2016**

Revised Rates

Average Annual Premium Per Member: $ 3428

Average Requested Percentage Rate Change Per Member: 43.8%

Minimum Requested Percentage Rate Change Per Member: 43.8%

Maximum Requested Percentage Rate Change Per Member: 43.8%

Number of Policy Holders Affected: 349

Summary of the Bureau of Insurance's review of the rate request:

METLIFE Insurance Company USA (the company) requested a 91.7% rate increase. The company did, however, reduce the requested rate increase to 43.8% after discussions with the Bureau. The primary drivers of the rate increase are insureds being sicker (morbidity) and keeping the policies (persistency) longer than originally anticipated. This has resulted in significantly higher loss ratios than assumed in the original pricing, and as required by Virginia law.

The Bureau reviewed the rate increase in accordance with the requirements of 14VAC5-200-150, which requires that the filing demonstrate that both the future and lifetime loss ratios will be at least 60% after application of the rate increase. The Bureau's review, based on the requirements of Virginia law and regulation and using actuarially accepted and justified assumptions, indicated that the future loss ratio will be 257.9% and the lifetime loss ratio will be 104.6 %. Since the filing met the requirements of 14VAC5-200-150 after implementation of the rate increase, approval was recommended.

These forms were issued in Virginia from 1990 through 1995, and are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130. One prior increase was approved in 2011 in the amount of 39.0%. The Bureau's review is based on the requirements of Virginia law and regulations and the use of actuarially accepted and justified assumptions. The vast majority (93%) of the premiums for this block have already been collected, causing the loss ratio to be extremely insensitive to rate increases. For example, the Company reports that they could increase rates by 824.9% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern and due to the limited credibility of the aggregate loss data, the company proposed to reduce the rate increase to 43.8%.

The Company is offering all policyholders the option to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129920189

Effective Date: On Approval

(Projected) Number of Insureds Affected: 349

New Rates

Average Annual Premium Per Member: 2,384

Revised Rates

Average Annual Premium Per Member: 3,428

Average Requested Percentage Rate Change Per Member: 43.8%

Minimum Requested Percentage Rate Change Per Member: 43.8%

Maximum Requested Percentage Rate Change Per Member: 43.8%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
H-LTC2J	Long Term Care
H-LTC2J-37	Long Term Care
H-5IR	Annual 5% Benefit Inflation Rider
H-5IR-2	Annual 5% Benefit Inflation Rider
H-CPIR	Cost of Living (CPI) Benefit Rider
H-CPIR-2	Cost of Living (CPI) Benefit Rider

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Rate Increase Driver Narrative

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. Policyholders are utilizing more benefits than was actuarially anticipated when the policy form was originally priced, as well as our anticipation of higher than expected claims costs in the future. Therefore, the company will be exposed to higher than actuarially anticipated claims costs, which is a class-wide risk as opposed to its risk on a single policy. Our decision to increase premiums was not determined based upon the current economic environment.

State:	*Virginia*	**Filing Company:**	*MetLife Insurance Company USA*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*Long-Term Care*		
Project Name/Number:	*2013 Rate Increase/145GEC01-30*		

Reviewer Note

Created By:

Janet Houser on 04/03/2015 01:51 PM

Last Edited By:

Janet Houser

Submitted On:

01/20/2016 08:18 AM

Subject:

act memo

Comments:

sent to Shawn 3.30.15; due date 4.13.15

7.7.15 - filing in compliance w/ factors SCC should consider

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

July 7, 2015

Ms. Janet Houser
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long Term Care Rate Increase Filing**
MetLife Insurance Company USA
SERFF Tracking # MILL-129920189
Forms H-LTC2J and H-LTC2J-37

Dear Janet:

We have completed our review of the filing for the above captioned submission from MetLife Insurance Company USA (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for a block of Individual Long Term Care Insurance plans. This block of business is not available for new issues.

Recommendation

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and standards. However, there are several factors that the Virginia SCC Bureau of Insurance (the "Bureau") may want to consider in determining whether to approve the rate increase as proposed. These factors are detailed in the Analysis section, but summarized here.

The vast majority (93%) of the premiums for this block have already been collected, causing the loss ratio to be extremely insensitive to rate increases. For example, the Company reports that they could increase rates by 824% and still meet the minimum loss ratio standard. In addition, the requested increase would cause the Virginia rate level to be well above the cumulative average increases that have been approved on a nationwide basis. In order to alleviate this concern, we recommend that the Bureau encourage the Company to consider revising their request to be no greater than 47.4%. In addition, we suggest that the Company consider phasing in the increase over three years. We calculate the actuarially equivalent 3-year phased-in increase to be approximately 14.9%.

Historical Background

This filing was originally submitted as MILL-129255260 under previous company name, MetLife Insurance Company of Connecticut. The Company had filed for two previous rate increases in Virginia, the first in 2004 for 39% which was not approved by the Bureau, and a second for 39% which was approved in 2011. The Company is now requesting a 91.7% rate increase which will apply to all policies. The Company has not offered a phased–in approach for this increase.

These forms were issued in Virginia from 1990 through 1995, and therefore are subject to the pre-rate stability requirements of 14VAC5-200-150 and 14VAC5-130.

As of 12/31/2012, there were 349 policies with $832k premium in force in Virginia, and 19,580 policies with annual premiums of $54m nationwide, making Virginia's block approximately 1.5% of the total.

Several requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of our review. The Bureau was involved in all correspondence between us and the Company.

Methodology

Our approach was to a) review the filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, e) analyze the current increase and cumulative increase in Virginia relative to other states and f) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

Assumptions

Morbidity – The business was assumed in 2000 by General Electric Capital Assurance ("GECA") and the morbidity assumptions are equal to the claim costs expected by GECA at that time, modified by A/E factors by duration. When compared to the factors used in the 2010 rate filing, the future A/E factors in this filing start about 15%-29% higher, grading down over 20 years to 2%-8% lower.

The Company has subdivided the business into three different issue year groups: 1988-1992, 1993-1994, and 1995 and later. The Company has indicated that these groupings account for different underwriting standards over the time period when these policies were issued. The A/E factors applied to the base morbidity table are derived from the actual experience on these plans smoothed and grading back to an ultimate factor that ranges from 85%-103% of the base table varying by issue year grouping. We believe these factors are reasonable based on the historical results.

One often-quoted basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data includes 10,562 claims, giving the data full credibility for aggregate loss rates based on this standard.

Voluntary Lapse – Shown in table below are the lapses assumed in the 2010 rate increase filing, the current 2014 assumed lapses, and the actual lapse rate experience; in addition, shock lapses and benefit reductions are assumed in the year of a rate increase. Generally, a higher lapse rate will produce a lower loss ratio. Therefore, the current lapse rate assumptions which are higher than the assumptions used in the 2010 rate filing should be favorable to the Company.

Policy Duration	2010 Lapse Assump	2014 Lapse Assump	Raw Lapse Exper
1	6.00%	6.00%	6.07%
2	4.00%	4.00%	4.20%
3	2.50%	2.50%	2.46%
4	1.50%	1.50%	1.60%
5	1.30%	1.30%	1.30%
6	1.10%	1.10%	1.10%
7-13	0.90%	1.00%	1.00%
8-13	0.80%	1.00%	1.00%
14-19	0.95%	1.40%	1.40%
20+	1.25%	1.75%	N/A

Mortality – 1983 Individual Annuitant Mortality Table with selection factors grading from 30% to 95% over 20 years, based on past experience.

Interest – the original pricing interest rate was reported to be 8.0% for these plans.

Loss Ratio Projections

The Company has provided projections for both nationwide and Virginia only policies as of 12/31/2013. We have reviewed both sets of projections but base our recommendations on the nationwide projections adjusted for rate differences to the Virginia rate level.

The lifetime loss ratio utilizing the original pricing interest rate is projected to drop from 90.2% to 84.7% with the requested rate increase. Using the active life reserve balance confirmed by the Company, the anticipated future loss ratio is projected to be 91.9%. These ratios exceed the minimum required loss ratio of 60%.

It should be noted that approximately 93% of the total present value of premium will have been collected by the end of 2014 and therefore the lifetime loss ratio is relatively insensitive to changes in future premium. In other words, the 91.7% rate increase requested only moves the expected loss ratio from 90% to 85%. For this reason, we requested the Company provide a projection of future loss ratios based on original assumptions and actual distribution of business sold. The results of those projections are shown below. The allowable increase is calculated on both a percentage loss ratio basis and a dollar present value basis. In either case, we calculated the percentage rate increase that would equate either the PV of future loss or the future loss ratio to the same measure using the original pricing assumptions. We believe that it is more appropriate to concentrate on the present value of future loss on a dollar basis if the Bureau wishes to recommend that the Company cap the rate increase based on this particular analysis.

	No Increase	With Requested Increase	With Original Assumptions	Allowable Increase
PV Future Loss	657,729,997	452,913,500	465,837,432	85.9%
Future LR	348.0%	213.9%	343.1%	3.3%

The other measure that the Bureau has used at times to analyze the reasonableness of a particular rate increase is the lifetime loss ratio assuming the proposed rates had been charged from inception. The result of this analysis was a loss ratio of 35.8%. In order to keep this ratio above 60%, the rate increase would need to be no more than 22.5%.

The Bureau has expressed a general concern about Virginia's policyholders providing some subsidization of the nationwide results in situations where the cumulative rate increase in Virginia exceeds the nationwide average rate increase level. The Company has submitted a list of the increases requested in all 50 states and 3 U.S. territories with premiums in force. The Company has already filed for a rate increase in 52 of those 53 jurisdictions. Final dispositions have been reached in 43 of those jurisdictions representing approximately 31% of total annual premium. The average cumulative rate increase across those 43 jurisdictions is 104.9%. For comparison, if the requested 91.7% rate increase is approved, the cumulative rate increase in Virginia would be 166.5%. A rate increase of 47.4% would cause Virginia's cumulative increase to match the nationwide average of 104.9%. The filing in the state of NY, which represents 47% of the total premium for this form, is still pending. If all pending rate increases are approved as requested, the nationwide cumulative average rate increase would be 138%, which would be matched in Virginia with a rate increase of 71.2%. One relevant factor that the analysis of the cumulative rate increase does not take into account is the timing of the rate increases by state. Since many states approved increases in 2004 when Virginia denied the rate increase, it would be reasonable to argue that this simple comparison overstates Virginia's contribution. We do not have sufficient data to properly account for the distribution of premium by state over time, but additional information could be requested if the Bureau desires to limit the increase based on this paragraph.

Analysis of Bulletin

Our analysis focuses on the actuarial aspects of the Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Application of New Loss Ratio Standards

Actuarial Assumptions for Establishing Rate Increase Requests

The assumptions used by the Company in support of this rate increase appear to be reasonable based on the data provided by the Company. The assumptions and the present and accumulated values are also consistent with the three requirements spelled out in the Bulletin.

Approval of Rate Increases

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has agreed to a three year guarantee period if the full 91.7% rate increase is approved. The Company also agreed that the Bureau may approve a series of increases but did not volunteer to modify their request.

Application of New Loss Ratio Standards

The submitted calculations in Attachment 12 show that the dual loss ratio test is met.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Post Submission Update Request Processed On 11/05/2015

Status:	Allowed
Created By:	Michael Emmert
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:MetLife Insurance Company USA

Field Name	Requested Change	Prior Value
Overall % Rate Impact	43.800%	91.700%
Written Premium Change for this Program	$364484	$763086
Maximum %Change (where required)	43.800%	91.700%
Minimum %Change (where required)	43.800%	91.700%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 39.000%
Effective Date of Last Rate Revision: 06/01/2011
Filing Method of Last Filing: Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	824.900%	43.800%	$364,484	349	$832,155	43.800%	43.800%

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC2J, H-LTC2J-37, H-5IR, H-5IR-2, H-CPIR, H-CPIR-2	Revised	Previous State Filing Number: MILL-126439202 Percent Rate Change Request: 43.8	Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf,
2		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
3		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
4		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
5		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	
6		Rate Tables		Other	Previous State Filing Number: Rate Action Other Explanation: Removed	

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

State: Virginia **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: 2013 Rate Increase/145GEC01-30

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	Please see section 22 of the actuarial memorandum.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The Overall % Indicated Change was determined by targeting the greater of the minimum required loss ratio or that from original pricing, absent any additional regulatory restrictions, assuming the rate increase is fully implemented on January 1, 2014. This calculation was performed using nationwide experience, current best-estimate assumptions, and without regard to any shock lapse, reduced benefit option election, or adverse selection resulting from the increase.
Attachment(s):	AM_LTC2_NQ_Comp_VA_20160113.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20160114.pdf
Item Status:	Received & Acknowledged
Status Date:	01/20/2016

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	CovLtr_LTC2_NQ_Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Supplement to the Actuarial Memorandum
Comments:	
Attachment(s):	Supp_LTC2_NQ_Comp_VA_20150326.pdf MICC RIL 07152014.pdf MICC FAQ 10152013.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Rate Revision Review Requirements Checklist

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Comments:	
Attachment(s):	Checklist Rate Revisions_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Letter of Authorization
Comments:	
Attachment(s):	2015 MetLife Auth Letter_LTC2 NQ Comp_VA_20150326.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Appendix
Comments:	
Attachment(s):	Appendix_LTC2_NQ_Comp_VA_20150326.pdf MICC OLB 03242015 VA.pdf MetLife Insurance Company USA Amendment.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

Satisfied - Item:	Response to August 25, 2015 Phone Call
Comments:	
Attachment(s):	VA_LTC2 NQ Comp_Response to 20150825 Phone Call_20151104.pdf VA_LTC2 NQ Comp_State Status Listing_20151104.xlsb
Item Status:	Received & Acknowledged
Status Date:	01/14/2016

State:	Virginia	**Filing Company:**	MetLife Insurance Company USA
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	2013 Rate Increase/145GEC01-30		

Attachment VA_LTC2 NQ Comp_State Status Listing_20151104.xlsb is not a PDF document and cannot be reproduced here.

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

January 2016

Product or Rider	Form Number
Long Term Care	H-LTC2J
Long Term Care	H-LTC2J-37
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5IR-2
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Rider	H-CPIR-2

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from August 1990 through February 1995.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for nursing facilities, home health, adult day care, and respite care.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

Benefit periods are 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and continence) or cognitive impairment.

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either “to age 86” or “for life”, depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

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 form and all riders associated with the base forms.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on these policy forms.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year		
	1990 through 1992	1993 through 1994	1995 and Later
1 - 4	228.0%	118.6%	109.4%
5 - 7	167.7%	148.7%	117.9%
8	173.6%	160.5%	121.2%
9	173.6%	160.5%	125.2%
10 - 11	173.6%	167.1%	128.6%
12 - 13	172.3%	169.2%	134.0%
14 - 15	172.5%	165.8%	146.8%
16	170.5%	165.8%	145.0%
17	170.5%	165.8%	146.5%
18	169.2%	162.4%	144.5%
19	169.2%	164.1%	144.5%
20	165.8%	162.4%	141.0%
21	163.3%	159.9%	137.5%
22	160.9%	155.9%	134.0%
23	158.5%	152.0%	130.7%
24	154.5%	148.2%	127.4%
25	150.7%	144.5%	124.2%
26	146.9%	140.9%	121.1%
27	143.2%	137.4%	118.1%
28	139.7%	134.0%	115.1%
29	136.2%	130.6%	112.3%
30	132.8%	127.3%	109.5%
31	129.4%	124.2%	106.7%
32	126.2%	121.1%	104.1%
33	123.1%	118.0%	101.5%
34	120.0%	115.1%	98.9%
35	117.0%	112.2%	96.4%
36	114.1%	109.4%	94.0%
37	111.2%	106.7%	91.7%
38	108.4%	104.0%	89.4%
39	105.7%	101.4%	87.2%
40	103.1%	98.9%	85.0%
41+	103.1%	97.6%	83.3%

A cumulative 1.4% increase in morbidity is assumed due to adverse selection from the rate increase.

b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 4.4% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

c. 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 experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.8%
Semi-Annual	0.51*AP	18.2%
Quarterly	0.26*AP	12.9%
Monthly	0.09*AP	21.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

LR_j = loss ratio for year *j*

Pmt_t^j = claim payments in year *t* on claims incurred in year *j*, assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year *j*

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year *j*

EP_j = earned premium in year *j*, assumed mid-year

j = year of incurral

v = 1 / 1.0585 = 0.944714

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 8.0% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company originally requested an increase of 91.7%. After discussion with the Virginia State Corporation Commission, the company revised its rate increase request to 43.8% at this time. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 43.8% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 43.8% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: $2,384
After increase: $3,428

19. Proposed Effective Date

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

20. Nationwide Distribution of Business as of 12/31/2012 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	3.2%
48 - 52	6.1%
53 - 57	14.6%
58 - 62	24.8%
63 - 67	29.2%
68 - 72	17.4%
73 +	4.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.9%
60-day	14.3%
90-day	< 0.1%
100-day	42.4%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	16.3%
5-Year	31.2%
Unlimited	52.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.3%
Compound to Age 86	20.2%
Compound for Life	15.5%
CPI	51.0%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	15.8%
Standard	84.2%

21. Number of Policyholders

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	349	$832,155
Nationwide	19,580	$54,058,997

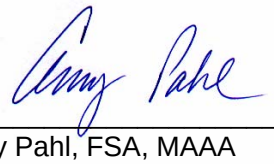
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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 the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: January 13, 2016

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	48,211,284	144,388,656	115,902,852	240.4%	16,706	44,511,425	133,307,897	107,008,168	240.4%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	5.47%	0.9233
	2015	43,769,477	141,484,233	114,516,442	261.6%	15,310	38,350,307	123,966,839	100,337,975	261.6%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	5.43%	0.8762
	2016	39,486,993	133,473,691	111,672,227	282.8%	13,954	32,857,396	111,064,368	92,923,221	282.8%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	35,405,060	126,065,323	107,997,399	305.0%	12,655	27,993,513	99,675,334	85,389,674	305.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	31,561,753	118,562,253	103,641,884	328.4%	11,420	23,712,956	89,078,115	77,868,153	328.4%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	27,970,032	113,293,909	98,763,439	353.1%	10,252	19,961,866	80,856,461	70,486,244	353.1%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	24,638,809	108,187,559	93,420,611	379.2%	9,156	16,696,267	73,312,325	63,305,636	379.2%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	21,572,886	102,909,484	87,790,896	407.0%	8,134	13,874,444	66,185,482	56,462,073	407.0%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	18,773,008	97,397,367	81,998,401	436.8%	7,188	11,453,492	59,422,547	50,027,572	436.8%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	16,236,026	91,682,990	76,109,876	468.8%	6,318	9,397,735	53,067,939	44,053,910	468.8%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	13,955,214	85,835,572	70,245,750	503.4%	5,523	7,665,785	47,150,626	38,586,928	503.4%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	11,920,706	79,942,692	64,502,286	541.1%	4,802	6,214,250	41,674,031	33,624,965	541.1%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	10,119,997	74,076,451	58,920,965	582.2%	4,152	5,007,132	36,651,252	29,152,681	582.2%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	8,538,500	68,285,367	53,490,386	626.5%	3,571	4,011,078	32,077,990	25,127,844	626.5%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	7,160,124	62,607,919	48,251,654	673.9%	3,054	3,194,917	27,936,266	21,530,360	673.9%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	5,967,834	57,093,197	43,275,535	725.1%	2,598	2,530,654	24,210,307	18,350,942	725.1%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	4,944,177	51,784,134	38,596,287	780.6%	2,198	1,993,368	20,878,063	15,561,055	780.6%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	4,071,738	46,720,468	34,257,557	841.3%	1,849	1,561,589	17,918,191	13,138,427	841.3%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	3,333,541	41,949,413	30,292,772	908.7%	1,547	1,216,865	15,313,079	11,057,976	908.7%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	2,713,362	37,498,173	26,663,474	982.7%	1,287	943,237	13,035,367	9,268,936	982.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	2,195,962	33,369,223	23,341,726	1062.9%	1,065	727,255	11,051,169	7,730,277	1062.9%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	1,767,247	29,558,724	20,314,646	1149.5%	876	557,824	9,330,082	6,412,229	1149.5%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	1,414,366	26,060,939	17,587,128	1243.5%	717	425,925	7,848,049	5,296,227	1243.5%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,125,763	22,880,708	15,204,897	1350.6%	583	323,952	6,584,211	4,375,400	1350.6%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	891,184	20,021,447	13,128,278	1473.1%	471	245,413	5,513,477	3,615,246	1473.1%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	701,648	17,461,460	11,267,828	1605.9%	379	185,068	4,605,676	2,972,029	1605.9%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	549,382	15,167,682	9,602,045	1747.8%	303	138,866	3,833,892	2,427,082	1747.8%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	427,740	13,116,106	8,129,652	1900.6%	240	103,650	3,178,301	1,969,981	1900.6%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	331,091	11,287,590	6,843,413	2066.9%	189	76,932	2,622,775	1,590,130	2066.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	254,720	9,663,816	5,713,598	2243.1%	148	56,758	2,153,351	1,273,139	2243.1%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	194,712	8,227,635	4,736,413	2432.5%	115	41,600	1,757,842	1,011,939	2432.5%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	147,839	6,963,766	3,889,627	2631.0%	89	30,279	1,426,264	796,643	2631.0%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	111,456	5,855,008	3,154,211	2830.0%	68	21,879	1,149,328	619,166	2830.0%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	83,402	4,887,592	2,532,165	3036.1%	51	15,688	919,358	476,301	3036.1%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	61,925	4,051,160	2,016,751	3256.8%	39	11,160	730,123	363,470	3256.8%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	45,605	3,334,892	1,592,347	3491.6%	29	7,875	575,903	274,983	3491.6%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	33,301	2,725,977	1,242,474	3731.1%	21	5,510	451,084	205,600	3731.1%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	24,100	2,213,164	963,119	3996.3%	15	3,821	350,906	152,706	3996.3%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	17,279	1,785,641	741,210	4289.6%	11	2,626	271,335	112,630	4289.6%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	165,215	327,513,675	1,360,125,478	1,117,514,870	341.2%									
	Lifetime	1,600,237,770	3,096,848,330	2,827,257,620	176.7%	771,792	2,511,954,397	2,650,575,777	2,760,715,237	109.9%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 43.8% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	55,985,286	143,912,282	113,708,443	203.1%	16,539	51,688,830	132,868,082	104,982,163	203.1%	1.2030	1.0958	1.0064	0.0787	0.0100	0.9121	0.8917	5.47%	0.9233
	2015	59,581,877	139,735,827	109,883,550	184.4%	15,157	52,204,948	122,434,907	96,278,688	184.4%	1.1954	1.0829	1.0136	0.0836	0.0000	0.9164	0.8804	5.43%	0.8762
	2016	53,752,280	130,464,160	107,154,400	199.3%	13,814	44,727,638	108,560,117	89,163,907	199.3%	1.0000	1.0664	1.0136	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	48,195,685	122,334,561	103,628,241	215.0%	12,529	38,106,602	96,725,555	81,935,138	215.0%	1.0000	1.0641	1.0136	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	42,963,925	114,477,539	99,448,934	231.5%	11,306	32,279,628	86,009,190	74,717,908	231.5%	1.0000	1.0621	1.0136	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	38,074,638	109,100,765	94,767,852	248.9%	10,150	27,173,398	77,863,866	67,634,643	248.9%	1.0000	1.0608	1.0136	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	33,539,959	104,039,893	89,641,174	267.3%	9,065	22,728,052	70,501,697	60,744,535	267.3%	1.0000	1.0593	1.0136	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	29,366,425	98,894,668	84,239,216	286.9%	8,053	18,886,801	63,603,383	54,177,836	286.9%	1.0000	1.0589	1.0136	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	25,555,047	93,554,854	78,681,063	307.9%	7,116	15,591,242	57,078,213	48,003,650	307.9%	1.0000	1.0589	1.0136	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	22,101,541	88,039,286	73,030,764	330.4%	6,255	12,792,812	50,958,890	42,271,659	330.4%	1.0000	1.0588	1.0136	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	18,996,751	82,407,326	67,403,879	354.8%	5,468	10,435,169	45,267,445	37,025,850	354.8%	1.0000	1.0594	1.0136	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	16,227,245	76,738,962	61,892,772	381.4%	4,754	8,459,244	40,003,930	32,264,629	381.4%	1.0000	1.0605	1.0136	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	13,776,003	71,100,775	56,537,251	410.4%	4,111	6,816,036	35,178,959	27,973,276	410.4%	1.0000	1.0615	1.0136	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	11,623,166	65,537,664	51,326,371	441.6%	3,535	5,460,142	30,787,218	24,111,269	441.6%	1.0000	1.0615	1.0136	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	9,746,829	60,085,373	46,299,579	475.0%	3,024	4,349,130	26,810,681	20,659,324	475.0%	1.0000	1.0612	1.0136	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	8,123,807	54,790,537	41,524,774	511.1%	2,572	3,444,891	23,233,866	17,608,534	511.1%	1.0000	1.0616	1.0136	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	6,730,338	49,693,978	37,034,831	550.3%	2,176	2,713,503	20,035,365	14,931,515	550.3%	1.0000	1.0620	1.0136	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	5,542,716	44,833,468	32,871,629	593.1%	1,831	2,125,737	17,194,491	12,606,897	593.1%	1.0000	1.0633	1.0136	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	4,537,834	40,254,267	29,067,243	640.6%	1,531	1,656,476	14,694,289	10,610,613	640.6%	1.0000	1.0656	1.0136	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	3,693,606	35,982,346	25,584,773	692.7%	1,274	1,283,996	12,508,425	8,893,951	692.7%	1.0000	1.0668	1.0136	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	2,989,287	32,019,958	22,397,410	749.3%	1,054	989,988	10,604,321	7,417,540	749.3%	1.0000	1.0671	1.0136	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	2,405,692	28,363,326	19,492,794	810.3%	867	759,346	8,952,760	6,152,815	810.3%	1.0000	1.0669	1.0136	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	1,925,328	25,006,872	16,875,621	876.5%	710	579,797	7,530,625	5,081,962	876.5%	1.0000	1.0672	1.0136	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,532,462	21,955,198	14,589,765	952.0%	577	440,985	6,317,884	4,198,388	952.0%	1.0000	1.0716	1.0136	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	1,213,138	19,211,549	12,597,159	1038.4%	467	334,072	5,290,448	3,468,987	1038.4%	1.0000	1.0760	1.0136	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	955,129	16,755,087	10,811,975	1132.0%	375	251,927	4,419,362	2,851,792	1132.0%	1.0000	1.0755	1.0136	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	747,855	14,554,074	9,213,583	1232.0%	300	189,033	3,678,793	2,328,892	1232.0%	1.0000	1.0737	1.0136	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	582,267	12,585,483	7,800,757	1339.7%	238	141,095	3,049,720	1,890,283	1339.7%	1.0000	1.0728	1.0136	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	450,702	10,830,938	6,566,555	1457.0%	187	104,725	2,516,667	1,525,799	1457.0%	1.0000	1.0729	1.0136	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	346,742	9,272,855	5,482,448	1581.1%	147	77,263	2,066,235	1,221,633	1581.1%	1.0000	1.0706	1.0136	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	265,055	7,894,776	4,544,796	1714.7%	114	56,629	1,686,727	971,000	1714.7%	1.0000	1.0699	1.0136	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	201,248	6,682,039	3,732,268	1854.6%	88	41,218	1,368,563	764,414	1854.6%	1.0000	1.0670	1.0136	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	151,721	5,618,137	3,026,604	1994.9%	67	29,783	1,102,831	594,117	1994.9%	1.0000	1.0612	1.0136	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	113,533	4,689,859	2,429,724	2140.1%	51	21,356	882,164	457,032	2140.1%	1.0000	1.0584	1.0136	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	84,296	3,887,266	1,935,161	2295.7%	38	15,192	700,585	348,766	2295.7%	1.0000	1.0583	1.0136	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	62,080	3,199,975	1,527,927	2461.2%	28	10,721	552,604	263,858	2461.2%	1.0000	1.0577	1.0136	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	45,331	2,615,695	1,192,208	2630.0%	21	7,501	432,835	197,282	2630.0%	1.0000	1.0542	1.0136	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	32,807	2,123,628	924,155	2817.0%	15	5,202	336,710	146,529	2817.0%	1.0000	1.0567	1.0136	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	23,522	1,713,401	711,223	3023.7%	11	3,574	260,358	108,073	3023.7%	1.0000	1.0590	1.0136	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	159,820	418,367,001	1,323,058,632	1,079,162,099	257.9%									
	Lifetime	1,846,815,701	2,938,064,025	2,678,391,011	145.0%	766,397	2,602,807,722	2,613,508,932	2,722,362,466	104.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	723,868	2,122,019	1,618,063	223.5%	298	668,317	1,959,170	1,493,888	223.5%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	5.47%	0.9233
	2015	655,642	2,034,427	1,585,010	241.7%	273	574,466	1,782,541	1,388,767	241.7%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	5.43%	0.8762
	2016	590,639	1,898,520	1,538,183	260.4%	249	491,474	1,579,771	1,279,933	260.4%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	529,154	1,785,046	1,481,553	280.0%	227	418,383	1,411,372	1,171,411	280.0%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	471,430	1,677,481	1,411,889	299.5%	205	354,194	1,260,324	1,060,780	299.5%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	417,645	1,588,244	1,338,657	320.5%	185	298,068	1,133,510	955,383	320.5%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	367,914	1,504,687	1,260,895	342.7%	165	249,313	1,019,638	854,434	342.7%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	322,283	1,421,388	1,179,470	366.0%	148	207,274	914,155	758,568	366.0%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	280,736	1,336,415	1,095,890	390.4%	131	171,279	815,352	668,607	390.4%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	243,192	1,249,580	1,011,361	415.9%	116	140,765	723,282	585,396	415.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	209,511	1,161,957	928,941	443.4%	102	115,087	638,278	510,280	443.4%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	179,502	1,075,302	850,748	473.9%	89	93,574	560,554	443,494	473.9%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	152,945	990,570	775,470	507.0%	78	75,673	490,110	383,684	507.0%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	129,594	907,892	701,882	541.6%	67	60,879	426,495	329,719	541.6%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	109,196	827,078	629,207	576.2%	58	48,724	369,050	280,759	576.2%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	91,493	748,305	558,634	610.6%	50	38,797	317,318	236,888	610.6%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	76,229	672,006	491,598	644.9%	42	30,734	270,936	198,200	644.9%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	63,155	599,480	431,618	683.4%	36	24,221	229,912	165,534	683.4%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	52,032	532,342	379,222	728.8%	30	18,994	194,324	138,430	728.8%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	42,632	471,038	331,424	777.4%	25	14,820	163,745	115,212	777.4%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	34,740	415,214	287,880	828.7%	21	11,505	137,510	95,340	828.7%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	28,156	364,363	248,235	881.6%	18	8,887	115,009	78,354	881.6%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	22,696	318,143	212,570	936.6%	14	6,835	95,806	64,014	936.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	18,192	276,289	180,882	994.3%	12	5,235	79,506	52,051	994.3%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	14,498	238,833	153,842	1061.1%	10	3,992	65,770	42,365	1061.1%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	11,483	205,825	130,939	1140.3%	8	3,029	54,289	34,537	1140.3%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	9,037	177,079	111,769	1236.8%	6	2,284	44,760	28,251	1236.8%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	7,064	152,153	95,182	1347.4%	5	1,712	36,870	23,065	1347.4%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	5,483	130,573	80,964	1476.6%	4	1,274	30,340	18,813	1476.6%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	4,224	111,888	68,518	1622.0%	3	941	24,932	15,268	1622.0%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	3,229	95,607	57,397	1777.4%	2	690	20,427	12,263	1777.4%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	2,449	81,255	47,280	1930.8%	2	502	16,642	9,684	1930.8%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	1,841	68,485	38,040	2065.8%	1	361	13,444	7,467	2065.8%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	1,373	57,119	30,019	2186.5%	1	258	10,744	5,647	2186.5%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,015	47,143	23,491	2315.2%	1	183	8,496	4,234	2315.2%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	743	38,553	18,305	2463.2%	1	128	6,658	3,161	2463.2%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	539	31,262	14,129	2620.4%	1	89	5,173	2,338	2620.4%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	387	25,127	10,734	2770.8%	1	61	3,984	1,702	2770.8%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	275	20,021	8,092	2938.0%	1	42	3,042	1,230	2938.0%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	6,671,188	29,402,642	23,050,093	345.5%	3,007	4,917,017	18,925,824	15,108,145	307.3%									
	Lifetime	25,330,239	45,443,444	41,104,013	162.3%	14,888	42,986,880	42,557,434	44,169,783	102.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 43.8% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	873,501	2,114,322	1,581,276	181.0%	295	806,466	1,952,063	1,459,925	181.0%	1.2587	1.0892	1.0077	0.0787	0.0100	0.9121	0.8828	5.47%	0.9233
	2015	892,503	2,008,425	1,520,887	170.4%	270	782,001	1,759,758	1,332,583	170.4%	1.1424	1.0729	1.0136	0.0827	0.0000	0.9173	0.8844	5.43%	0.8762
	2016	804,016	1,855,974	1,475,954	183.6%	247	669,027	1,544,369	1,228,152	183.6%	1.0000	1.0628	1.0136	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	720,319	1,733,005	1,421,615	197.4%	224	569,531	1,370,225	1,124,020	197.4%	1.0000	1.0606	1.0136	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	641,741	1,620,866	1,354,770	211.1%	203	482,153	1,217,788	1,017,865	211.1%	1.0000	1.0553	1.0136	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	568,526	1,530,342	1,284,500	225.9%	183	405,750	1,092,186	916,732	225.9%	1.0000	1.0558	1.0136	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	500,828	1,447,626	1,209,884	241.6%	164	339,382	980,971	819,867	241.6%	1.0000	1.0548	1.0136	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	438,713	1,366,331	1,131,754	258.0%	146	282,155	878,746	727,879	258.0%	1.0000	1.0535	1.0136	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	382,157	1,283,946	1,051,555	275.2%	130	233,156	783,341	641,558	275.2%	1.0000	1.0523	1.0136	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	331,049	1,200,086	970,446	293.1%	115	191,618	694,633	561,713	293.1%	1.0000	1.0510	1.0136	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	285,199	1,115,657	891,359	312.5%	101	156,664	612,845	489,636	312.5%	1.0000	1.0518	1.0136	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	244,350	1,032,282	816,330	334.1%	88	127,380	538,127	425,552	334.1%	1.0000	1.0546	1.0136	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	208,199	950,827	744,097	357.4%	77	103,012	470,446	368,161	357.4%	1.0000	1.0554	1.0136	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	176,412	871,392	673,487	381.8%	66	82,872	409,348	316,380	381.8%	1.0000	1.0538	1.0136	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	148,645	793,775	603,752	406.2%	57	66,327	354,190	269,400	406.2%	1.0000	1.0496	1.0136	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	124,546	718,138	536,034	430.4%	49	52,814	304,526	227,305	430.4%	1.0000	1.0454	1.0136	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	103,768	644,891	471,710	454.6%	42	41,837	260,004	190,182	454.6%	1.0000	1.0420	1.0136	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	85,971	575,272	414,156	481.7%	36	32,972	220,628	158,837	481.7%	1.0000	1.0455	1.0136	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	70,830	510,833	363,881	513.7%	30	25,856	186,473	132,830	513.7%	1.0000	1.0521	1.0136	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	58,034	451,998	318,016	548.0%	25	20,174	157,127	110,551	548.0%	1.0000	1.0523	1.0136	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	47,291	398,426	276,234	584.1%	21	15,662	131,950	91,483	584.1%	1.0000	1.0516	1.0136	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	38,328	349,628	238,192	621.5%	17	12,098	110,358	75,184	621.5%	1.0000	1.0496	1.0136	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	30,895	305,275	203,970	660.2%	14	9,304	91,931	61,424	660.2%	1.0000	1.0481	1.0136	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	24,764	265,114	173,564	700.9%	12	7,126	76,290	49,945	700.9%	1.0000	1.0473	1.0136	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	19,735	229,172	147,618	748.0%	10	5,435	63,109	40,651	748.0%	1.0000	1.0529	1.0136	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	15,632	197,499	125,641	803.8%	8	4,123	52,093	33,139	803.8%	1.0000	1.0601	1.0136	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	12,302	169,916	107,247	871.8%	6	3,109	42,949	27,109	871.8%	1.0000	1.0701	1.0136	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	9,616	145,998	91,331	949.8%	5	2,330	35,378	22,131	949.8%	1.0000	1.0748	1.0136	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	7,464	125,290	77,688	1040.9%	4	1,734	29,112	18,052	1040.9%	1.0000	1.0812	1.0136	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	5,750	107,362	65,746	1143.4%	3	1,281	23,923	14,650	1143.4%	1.0000	1.0837	1.0136	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	4,396	91,739	55,075	1252.9%	2	939	19,600	11,767	1252.9%	1.0000	1.0811	1.0136	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	3,333	77,968	45,367	1361.0%	2	683	15,969	9,292	1361.0%	1.0000	1.0717	1.0136	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	2,507	65,715	36,501	1456.1%	1	492	12,900	7,165	1456.1%	1.0000	1.0555	1.0136	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	1,869	54,809	28,805	1541.2%	1	352	10,310	5,418	1541.2%	1.0000	1.0442	1.0136	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,381	45,236	22,541	1632.0%	1	249	8,153	4,062	1632.0%	1.0000	1.0446	1.0136	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	1,012	36,994	17,564	1736.3%	1	175	6,388	3,033	1736.3%	1.0000	1.0496	1.0136	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	734	29,997	13,557	1847.1%	1	121	4,964	2,243	1847.1%	1.0000	1.0495	1.0136	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	527	24,111	10,300	1953.1%	1	84	3,823	1,633	1953.1%	1.0000	1.0432	1.0136	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	375	19,211	7,765	2071.0%	1	57	2,919	1,180	2071.0%	1.0000	1.0461	1.0136	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	10,441,648	27,282,913	21,061,953	201.7%	2,909	6,310,467	18,422,498	14,587,686	231.2%									
	Lifetime	29,100,699	43,323,715	39,115,873	134.4%	14,790	44,380,329	42,054,108	43,649,324	98.4%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	97,556	0	36,381	37.3%
1991	8,767,121	1,404,624	811,303	25.3%
1992	25,673,240	3,779,684	1,173,385	19.3%
1993	40,441,382	5,631,559	7,450,279	32.3%
1994	46,104,016	12,764,321	17,296,856	65.2%
1995	51,101,690	14,701,201	26,683,819	81.0%
1996	58,295,997	13,802,699	32,227,657	79.0%
1997	64,376,053	19,155,643	39,233,374	90.7%
1998	63,038,865	24,128,852	40,827,106	103.0%
1999	61,766,726	30,601,049	40,405,739	115.0%
2000	60,548,498	33,979,276	39,907,245	122.0%
2001	59,568,512	37,047,644	38,425,738	126.7%
2002	58,575,062	49,644,047	37,561,989	148.9%
2003	57,151,843	56,172,602	35,527,059	160.4%
2004	57,726,720	58,196,310	34,031,989	159.8%
2005	58,040,637	58,552,588	30,558,895	153.5%
2006	56,179,954	74,517,089	29,416,686	185.0%
2007	54,848,629	76,968,680	27,185,294	189.9%
2008	53,050,323	87,167,528	22,667,168	207.0%
2009	51,141,195	104,552,559	18,634,614	240.9%
2010	55,516,273	104,748,448	15,628,974	216.8%
2011	59,031,476	112,437,559	9,196,131	206.0%
2012	55,689,397	119,360,242	9,625,181	231.6%
Total	1,156,731,167	1,099,314,203	554,512,861	143.0%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	12,281	0	2,332	19.0%
1991	509,179	382,275	23,340	79.7%
1992	877,611	113,032	40,117	17.5%
1993	1,047,543	119,072	320,666	42.0%
1994	1,045,726	183,632	461,009	61.6%
1995	1,020,102	536,755	552,410	106.8%
1996	998,556	8,613	548,938	55.8%
1997	968,974	663,894	533,191	123.5%
1998	944,415	188,331	491,654	72.0%
1999	925,876	916,173	516,746	154.8%
2000	910,427	1,406,604	493,892	208.7%
2001	902,480	873,419	439,078	145.4%
2002	876,058	1,085,036	380,348	167.3%
2003	836,377	206,113	360,248	67.7%
2004	812,048	744,885	355,000	135.4%
2005	780,374	1,027,233	330,551	174.0%
2006	767,440	273,932	350,843	81.4%
2007	756,006	1,645,851	307,140	258.3%
2008	746,755	736,317	363,231	147.2%
2009	728,147	2,084,550	173,513	310.1%
2010	690,535	1,430,284	134,139	226.6%
2011	674,826	1,080,231	77,381	171.5%
2012	827,317	2,347,687	83,621	293.9%
Total	18,659,051	18,053,921	7,339,386	136.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129920189

Effective Date: On Approval

(Projected) Number of Insureds Affected: 349

New Rates

Average Annual Premium Per Member: 2,384

Revised Rates

Average Annual Premium Per Member: 3,428

Average Requested Percentage Rate Change Per Member: 43.8%

Minimum Requested Percentage Rate Change Per Member: 43.8%

Maximum Requested Percentage Rate Change Per Member: 43.8%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
H-LTC2J	Long Term Care
H-LTC2J-37	Long Term Care
H-5IR	Annual 5% Benefit Inflation Rider
H-5IR-2	Annual 5% Benefit Inflation Rider
H-CPIR	Cost of Living (CPI) Benefit Rider
H-CPIR-2	Cost of Living (CPI) Benefit Rider

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Rate Increase Driver Narrative

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. Policyholders are utilizing more benefits than was actuarially anticipated when the policy form was originally priced, as well as our anticipation of higher than expected claims costs in the future. Therefore, the company will be exposed to higher than actuarially anticipated claims costs, which is a class-wide risk as opposed to its risk on a single policy. Our decision to increase premiums was not determined based upon the current economic environment.

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milliman.com

March 26, 2015

Honorable Jacqueline Cunningham
Insurance Commissioner
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-129920189

Policy Forms:	Long Term Care	H-LTC2J
	Long Term Care	H-LTC2J-37
	Annual 5% Benefit Inflation Rider	H-5IR
	Annual 5% Benefit Inflation Rider	H-5IR-2
	Cost of Living (CPI) Benefit Rider	H-CPIR
	Cost of Living (CPI) Benefit Rider	H-CPIR-2

Dear Commissioner Cunningham:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC2J and H-LTC2J-37 are existing individual comprehensive long term care policies of insurance previously approved in 1990. These forms were issued in Virginia from August 1990 through February 1995 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1998.

This is a resubmission of a prior filing, SERFF tracking number MILL-129255260, that was withdrawn on February 13, 2015. The actuarial memorandum and supplement provided in this filing are similar to those provided in MILL-129255260. Any revisions or adjustments resulting from correspondence with the Bureau with respect to that prior filing are reflected in the appendix of this filing. The only substantive change from the prior filing is the company name.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

attached actuarial memorandum, one prior increase has been approved and implemented on these forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. A premium rate increase of 91.7% is being requested at this time.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

The following electronic items are included in this submission:

- this cover letter;
- a Rate Revision Checklist;
- a letter from MetLife USA authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- an appendix providing additional information requested with respect to the prior filing.

No filing fee is required for this submission.

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/rbmj

Enclosures

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

March 2015

Product	Form Number
Long Term Care	H-LTC2J
Long Term Care	H-LTC2J-37
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5IR-2
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Rider	H-CPI-2

1. Purpose of Filing

This supplement has been prepared for the purpose of providing additional information that the Bureau has indicated they generally like to see when reviewing long-term care (LTC) rate increase filings. These additional items (stated in italics) have been assembled based on correspondence with the Bureau as it relates to other LTC filings. It is provided to expedite the review process and may not be appropriate for other purposes.

2. Additional Information Previously Requested (stated in italics)

1. *Please demonstrate compliance with 14VAC5-200-150 for those policy forms issued prior to October 1, 2003 and demonstrate compliance with 14VAC5-200-153 for those policy forms issued on or after October 1, 2003.*

   The above-referenced policy forms were issued in Virginia from August 1990 through February 1995. Since no policies were issued on or after October 1, 2003, the corresponding actuarial memorandum has been prepared in accordance with the requirements of 14VAC5-200-150.

2. *In providing the experience, the exhibits should show the earned premiums, paid claims, incurred claims and loss ratio for each calendar year from the date of the forms' inception through the most recent date that information is available. Separate exhibits, and projections thereof, should be provided based on the Virginia only and national data.*

   Exhibits I and II of the actuarial memorandum provide the referenced information based on experience through 2012.

3. *Please state the number of policies in force in Virginia and nationwide.*

   Section 21 of the actuarial memorandum provides the referenced information.

4. *Please state the number of claims that the nationwide projection is based on, and the corresponding credibility.*

   MetLife Insurance Company USA (MetLife USA) has chosen a credibility standard of a 90% confidence interval for the number of claims with an error of plus or minus 5%. Based on these parameters, 1,082 claims is the criterion for full credibility. Since inception, there have been 10,562 claims reported as of December 31, 2012 nationwide on these policy forms. This means the nationwide credibility on these policy forms is

100%. The credibility percentage is determined as
(Number of Claims / 1,082)$^{1/2}$.

5. *Please state the approval and issued dates of all applicable forms.*

   These policy forms were approved in Virginia in 1990 and were issued in Virginia from August 1990 through February 1995.

6. *Please provide justification for all assumptions used in the projections.*

   Attachment 1 to this supplement provides justification for the assumptions used in this filing.

7. *Please provide an explanation of the reserve basis and justification for the reserve levels.*

   Attachment 2 to this supplement provides reserve detail for the above referenced forms on a nationwide basis. Actual reserves held by MetLife USA are based on valuation assumptions that vary by issue year.

8. *If a prior rate increase has been approved for the forms in the filing, please provide an explanation as to why an additional rate increase is needed and a comparison of the differences in the assumptions used in the prior filing with those actually experienced and with those used in the original filing. If no previous rate increase has been approved, then just provide a comparison of the differences in the assumptions actually experienced with those used in the original filing.*

   One prior rate increase has been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement.

   Attachment 3 to this supplement provides a comparison of the assumptions used during pricing and in the prior filing. Attachment 1 provides justification of the assumptions used in this filing. Also included in this attachment is a comparison of the current assumptions and actual emerging experience.

   In addition to the one prior approved increase, the company requested a 39.0% rate increase which was filed and disapproved in 2004. Had this original 39.0% rate increase been approved, only a 30.0% rate increase would have been requested during the 2010 filing.

9. *Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.*

   Attachment 4 to this supplement provides the nationwide and Virginia-specific anticipated loss ratio as defined above. For purposes of this attachment, anticipated incurred

claims, policy reserves, and anticipated earned premium are discounted at an interest rate representing the historical and projected long-term after-tax net investment earnings rate for this business for all policy forms, consistent with that assumed in the original determination of premiums.

The experience and projections underlying the nationwide calculations reflects a rate level similar to that approved in Virginia while the experience and projections underlying the Virginia-specific calculations reflects actual history.

As shown in Attachment 4, the anticipated loss ratio calculated as described above exceeds 60% after the requested 91.7% rate increase.

Note that MetLife USA does not view the Virginia-specific experience as fully credible, but is providing it as generally requested by the Bureau.

10. *Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.*

    The expected lifetime loss ratio based on original pricing assumptions since inception and the nationwide mix of business actually sold is 44.8%. This expected lifetime loss ratio is less than 60% because 1) the earned premium and incurred claim values are based on the actual mix of business sold (rather than the original pricing assumed mix) and 2) the 44.8% lifetime loss ratio is equal to the present value of incurred claims divided by the present value of earned premiums rather than the present value of incurred claims plus the change in policy reserves divided by the present value of earned premium (as was the case in the original filing). The current projected lifetime loss ratio exceeds this original expectation and the 60% minimum requirement.

11. *Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.*

    Attachments 5 and 6 to this supplement provide historical and projected experience on a nationwide and Virginia-specific basis, respectively. The historical and projected earned premium in these attachments has been restated to assume that the proposed rate level had been charged since inception.

    The company acknowledges that the requested 91.7% rate increase results in lifetime loss ratios in Attachments 5 and 6 that are below the 60% minimum requirement. A 41.5% rate increase would result in a 60% lifetime loss ratio with premiums restated to the proposed level since inception on a nationwide basis. However, since the Bureau approved lower increases than were actuarially justified and requested in the past, the company believes that a rate increase in excess of 41.5% is justified and appropriate at this time.

    Attachment 7 to this supplement shows the premium lost as a result of the Bureau approving lower increases in the past than requested. The company believes that it has taken appropriate and timely action in response to the mispricing of this product, and it

should be allowed a larger increase now by an amount equal to the lost premium resulting from the Bureau not approving a previous rate increase for the full amount requested. As shown in Attachment 7, this lost historical premium is equal to 69.8% of all current projected future earned premium. This percentage is the increase relative to remaining premium that is necessary to make up for lost past premium resulting from a Bureau approval different than that then actuarially justified and requested. Given this increase for lost past premium (69.8%) and the increase justified by restating premium since inception (41.5%), the company believes a rate increase of 111.4% is justified. However, in order to minimize the impact on policyholders to the extent the company can, an increase of only 91.7% is being requested at this time.

Note that MetLife USA does not view the Virginia-specific experience as fully credible, but is providing it as generally requested by the Bureau.

12. *Please provide assurances that the assumptions used in the projections, other than the interest rate, are no more conservative (i.e., do not produce a higher loss ratio) than those used in the company's prior year's asset adequacy testing.*

    The assumptions used in the above-referenced filing, other than the interest rate (which is prescribed by Virginia regulation), are consistent with the business plan in the primary risk taker's year-end 2012 asset adequacy testing. The assumptions are consistent but not identical to those used in the year-end 2012 asset adequacy testing. The assumptions used in this rate filing include a policy coverage type adjustment and an additional downward adjustment to the morbidity assumptions ranging by duration from 8% to 2% ultimate. The policy coverage type adjustment is a refinement to allow for greater model granularity in projecting experience for facility-only or comprehensive policy forms separately and has no effect in aggregate. The additional downward adjustment is made to more accurately reflect the effect of reduced benefit elections on expected benefits and waived premium in the actual-to-expected morbidity study and thus remove an implicit margin in the asset adequacy testing assumptions.

13. *Please disclose the nature and magnitude of any conservatism included in any of the assumptions used in making the lifetime loss ratio projections.*

    The assumptions used in making the lifetime loss ratio projections represent the primary risk taker's best estimate of future experience based on information available today; they do not include any provision for conservatism.

14. *Please clearly detail how the rate changes requested in Virginia compare with those requested in other states.*

    Attachment 8 to this supplement provides the rate increase history and the status of the current rate increase being requested for each jurisdiction in which these policy forms are in force.

15. *If approved, please explain what, if any, options will be offered to policyholders in lieu of accepting the rate increase.*

    In addition to the option to reduce their daily benefit, insureds will also be given the option to reduce coverage in other ways to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. Other options available to insureds include but are not limited to lengthening their elimination period, shortening their benefit period, reducing the level of home care coverage, if any, and reducing or removing inflation protection.

    Concurrent with this filing, the company is filing a limited nonforfeiture endorsement for approval. If the endorsement is approved, for policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making a limited nonforfeiture option available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

16. *Please explain steps the company has taken to minimize rate increases on this block of business.*

    The company continues to use best practices in claim adjudication to balance cost effectiveness with insured satisfaction. Note that under the minimum loss ratio regulation, a larger premium rate increase is currently supportable. In order to minimize the impact on policyholders to the extent the company can, an increase of only 91.7% is being requested at this time.

17. *Does the company have other blocks of long term care business? If so, how has the experience on those blocks developed? If applicable, has the company considered combining different blocks for rate making purposes?*

    Table 1 below provides a list of all of MetLife USA's individual LTC products currently in force nationwide and in Virginia as of December 31, 2012. MetLife USA is currently in the process of filing rate increases for most of the policy forms listed below in every jurisdiction where they are in-force. At the time of the first round of rate increases, the company had decided to keep each block separate from one another unless specific state regulations required otherwise. Since then, the company has maintained the initially filed groups.

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC2 Comprehensive Product

March 2015

Table 1
MetLife USA's Individual LTC Products

Policy Form	Product*	In-Force Outside of Virginia	In-Force in Virginia
H-LC2J, et al.	Partnership NQ Comp	X	
H-LC3J, et al.	Partnership NQ Comp	X	
H-NYLC3JQ, et al.	Partnership TQ Comp	X	
H-LC3J-2, et al.	Partnership NQ Comp	X	
H-LC3JQ, et al.	Partnership TQ Comp	X	
H-LC4JQ, et al.	Partnership TQ Comp	X	
H-371, et al. **	NQ Comp	X	
H-LTC2J, et al.	NQ Comp	X	X
H-LTC2JQ, et al.	TQ Comp	X	
H-LTC3J, et al.	NQ Comp	X	X
H-LTC3JP, et al.	NQ Comp	X	X
H-LTC3JQ, et al.	TQ Comp	X	X
H-LTC3JFO, et al.	NQ FO	X	X
H-LTC3JFQ, et al.	TQ FO	X	X
H-LTC4J, et al.	NQ Comp	X	
H-LTC4JQ, et al.	TQ Comp	X	X
H-LTC4JF29, et al.	NQ FO	X	
H-LTC4JFQ, et al.	TQ FO	X	X

** NQ = Non Tax-Qualified; TQ = Tax-Qualified; Comp = Comprehensive; FO = Nursing Facility Only*
***No rate increase is being requested on this policy form.*

18. *Please provide an actual to expected analysis based on the original assumptions.*

    Attachments 9 and 10 to this supplement provide a calendar year actual-to-expected (A:E) analysis for nationwide and Virginia-specific experience, respectively. The expected experience reflects the actual mix of business sold and the original pricing assumptions since inception.

    The experience and projections in Attachment 9 have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis. The experience in Attachment 10 reflects actual history.

    Note that MetLife USA does not view the Virginia-specific experience as fully credible, but is providing it as generally requested by the Bureau.

19. *Provide a copy of the premium notification letter that the company intends to send to policyholders notifying them of the rate increase.*

    Enclosed with this supplement is a copy of the policyholder notification letter which will be sent to policyholders informing them of the rate increase and explaining their options for a reduction in benefits. In the future, slight variations in letter language may occur

that do not materially change the information being provided to the policyholder. As the letter does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

In addition to the policyholder notification letter, policyholders will receive a Frequently Asked Questions document which will provide policyholders with direction on the rate increase in consumer friendly language. A sample copy of this document is enclosed with this supplement. In the future, slight variations in language may occur that do not materially change the information being provided to the policyholder in the Frequently Asked Questions document. As the document does not require approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

3. Summary of Attachments and Enclosures

Attachment 1: Assumption Justification for Current Assumptions
Attachment 2: Nationwide Reserve Balances
Attachment 3: Comparison of the Prior Filing and Original Pricing Assumptions
Attachment 4: Anticipated Loss Ratio
Attachment 5: Nationwide Restated Experience Projections
Attachment 6: Virginia-Specific Restated Experience Projections
Attachment 7: Nationwide Experience Projections with Lost Premium
Attachment 8: State Status Listing
Attachment 9: Nationwide A:E Experience by Calendar Year
Attachment 10: Virginia-Specific A:E Experience by Calendar Year

Enclosures: MICC RIL 07152014.pdf
MICC FAQ 10152013.pdf

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC2 Comprehensive Policy Forms

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of MetLife USA's individual long-term care ("LTC") policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through March 2012 and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through March 2012

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.07%	6.00%
2	4.20%	4.00%
3	2.46%	2.50%
4	1.60%	1.50%
5	1.30%	1.30%
6	1.10%	1.10%
7 - 13	1.00%	1.00%
14 - 19	1.40%	1.40%
20 +	N/A	1.75%

In the year of rate increase implementation, an additional 3.7% of in-force policyholders are assumed to lapse, and a 9.2% reduction in premium and claims is expected due to the election of reduced benefits.

Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products. Since actual earned rates are unavailable prior to 2004, the weighted-average interest rate of 5.85% (using earned premium on all of MetLife USA's individual LTC policy forms as weights) is assumed for the entire historical period 1988 through 2012. The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis. The company believes that a 4.5% interest rate is a conservative long-term after-tax expected investment earnings rate for this business.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Mortality

The mortality assumption for this policy form was developed from experience on all of MetLife USA's individual LTC policy forms combined.

Future mortality is based on the 1983 Individual Annuitant Mortality Table with selection consistent with experience. Table 2 below provides a comparison of the actual selection experienced and the currently assumed selection factors.

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC2 Comprehensive Policy Forms

Table 2
Actual and Assumed Mortality Selection Factors
Using Experience through March 2010

Duration	Actual Selection Factors	Currently Assumed Selection Factors
1	27%	30%
2	44%	40%
3	48%	45%
4	54%	50%
5	55%	55%
6	63%	60%
7	65%	65%
8	67%	67%
9	69%	70%
10	69%	72%
11	71%	75%
12	74%	77%
13	76%	80%
14	83%	82%
15	83%	85%
16	85%	87%
17	87%	90%
18	91%	92%
19	N/A	94%
20+	N/A	95%

Morbidity

At the time of issue for the above-referenced policy forms, MetLife USA was under the predecessor name of The Travelers Insurance Company ("Travelers"). In 2000, a reinsurance transaction was executed between Travelers and General Electric Capital Assurance ("GECA"). Travelers changed its name to MetLife USA in 2005, when it was acquired by MetLife, Inc.

Expected claim costs are the product of the GECA's expected claim costs used at the time of the reinsurance transaction and actual-to-expected (A/E) factors that reflect actual emerging experience on this product and similar products.

Table 3 below provides the A/E factors developed from experience through June 2012, compared with the A/E factors used in the current projections.

Attachment 1
MetLife Insurance Company USA
Assumption Justification
LTC2 Comprehensive Policy Forms

Table 3

Actual-to-Expected Factors Developed from Experience vs. Actual-to-Expected Factors Assumed in Projections

	Policy Issue Year											
	1988 - 1992				1993 - 1994				1995 and Later			
Policy Duration	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections	Actual	Expected	Actual-to-Expected	A/E Factors Assumed in the Projections
1	5,504,589	2,129,981	258.4%	228.0%	1,238,363	1,587,704	78.0%	118.6%	2,756,278	2,657,792	103.7%	109.4%
2	6,783,020	4,306,173	157.5%	228.0%	3,327,833	3,401,676	97.8%	118.6%	4,967,979	6,019,975	82.5%	109.4%
3	12,282,762	5,022,876	244.5%	228.0%	4,870,766	4,189,606	116.3%	118.6%	7,963,371	7,554,536	105.4%	109.4%
4	15,905,898	6,771,247	234.9%	228.0%	8,110,984	5,765,642	140.7%	118.6%	13,555,735	10,552,604	128.5%	109.4%
5	13,207,252	8,120,874	162.6%	167.7%	8,373,989	6,995,115	119.7%	148.7%	14,001,332	12,961,539	108.0%	117.9%
6	16,697,101	9,579,663	174.3%	167.7%	13,211,220	8,343,646	158.3%	148.7%	17,424,505	15,621,692	111.5%	117.9%
7	18,970,614	11,473,213	165.3%	167.7%	16,997,586	10,157,659	167.3%	148.7%	25,709,505	19,162,924	134.2%	117.9%
8	24,330,912	13,000,734	187.2%	173.6%	17,414,536	11,612,778	150.0%	160.5%	25,685,699	22,160,438	115.9%	121.2%
9	24,982,880	14,684,739	170.1%	173.6%	23,119,231	13,235,526	174.7%	160.5%	30,350,827	24,588,580	123.4%	125.2%
10	29,301,324	17,149,068	170.9%	173.6%	25,468,263	15,582,226	163.4%	167.1%	36,605,676	29,191,868	125.4%	128.6%
11	33,076,604	19,195,627	172.3%	173.6%	32,317,211	17,378,280	186.0%	167.1%	40,966,074	33,182,538	123.5%	128.6%
12	39,124,568	21,287,419	183.8%	172.3%	24,434,839	18,605,586	131.3%	169.2%	54,193,342	37,452,337	144.7%	134.0%
13	39,789,723	23,393,637	170.1%	172.3%	30,664,233	20,523,861	149.4%	169.2%	53,981,820	41,731,417	129.4%	134.0%
14	38,745,336	24,497,382	158.2%	172.5%	37,949,727	22,628,921	167.7%	165.8%	64,935,467	45,810,083	141.7%	146.8%
15	47,982,394	26,419,620	181.6%	172.5%	42,656,945	24,478,049	174.3%	165.8%	69,827,382	42,544,294	164.1%	146.8%
16	46,992,743	28,468,538	165.1%	170.5%	42,282,147	26,305,390	160.7%	165.8%	46,738,607	28,427,110	164.4%	145.0%
17	45,614,626	30,402,940	150.0%	170.5%	45,223,514	28,110,037	160.9%	165.8%	16,372,945	13,160,122	124.4%	146.5%
18	60,752,380	31,992,245	189.9%	169.2%	54,404,281	28,208,871	192.9%	162.4%	832,421	1,696,524	49.1%	144.5%
19	61,644,293	33,507,987	184.0%	169.2%	29,499,284	16,999,123	173.5%	164.1%	N/A	N/A	N/A	144.5%
20	63,580,800	32,449,400	195.9%	165.8%	390,935	2,072,431	18.9%	162.4%	N/A	N/A	N/A	141.0%
21	22,263,795	17,516,016	127.1%	163.3%	N/A	N/A	N/A	159.9%	N/A	N/A	N/A	137.5%
22	2,109,048	2,304,764	91.5%	160.9%	N/A	N/A	N/A	155.9%	N/A	N/A	N/A	134.0%
23	N/A	N/A	N/A	158.5%	N/A	N/A	N/A	152.0%	N/A	N/A	N/A	130.7%
24	N/A	N/A	N/A	154.5%	N/A	N/A	N/A	148.2%	N/A	N/A	N/A	127.4%
25	N/A	N/A	N/A	150.7%	N/A	N/A	N/A	144.5%	N/A	N/A	N/A	124.2%
26	N/A	N/A	N/A	146.9%	N/A	N/A	N/A	140.9%	N/A	N/A	N/A	121.1%
27	N/A	N/A	N/A	143.2%	N/A	N/A	N/A	137.4%	N/A	N/A	N/A	118.1%
28	N/A	N/A	N/A	139.7%	N/A	N/A	N/A	134.0%	N/A	N/A	N/A	115.1%
29	N/A	N/A	N/A	136.2%	N/A	N/A	N/A	130.6%	N/A	N/A	N/A	112.3%
30	N/A	N/A	N/A	132.8%	N/A	N/A	N/A	127.3%	N/A	N/A	N/A	109.5%
31	N/A	N/A	N/A	129.4%	N/A	N/A	N/A	124.2%	N/A	N/A	N/A	106.7%
32	N/A	N/A	N/A	126.2%	N/A	N/A	N/A	121.1%	N/A	N/A	N/A	104.1%
33	N/A	N/A	N/A	123.1%	N/A	N/A	N/A	118.0%	N/A	N/A	N/A	101.5%
34	N/A	N/A	N/A	120.0%	N/A	N/A	N/A	115.1%	N/A	N/A	N/A	98.9%
35	N/A	N/A	N/A	117.0%	N/A	N/A	N/A	112.2%	N/A	N/A	N/A	96.4%
36	N/A	N/A	N/A	114.1%	N/A	N/A	N/A	109.4%	N/A	N/A	N/A	94.0%
37	N/A	N/A	N/A	111.2%	N/A	N/A	N/A	106.7%	N/A	N/A	N/A	91.7%
38	N/A	N/A	N/A	108.4%	N/A	N/A	N/A	104.0%	N/A	N/A	N/A	89.4%
39	N/A	N/A	N/A	105.7%	N/A	N/A	N/A	101.4%	N/A	N/A	N/A	87.2%
40	N/A	N/A	N/A	103.1%	N/A	N/A	N/A	98.9%	N/A	N/A	N/A	85.0%
41+	N/A	N/A	N/A	103.1%	N/A	N/A	N/A	97.6%	N/A	N/A	N/A	83.3%

Attachment 2
MetLife Insurance Company USA
Nationwide Reserve Experience as of December 31, 2012
LTC2 Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1990	0	0	0	0	
1991	1,404,624	1,404,624	0	0	
1992	3,779,684	3,775,492	0	4,192	
1993	5,631,559	5,631,559	0	0	
1994	12,764,321	12,751,283	0	13,037	
1995	14,701,201	14,701,201	0	0	
1996	13,802,699	13,783,515	0	19,184	
1997	19,155,643	19,136,773	0	18,870	
1998	24,128,852	24,110,503	0	18,349	
1999	30,601,049	30,539,412	0	61,636	
2000	33,979,276	33,938,474	0	40,801	
2001	37,047,644	36,761,408	0	286,236	
2002	49,644,047	48,845,048	0	799,000	
2003	56,172,602	54,824,711	0	1,347,890	
2004	58,196,310	56,489,463	0	1,706,847	
2005	58,552,588	55,894,018	0	2,658,570	
2006	74,517,089	67,669,276	0	6,847,813	
2007	76,968,680	66,681,941	0	10,286,739	
2008	87,167,528	68,905,022	0	18,262,506	
2009	104,552,559	70,298,072	0	34,254,487	
2010	104,748,448	53,542,335	2,329,625	48,876,488	
2011	112,437,559	34,667,056	9,842,294	67,928,210	
2012	119,360,242	7,681,880	50,969,705	60,708,657	554,512,861
Total	1,099,314,203	782,033,067	63,141,624	254,139,512	554,512,861

** Incurred claims, paid claims, IBNR, and DLR are discounted to the year of incurral*

Attachment 3
MetLife Insurance Company USA
Original Pricing & Prior Rate Increase Assumptions Comparison

Policy Form: LTC2 Comprehensive Forms

Original Pricing Assumptions

Total Termination:

	Issue Age				
Duration	**<57**	**57-66**	**67-71**	**72-76**	**77+**
1	22%	20%	22%	23%	25%
2	15%	14%	16%	17%	20%
3	12%	12%	14%	15%	18%
4	10%	11%	12%	14%	16%
5	8%	9%	11%	12%	15%
6	8%	9%	11%	12%	15%
7	8%	9%	11%	12%	15%
8	8%	9%	11%	12%	15%
9	8%	9%	11%	12%	15%
10	5%	6%	8%	11%	15%
11	5%	6%	8%	11%	15%
12	5%	6%	8%	11%	15%
13	5%	6%	8%	11%	15%
14	5%	6%	8%	11%	15%
15	5%	6%	8%	11%	15%
16	5%	6%	8%	11%	15%
17	5%	6%	8%	11%	15%
18	5%	6%	8%	11%	15%
19	5%	6%	8%	11%	15%
20+	5%	8%	15%	20%	27%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the NCHS Advance data publications #92 and #133, and the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate: 8.0%

2011 Rate Increase Assumptions

Mortality: 1983 Individual Annuitant Mortality Basic Table with selection.

Duration	Factor
1	30%
2	40%
3	45%
4	50%
5	55%
6	60%
7	65%
8	67%
9	70%
10	72%
11	75%
12	77%
13	80%
14	82%
15	85%
16	87%
17	90%
18	92%
19	94%
20+	95%

Attachment 3
MetLife Insurance Company USA
Original Pricing & Prior Rate Increase Assumptions Comparison

Policy Form: LTC2 Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Voluntary Lapse Rates:

Duration	Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7	0.90%
8	0.80%
9	0.80%
10	0.80%
11	0.80%
12	0.80%
13	0.80%
14	0.95%
15	0.95%
16	0.95%
17	0.95%
18	0.95%
19	0.95%
20+	1.25%

In the year of rate increase implementation, an additional 2.0% of in-force policyholders is assumed to lapse, and a 2.0% reduction in premium and claims is expected due to the election of reduced benefits.

Morbidity: Current claim costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on this policy form.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

It should be recognized that considerable judgment was made with respect to expected claim costs for non-institutional benefits. After using all available data, total expected claim costs were developed which represent reasonable estimates of aggregate long term experience under the applicable underwriting criteria.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through March 2009 and are shown in the following table.

Attachment 3
MetLife Insurance Company USA
Original Pricing & Prior Rate Increase Assumptions Comparison

Policy Form: LTC2 Comprehensive Forms

2011 Rate Increase Assumptions (Continued)

Morbidity (Continued):

	Policy Years		
Duration	**1990 through 1992**	**1993 through 1994**	**1995 and Later**
1	245.7%	128.2%	114.0%
2	245.7%	128.2%	114.0%
3	245.7%	128.2%	114.0%
4	245.7%	128.2%	114.0%
5	177.4%	156.7%	121.1%
6	177.4%	156.7%	121.1%
7	177.4%	156.7%	121.1%
8	183.0%	163.8%	121.1%
9	183.0%	163.8%	121.1%
10	183.0%	163.8%	121.1%
11	183.0%	163.8%	121.1%
12	172.4%	153.1%	130.3%
13	172.4%	153.1%	130.3%
14	160.3%	148.9%	127.5%
15	160.3%	145.1%	124.3%
16	160.3%	141.5%	121.2%
17	156.3%	138.0%	118.2%
18	152.3%	134.5%	115.2%
19	148.5%	131.2%	112.3%
20	144.8%	127.9%	109.5%
21	141.2%	124.7%	106.8%
22	137.7%	121.6%	104.1%
23	134.2%	118.5%	101.5%
24	130.9%	115.6%	99.0%
25	127.6%	112.7%	96.5%
26	124.4%	109.9%	94.1%
27	121.3%	107.1%	91.7%
28	118.3%	104.4%	89.4%
29	115.3%	101.8%	87.2%
30 +	112.4%	99.3%	85.0%

Interest Rate: The company has indicated that the assets backing the liabilities on this business are currently earning 6.15%. As such, the company believes that a 4.5% interest rate is a conservative long-term after-tax expected investment earnings rate for this business. However, pursuant to Virginia regulation (and consistent with our April 7 submission), all accumulating and discounting in this filing occur at an interest rate consistent with that assumed in the determination of premiums (8.0%).

Attachment 4
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC2 Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	1,117,514,870
2	Active Life Reserves at 12/31/2012:	554,512,861
3	Present Value of Future Premium:	327,513,675
	Anticipated Loss Ratio = (1 - 2) / 3:	**171.9%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	1,026,503,515
2	Active Life Reserves at 12/31/2012:	554,512,861
3	Present Value of Future Premium:	497,856,305
	Anticipated Loss Ratio = (1 - 2) / 3:	**94.8%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	15,108,145
2	Active Life Reserves at 12/31/2012:	7,339,386
3	Present Value of Future Premium:	4,917,017
	Anticipated Loss Ratio = (1 - 2) / 3:	**158.0%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	13,873,092
2	Active Life Reserves at 12/31/2012:	7,339,386
3	Present Value of Future Premium:	7,529,622
	Anticipated Loss Ratio = (1 - 2) / 3:	**86.8%**

Future claims, active life reserves, and future premium are discounted at an interest rate representing the historical and projected long-term after-tax net investment earnings rate for this business, for all policy forms, consistent with that assumed in the determination of premiums of the LTC2 Comprehensive policy forms.

Attachment 5
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	259,951	0	0	0.0%	495	934,617	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	23,361,133	120,678	1,404,624	6.0%	10,920	79,348,203	409,895	4,770,934	6.0%				0.0173		0.9827		5.85%	3.3966
	1992	68,409,687	657,120	3,779,684	5.5%	20,991	219,513,440	2,108,570	12,128,275	5.5%				0.0400		0.9600		5.85%	3.2088
	1993	107,761,318	1,754,692	5,631,559	5.2%	27,528	326,668,101	5,319,181	17,071,530	5.2%				0.0610		0.9390		5.85%	3.0314
	1994	122,850,145	3,398,970	12,764,321	10.4%	28,793	351,819,430	9,734,002	36,554,584	10.4%				0.0568		0.9432		5.85%	2.8638
	1995	136,167,096	5,477,145	14,701,201	10.8%	31,684	368,397,471	14,818,310	39,773,818	10.8%				0.0372		0.9628		5.85%	2.7055
	1996	155,337,264	8,421,841	13,802,699	8.9%	36,497	397,027,355	21,525,430	35,278,393	8.9%				0.0318		0.9682		5.85%	2.5559
	1997	171,538,363	11,038,389	19,155,643	11.2%	35,422	414,196,437	26,653,287	46,253,204	11.2%				0.0307		0.9693		5.85%	2.4146
	1998	167,975,250	13,219,576	24,128,852	14.4%	34,506	383,169,303	30,155,251	55,040,461	14.4%				0.0260		0.9740		5.85%	2.2811
	1999	164,585,472	16,761,458	30,601,049	18.6%	33,690	354,680,431	36,120,813	65,945,025	18.6%				0.0236		0.9764		5.85%	2.1550
	2000	161,339,344	22,519,743	33,979,276	21.1%	32,861	328,462,906	45,846,848	69,176,751	21.1%				0.0246		0.9754		5.85%	2.0359
	2001	158,728,044	26,248,319	37,047,644	23.3%	31,957	305,281,177	50,483,313	71,253,625	23.3%				0.0275		0.9725		5.85%	1.9233
	2002	156,080,869	30,763,442	49,644,047	31.8%	31,065	283,593,552	55,896,112	90,201,521	31.8%				0.0279		0.9721		5.85%	1.8170
	2003	152,288,515	34,505,104	56,172,602	36.9%	30,109	261,405,154	59,228,445	96,420,978	36.9%				0.0308		0.9692		5.85%	1.7165
	2004	148,163,221	36,231,361	58,196,310	39.3%	29,112	240,263,458	58,753,259	94,371,913	39.3%				0.0331		0.9669		5.85%	1.6216
	2005	143,068,290	34,619,598	58,552,588	40.9%	27,918	219,175,000	53,035,864	89,700,264	40.9%				0.0410		0.9590		5.85%	1.5320
	2006	138,481,767	31,804,193	74,517,089	53.8%	26,848	200,419,761	46,029,082	107,845,946	53.8%				0.0383		0.9617		5.85%	1.4473
	2007	135,200,095	21,547,423	76,968,680	56.9%	25,782	184,852,470	29,460,736	105,235,507	56.9%				0.0397		0.9603		5.85%	1.3673
	2008	130,767,328	113,731,251	87,167,528	66.7%	24,604	168,907,069	146,902,231	112,590,905	66.7%				0.0457		0.9543		5.85%	1.2917
	2009	126,061,391	145,412,448	104,552,559	82.9%	23,374	153,826,440	177,439,571	127,580,283	82.9%				0.0500		0.9500		5.85%	1.2203
	2010	120,252,035	148,792,789	104,748,448	87.1%	22,109	138,625,027	171,526,448	120,752,688	87.1%				0.0541		0.9459		5.85%	1.1528
	2011	111,845,255	112,105,221	112,437,559	100.5%	20,732	121,805,553	122,088,671	122,450,605	100.5%				0.0623		0.9377		5.85%	1.0891
	2012	105,513,116	123,356,785	119,360,242	113.1%	19,580	108,556,614	126,914,980	122,803,158	113.1%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	99,995,764	132,489,406	115,631,195	115.6%	18,132	97,354,508	128,989,873	112,576,950	115.6%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	91,344,546	144,388,656	115,902,852	126.9%	16,706	84,334,530	133,307,897	107,008,168	126.9%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	5.47%	0.9233
	2015	82,928,782	141,484,233	114,516,442	138.1%	15,310	72,661,235	123,966,839	100,337,975	138.1%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	5.43%	0.8762
	2016	74,814,882	133,473,691	111,672,227	149.3%	13,954	62,253,973	111,064,368	92,923,221	149.3%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	67,080,959	126,065,323	107,997,399	161.0%	12,655	53,038,511	99,675,334	85,389,674	161.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	59,799,155	118,562,253	103,641,884	173.3%	11,420	44,928,263	89,078,115	77,868,153	173.3%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	52,994,023	113,293,909	98,763,439	186.4%	10,252	37,821,178	80,856,461	70,486,244	186.4%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	46,682,449	108,187,559	93,420,611	200.1%	9,156	31,633,942	73,312,325	63,305,636	200.1%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	40,873,533	102,909,484	87,790,896	214.8%	8,134	26,287,514	66,185,482	56,462,073	214.8%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	35,568,683	97,397,367	81,998,401	230.5%	7,188	21,700,604	59,422,547	50,027,572	230.5%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	30,761,936	91,682,990	76,109,876	247.4%	6,318	17,805,621	53,067,939	44,053,910	247.4%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	26,440,546	85,835,572	70,245,750	265.7%	5,523	14,524,145	47,150,626	38,586,928	265.7%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	22,585,821	79,942,692	64,502,286	285.6%	4,802	11,773,962	41,674,031	33,624,965	285.6%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	19,174,071	74,076,451	58,920,965	307.3%	4,152	9,486,870	36,651,252	29,152,681	307.3%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	16,177,654	68,285,367	53,490,386	330.6%	3,571	7,599,675	32,077,990	25,127,844	330.6%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	13,566,083	62,607,919	48,251,654	355.7%	3,054	6,053,319	27,936,266	21,530,360	355.7%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	11,307,086	57,093,197	43,275,535	382.7%	2,598	4,794,757	24,210,307	18,350,942	382.7%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	9,367,592	51,784,134	38,596,287	412.0%	2,198	3,776,778	20,878,063	15,561,055	412.0%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	7,714,606	46,720,468	34,257,557	444.1%	1,849	2,958,699	17,918,191	13,138,427	444.1%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	6,315,964	41,949,413	30,292,772	479.6%	1,547	2,305,559	15,313,079	11,057,976	479.6%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	5,140,929	37,498,173	26,663,474	518.7%	1,287	1,787,124	13,035,367	9,268,936	518.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	4,160,627	33,369,223	23,341,726	561.0%	1,065	1,377,910	11,051,169	7,730,277	561.0%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	3,348,352	29,558,724	20,314,646	606.7%	876	1,056,893	9,330,082	6,412,229	606.7%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	2,679,759	26,060,939	17,587,128	656.3%	717	806,989	7,848,049	5,296,227	656.3%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	2,132,951	22,880,708	15,204,897	712.9%	583	613,783	6,584,211	4,375,400	712.9%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	1,688,501	20,021,447	13,128,278	777.5%	471	464,977	5,513,477	3,615,246	777.5%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	1,329,392	17,461,460	11,267,828	847.6%	379	350,643	4,605,676	2,972,029	847.6%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	1,040,899	15,167,682	9,602,045	922.5%	303	263,105	3,833,892	2,427,082	922.5%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	810,426	13,116,106	8,129,652	1003.1%	240	196,383	3,178,301	1,969,981	1003.1%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	627,308	11,287,590	6,843,413	1090.9%	189	145,761	2,622,775	1,590,130	1090.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	482,611	9,663,816	5,713,598	1183.9%	148	107,538	2,153,351	1,273,139	1183.9%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	368,915	8,227,635	4,736,413	1283.9%	115	78,819	1,757,842	1,011,939	1283.9%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	280,106	6,963,766	3,889,627	1388.6%	89	57,369	1,426,264	796,643	1388.6%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	211,172	5,855,008	3,154,211	1493.7%	68	41,453	1,149,328	619,166	1493.7%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	158,020	4,887,592	2,532,165	1602.4%	51	29,724	919,358	476,301	1602.4%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	117,327	4,051,160	2,016,751	1718.9%	39	21,145	730,123	363,470	1718.9%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	86,406	3,334,892	1,592,347	1842.9%	29	14,921	575,903	274,983	1842.9%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	63,094	2,725,977	1,242,474	1969.3%	21	10,440	451,084	205,600	1969.3%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	45,662	2,213,164	963,119	2109.2%	15	7,240	350,906	152,706	2109.2%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	32,739	1,785,641	741,210	2264.0%	11	4,975	271,335	112,630	2264.0%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	2,906,034,950	942,487,545	1,099,314,203	37.8%	606,577	5,610,928,971	1,290,450,299	1,643,200,367	29.3%									
	Future	840,299,329	2,154,360,785	1,727,943,417	205.6%	165,215	620,530,834	1,360,125,478	1,117,514,870	180.1%									
	Lifetime	3,746,334,279	3,096,848,330	2,827,257,620	75.5%	771,792	6,231,459,805	2,650,575,777	2,760,715,237	44.3%									

Attachment 6
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	32,723	0	0	0.0%	60	117,652	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	1,352,630	6,049	382,275	28.3%	509	4,594,329	20,547	1,298,433	28.3%				0.0286		0.9714		5.85%	3.3966
	1992	2,334,883	72,845	113,032	4.8%	655	7,492,189	233,744	362,697	4.8%				0.0466		0.9534		5.85%	3.2088
	1993	2,785,698	101,768	119,072	4.3%	723	8,444,576	308,500	360,954	4.3%				0.0386		0.9614		5.85%	3.0314
	1994	2,781,504	114,084	183,632	6.6%	695	7,965,699	326,714	525,888	6.6%				0.0387		0.9613		5.85%	2.8638
	1995	2,714,327	208,905	536,755	19.8%	675	7,343,561	565,188	1,452,179	19.8%				0.0316		0.9684		5.85%	2.7055
	1996	2,654,356	368,950	8,613	0.3%	658	6,784,284	943,001	22,015	0.3%				0.0252		0.9748		5.85%	2.5559
	1997	2,576,523	280,184	663,894	25.8%	636	6,221,271	676,531	1,603,039	25.8%				0.0334		0.9666		5.85%	2.4146
	1998	2,507,275	269,547	188,331	7.5%	612	5,719,360	614,866	429,603	7.5%				0.0377		0.9623		5.85%	2.2811
	1999	2,459,322	319,755	916,173	37.3%	597	5,299,821	689,070	1,974,346	37.3%				0.0245		0.9755		5.85%	2.1550
	2000	2,421,378	387,880	1,406,604	58.1%	583	4,929,566	789,666	2,863,636	58.1%				0.0235		0.9765		5.85%	2.0359
	2001	2,395,992	633,465	873,419	36.5%	565	4,608,204	1,218,341	1,679,845	36.5%				0.0309		0.9691		5.85%	1.9233
	2002	2,322,218	831,353	1,085,036	46.7%	543	4,219,391	1,510,540	1,971,473	46.7%				0.0389		0.9611		5.85%	1.8170
	2003	2,219,586	990,105	206,113	9.3%	520	3,809,947	1,699,528	353,796	9.3%				0.0424		0.9576		5.85%	1.7165
	2004	2,145,729	833,765	744,885	34.7%	500	3,479,542	1,352,045	1,207,915	34.7%				0.0385		0.9615		5.85%	1.6216
	2005	2,069,789	619,286	1,027,233	49.6%	481	3,170,836	948,722	1,573,681	49.6%				0.0380		0.9620		5.85%	1.5320
	2006	2,028,370	522,249	273,932	13.5%	465	2,935,588	755,832	396,452	13.5%				0.0333		0.9667		5.85%	1.4473
	2007	2,000,249	240,318	1,645,851	82.3%	449	2,734,843	328,576	2,250,292	82.3%				0.0344		0.9656		5.85%	1.3673
	2008	1,979,783	1,441,954	736,317	37.2%	435	2,557,209	1,862,516	951,072	37.2%				0.0312		0.9688		5.85%	1.2917
	2009	1,920,867	2,109,120	2,084,550	108.5%	412	2,343,939	2,573,655	2,543,673	108.5%				0.0529		0.9471		5.85%	1.2203
	2010	1,819,368	2,110,118	1,430,284	78.6%	392	2,097,344	2,432,517	1,648,813	78.6%				0.0485		0.9515		5.85%	1.1528
	2011	1,711,042	1,647,103	1,080,231	63.1%	367	1,863,418	1,793,784	1,176,430	63.1%				0.0638		0.9362		5.85%	1.0891
	2012	1,626,041	1,931,999	2,347,687	144.4%	349	1,672,943	1,987,727	2,415,406	144.4%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	1,523,954	1,943,931	1,632,108	107.1%	323	1,483,701	1,892,584	1,588,998	107.1%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	1,387,656	2,122,019	1,618,063	116.6%	298	1,281,164	1,959,170	1,493,888	116.6%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	5.47%	0.9233
	2015	1,256,866	2,034,427	1,585,010	126.1%	273	1,101,252	1,782,541	1,388,767	126.1%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	5.43%	0.8762
	2016	1,132,254	1,898,520	1,538,183	135.9%	249	942,157	1,579,771	1,279,933	135.9%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	1,014,389	1,785,046	1,481,553	146.1%	227	802,041	1,411,372	1,171,411	146.1%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	903,731	1,677,481	1,411,889	156.2%	205	678,991	1,260,324	1,060,780	156.2%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	800,626	1,588,244	1,338,657	167.2%	185	571,397	1,133,510	955,383	167.2%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	705,291	1,504,687	1,260,895	178.8%	165	477,934	1,019,638	854,434	178.8%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	617,817	1,421,388	1,179,470	190.9%	148	397,345	914,155	758,568	190.9%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	538,172	1,336,415	1,095,890	203.6%	131	328,341	815,352	668,607	203.6%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	466,200	1,249,580	1,011,361	216.9%	116	269,846	723,282	585,396	216.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	401,632	1,161,957	928,941	231.3%	102	220,622	638,278	510,280	231.3%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	344,106	1,075,302	850,748	247.2%	89	179,382	560,554	443,494	247.2%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	293,195	990,570	775,470	264.5%	78	145,066	490,110	383,684	264.5%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	248,432	907,892	701,882	282.5%	67	116,705	426,495	329,719	282.5%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	209,329	827,078	629,207	300.6%	58	93,405	369,050	280,759	300.6%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	175,392	748,305	558,634	318.5%	50	74,375	317,318	236,888	318.5%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	146,131	672,006	491,598	336.4%	42	58,916	270,936	198,200	336.4%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	121,069	599,480	431,618	356.5%	36	46,432	229,912	165,534	356.5%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	99,746	532,342	379,222	380.2%	30	36,411	194,324	138,430	380.2%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	81,726	471,038	331,424	405.5%	25	28,410	163,745	115,212	405.5%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	66,597	415,214	287,880	432.3%	21	22,055	137,510	95,340	432.3%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	53,975	364,363	248,235	459.9%	18	17,037	115,009	78,354	459.9%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	43,507	318,143	212,570	488.6%	14	13,102	95,806	64,014	488.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	34,874	276,289	180,882	518.7%	12	10,036	79,506	52,051	518.7%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	27,792	238,833	153,842	553.5%	10	7,653	65,770	42,365	553.5%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	22,013	205,825	130,939	594.8%	8	5,806	54,289	34,537	594.8%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	17,324	177,079	111,769	645.2%	6	4,379	44,760	28,251	645.2%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	13,542	152,153	95,182	702.9%	5	3,281	36,870	23,065	702.9%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	10,511	130,573	80,964	770.3%	4	2,442	30,340	18,813	770.3%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	8,098	111,888	68,518	846.1%	3	1,804	24,932	15,268	846.1%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	6,190	95,607	57,397	927.2%	2	1,323	20,427	12,263	927.2%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	4,694	81,255	47,280	1007.2%	2	961	16,642	9,684	1007.2%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	3,530	68,485	38,040	1077.6%	1	693	13,444	7,467	1077.6%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	2,632	57,119	30,019	1140.6%	1	495	10,744	5,647	1140.6%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,945	47,143	23,491	1207.7%	1	351	8,496	4,234	1207.7%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	1,425	38,553	18,305	1284.9%	1	246	6,658	3,161	1284.9%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	1,034	31,262	14,129	1366.9%	1	171	5,173	2,338	1366.9%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	743	25,127	10,734	1445.4%	1	118	3,984	1,702	1445.4%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	528	20,021	8,092	1532.6%	1	80	3,042	1,230	1532.6%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	48,859,655	16,040,802	18,053,921	37.0%	11,881	100,405,510	23,631,610	29,061,638	28.9%									
	Future	12,788,669	29,402,642	23,050,093	180.2%	3,007	9,425,924	18,925,824	15,108,145	160.3%									
	Lifetime	61,648,324	45,443,444	41,104,013	66.7%	14,888	109,831,434	42,557,434	44,169,783	40.2%									

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
LTC2 Comprehensive Policy Forms

		Without Interest		With Interest							
		(A)	(B)	(C)	(D)	(E)	(F)	(G) = (E) - (F)	(H) = (D) / (C)		
	Calendar Year	Premium at Original Rates	Incurred Claims	Premium at Original Rates	Incurred Claims	Assuming Prior Rate Increase Requests Fully Approved*	Assuming Actual Virginia Rate Increases Approved**	Premium Lost Due to Partial Approval of Rate Increases	Loss Ratio Based on Original Rates	Calendar Year Effective Int Rate	Disc/Accum Factor
Historical Experience	1990	97,556	0	350,749	0	350,749	350,749	0	0.0%	5.85%	3.595
	1991	8,767,121	1,404,624	29,778,319	4,770,934	29,778,319	29,778,319	0	16.0%	5.85%	3.397
	1992	25,673,240	3,779,684	82,380,458	12,128,275	82,380,458	82,380,458	0	14.7%	5.85%	3.209
	1993	40,441,382	5,631,559	122,594,169	17,071,530	122,594,169	122,594,169	0	13.9%	5.85%	3.031
	1994	46,104,016	12,764,321	132,033,127	36,554,584	132,033,127	132,033,127	0	27.7%	5.85%	2.864
	1995	51,101,690	14,701,201	138,254,643	39,773,818	138,254,643	138,254,643	0	28.8%	5.85%	2.705
	1996	58,295,997	13,802,699	148,999,056	35,278,393	148,999,056	148,999,056	0	23.7%	5.85%	2.556
	1997	64,376,053	19,155,643	155,442,383	46,253,204	155,442,383	155,442,383	0	29.8%	5.85%	2.415
	1998	63,038,865	24,128,852	143,798,315	55,040,461	143,798,315	143,798,315	0	38.3%	5.85%	2.281
	1999	61,766,726	30,601,049	133,106,822	65,945,025	133,106,822	133,106,822	0	49.5%	5.85%	2.155
	2000	60,548,498	33,979,276	123,267,736	69,176,751	123,267,736	123,267,736	0	56.1%	5.85%	2.036
	2001	59,568,512	37,047,644	114,567,943	71,253,625	114,567,943	114,567,943	0	62.2%	5.85%	1.923
	2002	58,575,062	49,644,047	106,428,867	90,201,521	106,428,867	106,428,867	0	84.8%	5.85%	1.817
	2003	57,151,843	56,172,602	98,101,858	96,420,978	98,101,858	98,101,858	0	98.3%	5.85%	1.717
	2004	55,603,675	58,196,310	90,167,662	94,371,913	90,167,662	90,167,662	0	104.7%	5.85%	1.622
	2005	53,691,616	58,552,588	82,253,446	89,700,264	98,292,868	82,253,446	16,039,422	109.1%	5.85%	1.532
	2006	51,970,355	74,517,089	75,214,856	107,845,946	104,548,649	75,214,856	29,333,794	143.4%	5.85%	1.447
	2007	50,738,788	76,968,680	69,372,660	105,235,507	96,427,997	69,372,660	27,055,337	151.7%	5.85%	1.367
	2008	49,075,229	87,167,528	63,388,564	112,590,905	88,110,104	63,388,564	24,721,540	177.6%	5.85%	1.292
	2009	47,309,154	104,552,559	57,729,006	127,580,283	80,243,318	57,729,006	22,514,312	221.0%	5.85%	1.220
	2010	45,128,980	104,748,448	52,024,119	120,752,688	72,313,525	52,024,119	20,289,406	232.1%	5.85%	1.153
	2011	41,974,028	112,437,559	45,711,995	122,450,605	73,070,624	54,625,834	18,444,790	267.9%	5.85%	1.089
	2012	39,597,661	119,360,242	40,739,845	122,803,158	73,616,900	56,628,385	16,988,515	301.4%	5.85%	1.029
	2013	37,527,073	115,631,195	36,535,845	112,576,950	66,020,271	50,784,824	15,235,447	308.1%	5.50%	0.974
Projected Future Experience	2014	34,280,386	115,902,852	31,649,621	107,008,168	57,190,865	43,992,973		338.1%	5.40%	0.923
	2015	31,122,063	114,516,442	27,268,790	100,337,975	49,274,703	37,903,617		368.0%	5.34%	0.876
	2016	28,077,024	111,672,227	23,363,083	92,923,221	42,217,092	32,474,686		397.7%	5.25%	0.832
	2017	25,174,587	107,997,399	19,904,644	85,389,674	35,967,692	27,667,455		429.0%	5.23%	0.791
	2018	22,441,823	103,641,884	16,860,976	77,868,153	30,467,784	23,436,757		461.8%	5.24%	0.751
	2019	19,887,948	98,763,439	14,193,782	70,486,244	25,648,165	19,729,358		496.6%	5.30%	0.714
	2020	17,519,299	93,420,611	11,871,795	63,305,636	21,452,334	16,501,795		533.2%	5.34%	0.678
	2021	15,339,290	87,790,896	9,865,352	56,462,073	17,826,692	13,712,840		572.3%	5.39%	0.643
	2022	13,348,451	81,998,401	8,143,947	50,027,572	14,716,111	11,320,086		614.3%	5.44%	0.610
	2023	11,544,543	76,109,876	6,682,211	44,053,910	12,074,756	9,288,274		659.3%	5.37%	0.579
	2024	9,922,783	70,245,750	5,450,717	38,586,928	9,849,446	7,576,497		707.9%	5.37%	0.549
	2025	8,476,157	64,502,286	4,418,610	33,624,965	7,984,429	6,141,869		761.0%	5.37%	0.521
	2026	7,195,772	58,920,965	3,560,296	29,152,681	6,433,454	4,948,811		818.8%	5.35%	0.495
	2027	6,071,257	53,490,386	2,852,056	25,127,844	5,153,666	3,964,358		881.0%	5.30%	0.470
	2028	5,091,169	48,251,654	2,271,730	21,530,360	4,105,015	3,157,704		947.8%	5.26%	0.446
	2029	4,243,398	43,275,535	1,799,408	18,350,942	3,251,531	2,501,177		1019.8%	5.20%	0.424
	2030	3,515,532	38,596,287	1,417,374	15,561,055	2,561,195	1,970,150		1097.9%	5.16%	0.403
	2031	2,895,188	34,257,557	1,110,360	13,138,427	2,006,420	1,543,400		1183.3%	5.09%	0.384
	2032	2,370,297	30,292,772	865,246	11,057,976	1,563,499	1,202,691		1278.0%	5.03%	0.365
	2033	1,929,322	26,663,474	670,684	9,268,936	1,211,926	932,251		1382.0%	4.98%	0.348
	2034	1,561,427	23,341,726	517,111	7,730,277	934,420	718,785		1494.9%	4.95%	0.331
	2035	1,256,592	20,314,646	396,638	6,412,229	716,724	551,326		1616.6%	4.89%	0.316
	2036	1,005,678	17,587,128	302,852	5,296,227	547,254	420,964		1748.8%	4.74%	0.301
	2037	800,468	15,204,897	230,345	4,375,400	416,233	320,179		1899.5%	4.56%	0.288
	2038	633,672	13,128,278	174,500	3,615,246	315,321	242,554		2071.8%	4.44%	0.275
	2039	498,903	11,267,828	131,592	2,972,029	237,786	182,913		2258.5%	4.37%	0.264
	2040	390,636	9,602,045	98,740	2,427,082	178,423	137,248		2458.1%	4.33%	0.253
	2041	304,142	8,129,652	73,700	1,969,981	133,176	102,443		2673.0%	4.29%	0.242
	2042	235,420	6,843,413	54,702	1,590,130	98,847	76,036		2906.9%	4.28%	0.232
	2043	181,117	5,713,598	40,358	1,273,139	72,926	56,097		3154.6%	4.28%	0.223
	2044	138,449	4,736,413	29,580	1,011,939	53,451	41,116		3421.1%	4.31%	0.214
	2045	105,120	3,889,627	21,530	796,643	38,905	29,927		3700.2%	4.32%	0.205
	2046	79,250	3,154,211	15,557	619,166	28,111	21,624		3980.1%	4.36%	0.196
	2047	59,303	2,532,165	11,155	476,301	20,157	15,505		4269.9%	4.36%	0.188
	2048	44,031	2,016,751	7,936	363,470	14,340	11,030		4580.3%	4.38%	0.180
	2049	32,427	1,592,347	5,600	274,983	10,119	7,784		4910.6%	4.35%	0.173
	2050	23,678	1,242,474	3,918	205,600	7,080	5,446		5247.3%	4.37%	0.165
	2051	17,136	963,119	2,717	152,706	4,910	3,777		5620.3%	4.36%	0.159
	2052	12,286	741,210	1,867	112,630	3,374	2,595		6032.8%	4.32%	0.152
Past (1990 - 2013)		1,128,123,122	1,214,945,399	2,142,242,442	1,755,777,317	2,371,916,364	2,181,293,800	190,622,564	82.0%		
Future (2014 - 2052)		277,826,027	1,612,312,222	196,341,078	1,004,937,921	354,788,328	272,914,098	0	511.8%		
Lifetime (1990 - 2052)		1,405,949,148	2,827,257,620	2,338,583,520	2,760,715,237	2,726,704,692	2,454,207,899	190,622,564	118.1%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								69.8%			

* Assumes 39% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011
** Assumes 39% rate increase implemented mid-year 2011

Attachment 8
MetLife Insurance Company USA
Status of Filings as of March 23, 2015
All Jurisdictions in which these Forms are Active
LTC2 Comprehensive Policy Forms

	Prior Increases							Current Increase					
	First Round			Second Round									
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2012 Annualized Premium	Proportion of Nationwide
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	80.7%	50.0%	N/A	N/A	50.0%	11,314	0.02%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	69.0%	61.7%	12/16/2013	1/14/2014	20.0%	104,581	0.19%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	52.9%	77.8%	12/31/2013	1/29/2015	25.0%	30,032	0.06%
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	50.0%	36.8%	11/13/2013	4/8/2014	36.8%	255,546	0.47%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	53.4%	77.3%				4,359,114	8.06%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	52.9%	77.8%	11/6/2014	1/12/2015	35.0%	306,671	0.57%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	2,726,658	5.04%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	33,378	0.06%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	50.0%	25.0%	12/13/2013	2/25/2014	25.0%	104,315	0.19%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	31.0%	75.4%	11/13/2014			2,187,155	4.05%
Georgia	39.0%	2/4/2005	24.0%	30.0%	5/13/2010	15.0%	42.6%	88.1%	10/31/2013	7/16/2014	15.0%	291,289	0.54%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	62.5%	68.2%	10/18/2013			294,911	0.55%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	52.3%	78.4%	12/3/2013	4/7/2014	17.0%	315,121	0.58%
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/28/2010	7.0%	48.7%	82.0%	2/5/2014	10/31/2014	30.0%	23,302	0.04%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	80.7%	50.0%	10/8/2013	1/8/2015	50.0%	1,333,555	2.47%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	68.8%	62.0%	10/30/2014	2/24/2015	11.1%	454,808	0.84%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	37.5%	93.2%	11/13/2013	5/21/2014	28.3%	342,704	0.63%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	39.1%	91.6%	12/4/2013	3/4/2014	20.4%	195,800	0.36%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	8/1/2014	1/14/2015	25.0%	67,010	0.12%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	52.9%	63.0%	5/15/2014			2,741,855	5.07%
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	38.0%	15.0%	10/18/2013	2/4/2014	15.0%	611,801	1.13%
Maine	39.0%	6/22/2004	39.0%	12.0%	10/19/2010	12.0%	55.7%	15.1%	7/14/2014	12/8/2014	15.1%	221,037	0.41%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	80.7%	50.0%	11/7/2013	12/2/2013	50.0%	259,434	0.48%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	75.8%	Not Filing				335,574	0.62%
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	61.4%	13.9%	1/24/2014	1/30/2014	13.9%	288,659	0.53%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	63.5%	25.0%	4/21/2014	5/20/2014	25.0%	23,499	0.04%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	80.7%	50.0%	1/3/2014	2/6/2014	20.0%	29,503	0.05%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	80.7%	50.0%	12/2/2013	2/6/2014	24.0%	1,019,730	1.89%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	40.4%	90.3%	1/2/2014	1/21/2014	15.0%	13,120	0.02%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	58.5%	72.2%	12/12/2013	9/29/2014	25.0%	157,392	0.29%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	58.5%	72.2%	12/17/2013	Disapproved	0.0%	132,936	0.25%
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	56.0%	74.7%	12/9/2013	7/3/2014	52.1%	3,049,428	5.64%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	80.7%	50.0%	12/20/2013	5/21/2014	15.0%	60,142	0.11%
Nevada	39.0%	6/21/2004	39.0%	30.0%	11/30/2010	10.0%	52.9%	77.8%	2/4/2014	10/16/2014	35.0%	13,742	0.03%
New York	39.0%	8/2/2005	8.0%	30.0%	1/28/2011	15.0%	24.2%	100.0%	11/14/2013			25,435,938	47.05%
Ohio	39.0%	6/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.3%	68.2%	3/11/2014			664,701	1.23%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	37.5%	93.2%	12/19/2013	3/17/2014	25.0%	44,520	0.08%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	43.8%	87.0%	1/17/2014	4/21/2014	30.0%	139,899	0.26%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	59.7%	71.0%	11/6/2013	2/28/2014	15.0%	1,539,137	2.85%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	80.7%	50.0%	2/5/2014	4/22/2014	50.0%	18,996	0.04%
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	73.8%	57.0%	10/31/2013			300,263	0.56%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	66.8%	63.9%	10/21/2013	2/4/2014	20.0%	816,415	1.51%
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	73.8%	56.9%	2/7/2014	3/5/2014	56.9%	3,675	0.01%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	52.9%	77.8%	12/3/2013	4/14/2014	77.8%	235,283	0.44%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	59.9%	70.8%	3/13/2014	4/28/2014	22.0%	706,192	1.31%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	7/22/2014	11/5/2014	30.0%	39,144	0.07%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	39.0%	91.7%	6/3/2014			832,155	1.54%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	39.0%	91.7%	2/6/2014	Disapproved	0.0%	2,193	0.00%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	25.0%	100.0%	12/5/2013	Disapproved	0.0%	67,339	0.12%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	80.7%	Not Filing				415,121	0.77%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	80.7%	50.0%	12/18/2013	2/27/2014	50.0%	302,636	0.56%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	80.7%	50.0%	2/3/2014	9/11/2014	50.0%	95,769	0.18%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	80.7%	50.0%	2/6/2014	2/7/2014	50.0%	4,509	0.01%
											Total	**54,058,997**	**100.00%**

**Alaska does not require Long Term Care rates to be filed before use.*

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	86,633	542	3,213	3.7%	0.000	0.0%	3.7%	0.000
	1991	8,767,121	120,678	1,404,624	16.0%	7,839,012	56,238	292,841	3.7%	4.289	15.8%	3.7%	4.239
	1992	25,673,240	657,120	3,779,684	14.7%	22,094,850	314,839	1,103,904	5.0%	2.947	15.0%	4.6%	3.234
	1993	40,441,382	1,754,692	5,631,559	13.9%	33,279,984	902,569	2,307,136	6.9%	2.009	14.4%	5.8%	2.495
	1994	46,104,016	3,398,970	12,764,321	27.7%	35,628,398	1,814,929	3,635,570	10.2%	2.713	19.2%	7.3%	2.647
	1995	51,101,690	5,477,145	14,701,201	28.8%	36,897,975	2,968,453	5,047,401	13.7%	2.103	21.8%	8.8%	2.478
	1996	58,295,997	8,421,841	13,802,699	23.7%	40,024,683	4,301,641	6,598,382	16.5%	1.436	22.2%	10.3%	2.159
	1997	64,376,053	11,038,389	19,155,643	29.8%	41,758,783	5,779,164	8,238,292	19.7%	1.508	23.7%	11.8%	2.007
	1998	63,038,865	13,219,576	24,128,852	38.3%	36,729,692	7,314,888	9,671,592	26.3%	1.454	25.9%	13.5%	1.923
	1999	61,766,726	16,761,458	30,601,049	49.5%	32,676,870	8,775,202	10,827,271	33.1%	1.495	28.8%	15.2%	1.899
	2000	60,548,498	22,519,743	33,979,276	56.1%	29,345,633	10,075,671	11,728,866	40.0%	1.404	31.6%	16.8%	1.877
	2001	59,568,512	26,248,319	37,047,644	62.2%	26,705,221	11,214,394	12,618,079	47.2%	1.316	34.2%	18.4%	1.856
	2002	58,575,062	30,763,442	49,644,047	84.8%	24,511,560	12,267,622	13,595,018	55.5%	1.528	38.0%	20.0%	1.895
	2003	57,151,843	34,505,104	56,172,602	98.3%	22,525,575	13,267,557	14,439,566	64.1%	1.533	41.8%	21.6%	1.936
	2004	57,726,720	36,231,361	58,196,310	100.8%	20,763,139	14,190,674	15,156,185	73.0%	1.381	45.2%	23.1%	1.957
	2005	58,040,637	34,619,598	58,552,588	100.9%	19,259,273	15,045,961	15,870,918	82.4%	1.224	48.1%	24.6%	1.958
	2006	56,179,954	31,804,193	74,517,089	132.6%	17,997,188	15,890,333	16,737,906	93.0%	1.426	52.0%	26.0%	1.997
	2007	54,848,629	21,547,423	76,968,680	140.3%	16,929,022	16,779,475	17,698,518	104.5%	1.342	55.5%	27.4%	2.025
	2008	53,050,323	113,731,251	87,167,528	164.3%	15,887,785	17,693,926	18,541,754	116.7%	1.408	59.4%	28.8%	2.062
	2009	51,141,195	145,412,448	104,552,559	204.4%	14,936,568	18,588,209	19,317,332	129.3%	1.581	63.9%	30.1%	2.122
	2010	55,516,273	148,792,789	104,748,448	188.7%	13,960,581	19,441,752	20,016,198	143.4%	1.316	67.8%	31.4%	2.159
	2011	59,031,476	112,105,221	112,437,559	190.5%	12,835,898	20,221,051	20,559,317	160.2%	1.189	71.5%	32.6%	2.192
	2012	55,689,397	123,356,785	119,360,242	214.3%	11,798,330	20,882,562	20,923,314	177.3%	1.209	75.2%	33.8%	2.228
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	10,772,928	21,379,708	21,034,548	195.3%	1.122	78.5%	34.9%	2.253
	2014	48,211,284	144,388,656	115,902,852	240.4%	9,711,033	21,684,963	20,966,999	215.9%	1.113	81.7%	35.9%	2.278
	2015	43,769,477	141,484,233	114,516,442	261.6%	8,710,693	21,813,431	20,785,842	238.6%	1.096	84.7%	36.8%	2.301
	2016	39,486,993	133,473,691	111,672,227	282.8%	7,767,000	21,791,665	20,506,803	264.0%	1.071	87.4%	37.7%	2.322
	2017	35,405,060	126,065,323	107,997,399	305.0%	6,921,324	21,651,436	20,194,465	291.8%	1.045	90.0%	38.5%	2.340
	2018	31,561,753	118,562,253	103,641,884	328.4%	6,185,960	21,429,746	19,849,214	320.9%	1.023	92.3%	39.2%	2.357
	2019	27,970,032	113,293,909	98,763,439	353.1%	5,534,140	21,153,552	19,475,721	351.9%	1.003	94.5%	39.8%	2.371
	2020	24,638,809	108,187,559	93,420,611	379.2%	4,940,240	20,835,369	19,064,953	385.9%	0.983	96.4%	40.5%	2.384
	2021	21,572,886	102,909,484	87,790,896	407.0%	4,402,659	20,477,091	18,629,585	423.1%	0.962	98.2%	41.0%	2.394
	2022	18,773,008	97,397,367	81,998,401	436.8%	3,930,973	20,087,690	18,194,185	462.8%	0.944	99.8%	41.5%	2.403
	2023	16,236,026	91,682,990	76,109,876	468.8%	3,514,795	19,673,709	17,725,750	504.3%	0.930	101.2%	42.0%	2.410
	2024	13,955,214	85,835,572	70,245,750	503.4%	3,119,942	19,218,461	17,145,082	549.5%	0.916	102.4%	42.4%	2.416
	2025	11,920,706	79,942,692	64,502,286	541.1%	2,724,041	18,675,344	16,361,179	600.6%	0.901	103.5%	42.8%	2.421
	2026	10,119,997	74,076,451	58,920,965	582.2%	2,331,304	17,993,069	15,369,322	659.3%	0.883	104.5%	43.1%	2.426
	2027	8,538,500	68,285,367	53,490,386	626.5%	1,967,405	17,163,624	14,309,887	727.3%	0.861	105.3%	43.3%	2.429
	2028	7,160,124	62,607,919	48,251,654	673.9%	1,648,232	16,226,311	13,225,789	802.4%	0.840	106.0%	43.6%	2.433
	2029	5,967,834	57,093,197	43,275,535	725.1%	1,365,509	15,207,123	12,112,977	887.1%	0.817	106.7%	43.8%	2.436
	2030	4,944,177	51,784,134	38,596,287	780.6%	1,113,785	14,126,477	10,945,732	982.8%	0.794	107.2%	44.0%	2.438
	2031	4,071,738	46,720,468	34,257,557	841.3%	912,108	13,030,505	9,952,971	1091.2%	0.771	107.7%	44.1%	2.441
	2032	3,333,541	41,949,413	30,292,772	908.7%	756,021	11,992,301	9,100,236	1203.7%	0.755	108.0%	44.2%	2.443
	2033	2,713,362	37,498,173	26,663,474	982.7%	634,665	11,037,266	8,364,416	1317.9%	0.746	108.4%	44.3%	2.444
	2034	2,195,962	33,369,223	23,341,726	1062.9%	532,421	10,165,860	7,670,859	1440.8%	0.738	108.6%	44.4%	2.446
	2035	1,767,247	29,558,724	20,314,646	1149.5%	441,078	9,350,498	6,915,216	1567.8%	0.733	108.9%	44.5%	2.447
	2036	1,414,366	26,060,939	17,587,128	1243.5%	360,811	8,556,276	6,169,450	1709.9%	0.727	109.1%	44.6%	2.448
	2037	1,125,763	22,880,708	15,204,897	1350.6%	291,978	7,773,483	5,444,557	1864.7%	0.724	109.2%	44.6%	2.448
	2038	891,184	20,021,447	13,128,278	1473.1%	236,062	7,012,495	4,780,247	2025.0%	0.727	109.4%	44.7%	2.449
	2039	701,648	17,461,460	11,267,828	1605.9%	188,531	6,279,069	4,148,925	2200.7%	0.730	109.5%	44.7%	2.450
	2040	549,382	15,167,682	9,602,045	1747.8%	144,540	5,547,382	3,370,081	2331.6%	0.750	109.6%	44.7%	2.450
	2041	427,740	13,116,106	8,129,652	1900.6%	110,992	4,815,366	2,769,834	2495.5%	0.762	109.6%	44.7%	2.451
	2042	331,091	11,287,590	6,843,413	2066.9%	81,216	4,116,449	2,141,562	2636.9%	0.784	109.7%	44.7%	2.452
	2043	254,720	9,663,816	5,713,598	2243.1%	58,547	3,452,791	1,623,813	2773.5%	0.809	109.7%	44.8%	2.452
	2044	194,712	8,227,635	4,736,413	2432.5%	44,455	2,867,796	1,295,233	2913.6%	0.835	109.8%	44.8%	2.453
	2045	147,839	6,963,766	3,889,627	2631.0%	34,071	2,384,726	1,069,513	3139.1%	0.838	109.8%	44.8%	2.453
	2046	111,456	5,855,008	3,154,211	2830.0%	25,146	1,985,657	845,521	3362.4%	0.842	109.8%	44.8%	2.453
	2047	83,402	4,887,592	2,532,165	3036.1%	18,064	1,648,577	663,553	3673.3%	0.827	109.9%	44.8%	2.454
	2048	61,925	4,051,160	2,016,751	3256.8%	13,178	1,374,296	541,563	4109.6%	0.792	109.9%	44.8%	2.454
	2049	45,605	3,334,892	1,592,347	3491.6%	9,467	1,147,573	419,741	4433.9%	0.787	109.9%	44.8%	2.454
	2050	33,301	2,725,977	1,242,474	3731.1%	6,701	957,244	324,452	4842.0%	0.771	109.9%	44.8%	2.454
	2051	24,100	2,213,164	963,119	3996.3%	4,526	796,519	245,857	5432.3%	0.736	109.9%	44.8%	2.454
	2052	17,279	1,785,641	741,210	4289.6%	2,760	657,443	163,698	5930.4%	0.723	109.9%	44.8%	2.454
TOTALS	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	534,472,655	237,787,650	264,928,574	49.6%	1.917	75.2%	33.8%	2.228
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	91,569,301	467,538,343	393,919,331	430.2%	0.906	341.2%	331.3%	1.030
	Lifetime	1,600,237,770	3,096,848,330	2,827,257,620	176.7%	626,041,956	705,325,993	658,847,905	105.2%	1.679	109.9%	44.8%	2.454

**Represents the historical and projected long-term after-tax net investment earnings rate for this business*

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	86,633	542	3,213	3.7%	0.000	0.0%	3.7%	0.000
	1991	8,767,121	120,678	1,404,624	16.0%	7,839,012	56,238	292,841	3.7%	4.289	15.8%	3.7%	4.239
	1992	25,673,240	657,120	3,779,684	14.7%	22,094,850	314,839	1,103,904	5.0%	2.947	15.0%	4.6%	3.234
	1993	40,441,382	1,754,692	5,631,559	13.9%	33,279,984	902,569	2,307,136	6.9%	2.009	14.4%	5.8%	2.495
	1994	46,104,016	3,398,970	12,764,321	27.7%	35,628,398	1,814,929	3,635,570	10.2%	2.713	19.2%	7.3%	2.647
	1995	51,101,690	5,477,145	14,701,201	28.8%	36,897,975	2,968,453	5,047,401	13.7%	2.103	21.8%	8.8%	2.478
	1996	58,295,997	8,421,841	13,802,699	23.7%	40,024,683	4,301,641	6,598,382	16.5%	1.436	22.2%	10.3%	2.159
	1997	64,376,053	11,038,389	19,155,643	29.8%	41,758,783	5,779,164	8,238,292	19.7%	1.508	23.7%	11.8%	2.007
	1998	63,038,865	13,219,576	24,128,852	38.3%	36,729,692	7,314,888	9,671,592	26.3%	1.454	25.9%	13.5%	1.923
	1999	61,766,726	16,761,458	30,601,049	49.5%	32,676,870	8,775,202	10,827,271	33.1%	1.495	28.8%	15.2%	1.899
	2000	60,548,498	22,519,743	33,979,276	56.1%	29,345,633	10,075,671	11,728,866	40.0%	1.404	31.6%	16.8%	1.877
	2001	59,568,512	26,248,319	37,047,644	62.2%	26,705,221	11,214,394	12,618,079	47.2%	1.316	34.2%	18.4%	1.856
	2002	58,575,062	30,763,442	49,644,047	84.8%	24,511,560	12,267,622	13,595,018	55.5%	1.528	38.0%	20.0%	1.895
	2003	57,151,843	34,505,104	56,172,602	98.3%	22,525,575	13,267,557	14,439,566	64.1%	1.533	41.8%	21.6%	1.936
	2004	57,726,720	36,231,361	58,196,310	100.8%	20,763,139	14,190,674	15,156,185	73.0%	1.381	45.2%	23.1%	1.957
	2005	58,040,637	34,619,598	58,552,588	100.9%	19,259,273	15,045,961	15,870,918	82.4%	1.224	48.1%	24.6%	1.958
	2006	56,179,954	31,804,193	74,517,089	132.6%	17,997,188	15,890,333	16,737,906	93.0%	1.426	52.0%	26.0%	1.997
	2007	54,848,629	21,547,423	76,968,680	140.3%	16,929,022	16,779,475	17,698,518	104.5%	1.342	55.5%	27.4%	2.025
	2008	53,050,323	113,731,251	87,167,528	164.3%	15,887,785	17,693,926	18,541,754	116.7%	1.408	59.4%	28.8%	2.062
	2009	51,141,195	145,412,448	104,552,559	204.4%	14,936,568	18,588,209	19,317,332	129.3%	1.581	63.9%	30.1%	2.122
	2010	55,516,273	148,792,789	104,748,448	188.7%	13,960,581	19,441,752	20,016,198	143.4%	1.316	67.8%	31.4%	2.159
	2011	59,031,476	112,105,221	112,437,559	190.5%	12,835,898	20,221,051	20,559,317	160.2%	1.189	71.5%	32.6%	2.192
	2012	55,689,397	123,356,785	119,360,242	214.3%	11,798,330	20,882,562	20,923,314	177.3%	1.209	75.2%	33.8%	2.228
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	10,772,928	21,379,708	21,034,548	195.3%	1.122	78.5%	34.9%	2.253
	2014	62,786,908	143,258,218	110,695,507	176.3%	9,711,033	21,684,963	20,966,999	215.9%	0.817	81.0%	35.9%	2.259
	2015	73,416,448	137,335,256	103,522,560	141.0%	8,710,693	21,813,431	20,785,842	238.6%	0.591	82.6%	36.8%	2.246
	2016	66,233,251	126,332,057	100,951,397	152.4%	7,767,000	21,791,665	20,506,803	264.0%	0.577	84.2%	37.7%	2.237
	2017	59,386,447	117,212,203	97,629,362	164.4%	6,921,324	21,651,436	20,194,465	291.8%	0.563	85.8%	38.5%	2.230
	2018	52,939,901	108,869,203	93,691,989	177.0%	6,185,960	21,429,746	19,849,214	320.9%	0.552	87.2%	39.2%	2.226
	2019	46,915,351	103,343,554	89,281,888	190.3%	5,534,140	21,153,552	19,475,721	351.9%	0.541	88.6%	39.8%	2.223
	2020	41,327,745	98,345,124	84,451,985	204.3%	4,940,240	20,835,369	19,064,953	385.9%	0.530	89.8%	40.5%	2.221
	2021	36,185,140	93,382,302	79,362,738	219.3%	4,402,659	20,477,091	18,629,585	423.1%	0.518	91.0%	41.0%	2.219
	2022	31,488,782	88,279,059	74,126,338	235.4%	3,930,973	20,087,690	18,194,185	462.8%	0.509	92.1%	41.5%	2.218
	2023	27,233,392	83,036,458	68,803,126	252.6%	3,514,795	19,673,709	17,725,750	504.3%	0.501	93.0%	42.0%	2.217
	2024	23,407,687	77,700,324	63,501,972	271.3%	3,119,942	19,218,461	17,145,082	549.5%	0.494	93.9%	42.4%	2.216
	2025	19,995,118	72,340,222	58,309,895	291.6%	2,724,041	18,675,344	16,361,179	600.6%	0.486	94.7%	42.8%	2.215
	2026	16,974,712	67,015,155	53,264,397	313.8%	2,331,304	17,993,069	15,369,322	659.3%	0.476	95.4%	43.1%	2.214
	2027	14,321,998	61,765,051	48,355,167	337.6%	1,967,405	17,163,624	14,309,887	727.3%	0.464	96.0%	43.3%	2.214
	2028	12,009,987	56,621,903	43,619,367	363.2%	1,648,232	16,226,311	13,225,789	802.4%	0.453	96.5%	43.6%	2.215
	2029	10,010,108	51,628,971	39,120,969	390.8%	1,365,509	15,207,123	12,112,977	887.1%	0.441	97.0%	43.8%	2.215
	2030	8,293,083	46,824,183	34,890,941	420.7%	1,113,785	14,126,477	10,945,732	982.8%	0.428	97.4%	44.0%	2.216
	2031	6,829,703	42,242,606	30,968,741	453.4%	912,108	13,030,505	9,952,971	1091.2%	0.416	97.8%	44.1%	2.216
	2032	5,591,493	37,926,822	27,384,585	489.8%	756,021	11,992,301	9,100,236	1203.7%	0.407	98.1%	44.2%	2.217
	2033	4,551,240	33,901,107	24,103,710	529.6%	634,665	11,037,266	8,364,416	1317.9%	0.402	98.3%	44.3%	2.217
	2034	3,683,382	30,167,409	21,100,859	572.9%	532,421	10,165,860	7,670,859	1440.8%	0.398	98.5%	44.4%	2.218
	2035	2,964,280	26,722,037	18,364,386	619.5%	441,078	9,350,498	6,915,216	1567.8%	0.395	98.7%	44.5%	2.218
	2036	2,372,377	23,559,633	15,898,717	670.2%	360,811	8,556,276	6,169,450	1709.9%	0.392	98.9%	44.6%	2.218
	2037	1,888,291	20,684,467	13,745,186	727.9%	291,978	7,773,483	5,444,557	1864.7%	0.390	99.0%	44.6%	2.219
	2038	1,494,821	18,099,555	11,867,929	793.9%	236,062	7,012,495	4,780,247	2025.0%	0.392	99.1%	44.7%	2.219
	2039	1,176,904	15,785,233	10,186,086	865.5%	188,531	6,279,069	4,148,925	2200.7%	0.393	99.2%	44.7%	2.219
	2040	921,503	13,711,587	8,680,223	942.0%	144,540	5,547,382	3,370,081	2331.6%	0.404	99.3%	44.7%	2.220
	2041	717,466	11,856,935	7,349,184	1024.3%	110,992	4,815,366	2,769,834	2495.5%	0.410	99.3%	44.7%	2.220
	2042	555,353	10,203,952	6,186,427	1114.0%	81,216	4,116,449	2,141,562	2636.9%	0.422	99.4%	44.7%	2.221
	2043	427,253	8,736,064	5,165,078	1208.9%	58,547	3,452,791	1,623,813	2773.5%	0.436	99.4%	44.8%	2.221
	2044	326,599	7,437,760	4,281,705	1311.0%	44,455	2,867,796	1,295,233	2913.6%	0.450	99.4%	44.8%	2.221
	2045	247,977	6,295,226	3,516,213	1418.0%	34,071	2,384,726	1,069,513	3139.1%	0.452	99.5%	44.8%	2.222
	2046	186,949	5,292,912	2,851,399	1525.2%	25,146	1,985,657	845,521	3362.4%	0.454	99.5%	44.8%	2.222
	2047	139,894	4,418,371	2,289,071	1636.3%	18,064	1,648,577	663,553	3673.3%	0.445	99.5%	44.8%	2.222
	2048	103,869	3,662,238	1,823,137	1755.2%	13,178	1,374,296	541,563	4109.6%	0.427	99.5%	44.8%	2.222
	2049	76,495	3,014,733	1,439,478	1881.8%	9,467	1,147,573	419,741	4433.9%	0.424	99.5%	44.8%	2.222
	2050	55,856	2,464,276	1,123,193	2010.9%	6,701	957,244	324,452	4842.0%	0.415	99.5%	44.8%	2.222
	2051	40,424	2,000,695	870,657	2153.8%	4,526	796,519	245,857	5432.3%	0.396	99.5%	44.8%	2.223
	2052	28,983	1,614,214	670,052	2311.9%	2,760	657,443	163,698	5930.4%	0.390	99.5%	44.8%	2.223
TOTALS	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	534,472,655	237,787,650	264,928,574	49.6%	1.917	75.2%	33.8%	2.228
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	91,569,301	467,538,343	393,919,331	430.2%	0.532	206.2%	331.3%	0.622
	Lifetime	1,846,815,701	2,938,064,025	2,678,391,011	145.0%	626,041,956	705,325,993	658,847,905	105.2%	1.378	99.5%	44.8%	2.223

**Represents the historical and projected long-term after-tax net investment earnings rate for this business*

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	11,057	70	388	3.5%	0.000	0.0%	3.5%	0.000
	1991	509,179	6,049	382,275	75.1%	456,073	3,431	17,672	3.9%	19.375	73.2%	3.9%	18.939
	1992	877,611	72,845	113,032	12.9%	729,215	13,782	41,394	5.7%	2.269	36.2%	4.9%	7.334
	1993	1,047,543	101,768	119,072	11.4%	810,251	30,708	68,037	8.4%	1.354	26.0%	6.2%	4.171
	1994	1,045,726	114,084	183,632	17.6%	730,505	52,193	93,180	12.8%	1.377	23.7%	7.8%	3.034
	1995	1,020,102	208,905	536,755	52.6%	641,908	74,715	112,370	17.5%	3.006	29.6%	9.4%	3.151
	1996	998,556	368,950	8,613	0.9%	573,183	96,471	132,119	23.1%	0.037	25.0%	11.0%	2.272
	1997	968,974	280,184	663,894	68.5%	516,272	117,069	149,744	29.0%	2.362	30.6%	12.6%	2.418
	1998	944,415	269,547	188,331	19.9%	466,325	135,817	163,613	35.1%	0.568	29.4%	14.2%	2.071
	1999	925,876	319,755	916,173	99.0%	420,840	151,851	172,502	41.0%	2.414	35.6%	15.7%	2.267
	2000	910,427	387,880	1,406,604	154.5%	383,085	164,867	179,597	46.9%	3.296	44.6%	17.1%	2.611
	2001	902,480	633,465	873,419	96.8%	354,632	176,721	192,418	54.3%	1.784	48.1%	18.5%	2.605
	2002	876,058	831,353	1,085,036	123.9%	330,879	189,125	205,834	62.2%	1.991	52.4%	19.8%	2.647
	2003	836,377	990,105	206,113	24.6%	308,695	201,749	216,983	70.3%	0.351	51.1%	21.1%	2.418
	2004	812,048	833,765	744,885	91.7%	288,724	213,900	226,736	78.5%	1.168	52.8%	22.4%	2.360
	2005	780,374	619,286	1,027,233	131.6%	270,844	225,479	236,469	87.3%	1.508	55.8%	23.6%	2.365
	2006	767,440	522,249	273,932	35.7%	255,908	237,328	249,814	97.6%	0.366	55.1%	24.8%	2.223
	2007	756,006	240,318	1,645,851	217.7%	243,183	249,953	262,724	108.0%	2.015	60.1%	26.0%	2.315
	2008	746,755	1,441,954	736,317	98.6%	229,875	262,588	273,619	119.0%	0.828	61.1%	27.1%	2.258
	2009	728,147	2,109,120	2,084,550	286.3%	219,086	274,707	283,713	129.5%	2.211	66.7%	28.2%	2.370
	2010	690,535	2,110,118	1,430,284	207.1%	204,405	285,650	289,895	141.8%	1.460	69.8%	29.2%	2.392
	2011	674,826	1,647,103	1,080,231	160.1%	185,591	294,292	292,010	157.3%	1.017	71.6%	30.2%	2.374
	2012	827,317	1,931,999	2,347,687	283.8%	169,564	300,051	291,225	171.7%	1.652	76.3%	31.1%	2.459
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	153,561	302,835	288,058	187.6%	1.094	78.9%	31.9%	2.475
	2014	723,868	2,122,019	1,618,063	223.5%	138,074	303,039	284,130	205.8%	1.086	81.4%	32.6%	2.492
	2015	655,642	2,034,427	1,585,010	241.7%	123,885	301,399	279,446	225.6%	1.072	83.7%	33.3%	2.509
	2016	590,639	1,898,520	1,538,183	260.4%	111,441	298,704	276,125	247.8%	1.051	85.8%	34.0%	2.524
	2017	529,154	1,785,046	1,481,553	280.0%	100,703	295,605	272,259	270.4%	1.036	87.8%	34.6%	2.538
	2018	471,430	1,677,481	1,411,889	299.5%	90,943	292,094	267,279	293.9%	1.019	89.6%	35.1%	2.551
	2019	417,645	1,588,244	1,338,657	320.5%	82,203	288,057	261,761	318.4%	1.007	91.2%	35.6%	2.561
	2020	367,914	1,504,687	1,260,895	342.7%	74,182	283,417	255,681	344.7%	0.994	92.7%	36.1%	2.571
	2021	322,283	1,421,388	1,179,470	366.0%	66,704	278,161	249,195	373.6%	0.980	94.1%	36.5%	2.579
	2022	280,736	1,336,415	1,095,890	390.4%	60,104	272,304	242,085	402.8%	0.969	95.3%	36.9%	2.585
	2023	243,192	1,249,580	1,011,361	415.9%	54,555	266,015	235,508	431.7%	0.963	96.3%	37.2%	2.591
	2024	209,511	1,161,957	928,941	443.4%	47,478	258,225	222,747	469.2%	0.945	97.3%	37.5%	2.595
	2025	179,502	1,075,302	850,748	473.9%	40,138	248,143	206,955	515.6%	0.919	98.1%	37.7%	2.599
	2026	152,945	990,570	775,470	507.0%	32,681	235,092	187,285	573.1%	0.885	98.8%	38.0%	2.604
	2027	129,594	907,892	701,882	541.6%	27,436	219,936	172,658	629.3%	0.861	99.5%	38.1%	2.608
	2028	109,196	827,078	629,207	576.2%	22,971	205,002	159,412	694.0%	0.830	100.0%	38.3%	2.611
	2029	91,493	748,305	558,634	610.6%	19,896	190,613	148,497	746.4%	0.818	100.5%	38.4%	2.613
	2030	76,229	672,006	491,598	644.9%	16,835	176,591	133,865	795.2%	0.811	100.9%	38.6%	2.616
	2031	63,155	599,480	431,618	683.4%	14,616	163,226	123,923	847.8%	0.806	101.2%	38.7%	2.617
	2032	52,032	532,342	379,222	728.8%	12,750	151,251	115,156	903.2%	0.807	101.5%	38.7%	2.619
	2033	42,632	471,038	331,424	777.4%	11,310	140,644	107,969	954.6%	0.814	101.7%	38.8%	2.620
	2034	34,740	415,214	287,880	828.7%	9,855	131,121	100,440	1019.1%	0.813	101.9%	38.9%	2.620
	2035	28,156	364,363	248,235	881.6%	8,197	121,496	88,399	1078.5%	0.818	102.1%	38.9%	2.621
	2036	22,696	318,143	212,570	936.6%	6,499	110,219	73,407	1129.5%	0.829	102.2%	39.0%	2.622
	2037	18,192	276,289	180,882	994.3%	4,887	97,287	61,327	1255.0%	0.792	102.3%	39.0%	2.622
	2038	14,498	238,833	153,842	1061.1%	3,753	84,496	50,445	1344.0%	0.790	102.4%	39.0%	2.623
	2039	11,483	205,825	130,939	1140.3%	2,957	73,043	41,712	1410.5%	0.808	102.5%	39.1%	2.624
	2040	9,037	177,079	111,769	1236.8%	2,273	63,077	33,375	1468.2%	0.842	102.5%	39.1%	2.624
	2041	7,064	152,153	95,182	1347.4%	1,520	53,661	24,344	1601.5%	0.841	102.6%	39.1%	2.625
	2042	5,483	130,573	80,964	1476.6%	998	44,701	17,681	1771.0%	0.834	102.6%	39.1%	2.626
	2043	4,224	111,888	68,518	1622.0%	692	36,620	12,750	1841.8%	0.881	102.6%	39.1%	2.626
	2044	3,229	95,607	57,397	1777.4%	498	29,790	9,990	2007.1%	0.886	102.7%	39.1%	2.627
	2045	2,449	81,255	47,280	1930.8%	433	24,634	9,314	2151.9%	0.897	102.7%	39.1%	2.627
	2046	1,841	68,485	38,040	2065.8%	344	20,789	7,754	2257.2%	0.915	102.7%	39.1%	2.627
	2047	1,373	57,119	30,019	2186.5%	210	17,362	5,156	2451.6%	0.892	102.7%	39.1%	2.628
	2048	1,015	47,143	23,491	2315.2%	143	14,299	3,930	2754.7%	0.840	102.7%	39.1%	2.628
	2049	743	38,553	18,305	2463.2%	123	11,883	3,613	2936.4%	0.839	102.7%	39.1%	2.628
	2050	539	31,262	14,129	2620.4%	80	9,892	2,860	3570.3%	0.734	102.7%	39.1%	2.628
	2051	387	25,127	10,734	2770.8%	57	8,165	2,435	4241.9%	0.653	102.7%	39.1%	2.628
	2052	275	20,021	8,092	2938.0%	27	6,603	1,367	5011.7%	0.586	102.8%	39.1%	2.628
TOTALS	Past	18,659,051	16,040,802	18,053,921	96.8%	8,800,101	3,752,516	4,152,058	47.2%	2.051	76.3%	31.1%	2.459
	Future	6,671,188	29,402,642	23,050,093	345.5%	1,346,013	6,129,491	5,040,292	374.5%	0.923	307.3%	300.3%	1.023
	Lifetime	25,330,239	45,443,444	41,104,013	162.3%	10,146,114	9,882,007	9,192,350	90.6%	1.791	102.8%	39.1%	2.628

**Represents the historical and projected long-term after-tax net investment earnings rate for this business*

Attachment 10
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at Pricing* (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	11,057	70	388	3.5%	0.000	0.0%	3.5%	0.000
	1991	509,179	6,049	382,275	75.1%	456,073	3,431	17,672	3.9%	19.375	73.2%	3.9%	18.939
	1992	877,611	72,845	113,032	12.9%	729,215	13,782	41,394	5.7%	2.269	36.2%	4.9%	7.334
	1993	1,047,543	101,768	119,072	11.4%	810,251	30,708	68,037	8.4%	1.354	26.0%	6.2%	4.171
	1994	1,045,726	114,084	183,632	17.6%	730,505	52,193	93,180	12.8%	1.377	23.7%	7.8%	3.034
	1995	1,020,102	208,905	536,755	52.6%	641,908	74,715	112,370	17.5%	3.006	29.6%	9.4%	3.151
	1996	998,556	368,950	8,613	0.9%	573,183	96,471	132,119	23.1%	0.037	25.0%	11.0%	2.272
	1997	968,974	280,184	663,894	68.5%	516,272	117,069	149,744	29.0%	2.362	30.6%	12.6%	2.418
	1998	944,415	269,547	188,331	19.9%	466,325	135,817	163,613	35.1%	0.568	29.4%	14.2%	2.071
	1999	925,876	319,755	916,173	99.0%	420,840	151,851	172,502	41.0%	2.414	35.6%	15.7%	2.267
	2000	910,427	387,880	1,406,604	154.5%	383,085	164,867	179,597	46.9%	3.296	44.6%	17.1%	2.611
	2001	902,480	633,465	873,419	96.8%	354,632	176,721	192,418	54.3%	1.784	48.1%	18.5%	2.605
	2002	876,058	831,353	1,085,036	123.9%	330,879	189,125	205,834	62.2%	1.991	52.4%	19.8%	2.647
	2003	836,377	990,105	206,113	24.6%	308,695	201,749	216,983	70.3%	0.351	51.1%	21.1%	2.418
	2004	812,048	833,765	744,885	91.7%	288,724	213,900	226,736	78.5%	1.168	52.8%	22.4%	2.360
	2005	780,374	619,286	1,027,233	131.6%	270,844	225,479	236,469	87.3%	1.508	55.8%	23.6%	2.365
	2006	767,440	522,249	273,932	35.7%	255,908	237,328	249,814	97.6%	0.366	55.1%	24.8%	2.223
	2007	756,006	240,318	1,645,851	217.7%	243,183	249,953	262,724	108.0%	2.015	60.1%	26.0%	2.315
	2008	746,755	1,441,954	736,317	98.6%	229,875	262,588	273,619	119.0%	0.828	61.1%	27.1%	2.258
	2009	728,147	2,109,120	2,084,550	286.3%	219,086	274,707	283,713	129.5%	2.211	66.7%	28.2%	2.370
	2010	690,535	2,110,118	1,430,284	207.1%	204,405	285,650	289,895	141.8%	1.460	69.8%	29.2%	2.392
	2011	674,826	1,647,103	1,080,231	160.1%	185,591	294,292	292,010	157.3%	1.017	71.6%	30.2%	2.374
	2012	827,317	1,931,999	2,347,687	283.8%	169,564	300,051	291,225	171.7%	1.652	76.3%	31.1%	2.459
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	153,561	302,835	288,058	187.6%	1.094	78.9%	31.9%	2.475
	2014	1,004,417	2,103,753	1,530,768	152.4%	138,074	303,039	284,130	205.8%	0.741	80.6%	32.6%	2.470
	2015	1,099,737	1,972,724	1,432,845	130.3%	123,885	301,399	279,446	225.6%	0.578	81.8%	33.3%	2.453
	2016	990,704	1,797,559	1,390,514	140.4%	111,441	298,704	276,125	247.8%	0.566	83.0%	34.0%	2.441
	2017	887,573	1,661,553	1,339,320	150.9%	100,703	295,605	272,259	270.4%	0.558	84.1%	34.6%	2.432
	2018	790,750	1,543,133	1,276,344	161.4%	90,943	292,094	267,279	293.9%	0.549	85.2%	35.1%	2.424
	2019	700,534	1,450,842	1,210,142	172.7%	82,203	288,057	261,761	318.4%	0.542	86.2%	35.6%	2.419
	2020	617,118	1,369,281	1,139,846	184.7%	74,182	283,417	255,681	344.7%	0.536	87.1%	36.1%	2.415
	2021	540,580	1,290,736	1,066,238	197.2%	66,704	278,161	249,195	373.6%	0.528	88.0%	36.5%	2.411
	2022	470,891	1,211,906	990,682	210.4%	60,104	272,304	242,085	402.8%	0.522	88.8%	36.9%	2.409
	2023	407,917	1,132,129	914,268	224.1%	54,555	266,015	235,508	431.7%	0.519	89.5%	37.2%	2.406
	2024	351,421	1,052,087	839,760	239.0%	47,478	258,225	222,747	469.2%	0.509	90.1%	37.5%	2.404
	2025	301,087	973,214	769,074	255.4%	40,138	248,143	206,955	515.6%	0.495	90.7%	37.7%	2.403
	2026	256,541	896,260	701,023	273.3%	32,681	235,092	187,285	573.1%	0.477	91.2%	38.0%	2.403
	2027	217,374	821,278	634,500	291.9%	27,436	219,936	172,658	629.3%	0.464	91.7%	38.1%	2.403
	2028	183,159	748,049	568,802	310.6%	22,971	205,002	159,412	694.0%	0.447	92.1%	38.3%	2.403
	2029	153,465	676,718	505,004	329.1%	19,896	190,613	148,497	746.4%	0.441	92.4%	38.4%	2.404
	2030	127,862	607,660	444,404	347.6%	16,835	176,591	133,865	795.2%	0.437	92.7%	38.6%	2.404
	2031	105,933	542,034	390,181	368.3%	14,616	163,226	123,923	847.8%	0.434	92.9%	38.7%	2.404
	2032	87,276	481,301	342,816	392.8%	12,750	151,251	115,156	903.2%	0.435	93.2%	38.7%	2.404
	2033	71,509	425,856	299,607	419.0%	11,310	140,644	107,969	954.6%	0.439	93.3%	38.8%	2.404
	2034	58,271	375,376	260,243	446.6%	9,855	131,121	100,440	1019.1%	0.438	93.5%	38.9%	2.404
	2035	47,227	329,396	224,404	475.2%	8,197	121,496	88,399	1078.5%	0.441	93.6%	38.9%	2.404
	2036	38,068	287,608	192,163	504.8%	6,499	110,219	73,407	1129.5%	0.447	93.7%	39.0%	2.404
	2037	30,515	249,769	163,516	535.9%	4,887	97,287	61,327	1255.0%	0.427	93.8%	39.0%	2.404
	2038	24,318	215,908	139,073	571.9%	3,753	84,496	50,445	1344.0%	0.426	93.9%	39.0%	2.405
	2039	19,261	186,067	118,368	614.5%	2,957	73,043	41,712	1410.5%	0.436	93.9%	39.1%	2.405
	2040	15,158	160,080	101,039	666.6%	2,273	63,077	33,375	1468.2%	0.454	94.0%	39.1%	2.405
	2041	11,849	137,546	86,044	726.2%	1,520	53,661	24,344	1601.5%	0.453	94.0%	39.1%	2.406
	2042	9,197	118,037	73,191	795.8%	998	44,701	17,681	1771.0%	0.449	94.0%	39.1%	2.406
	2043	7,085	101,147	61,940	874.2%	692	36,620	12,750	1841.8%	0.475	94.1%	39.1%	2.407
	2044	5,417	86,429	51,886	957.9%	498	29,790	9,990	2007.1%	0.477	94.1%	39.1%	2.407
	2045	4,107	73,455	42,741	1040.6%	433	24,634	9,314	2151.9%	0.484	94.1%	39.1%	2.407
	2046	3,089	61,911	34,388	1113.3%	344	20,789	7,754	2257.2%	0.493	94.1%	39.1%	2.408
	2047	2,303	51,636	27,137	1178.4%	210	17,362	5,156	2451.6%	0.481	94.1%	39.1%	2.408
	2048	1,702	42,617	21,236	1247.8%	143	14,299	3,930	2754.7%	0.453	94.1%	39.1%	2.408
	2049	1,246	34,852	16,547	1327.5%	123	11,883	3,613	2936.4%	0.452	94.1%	39.1%	2.408
	2050	904	28,261	12,773	1412.3%	80	9,892	2,860	3570.3%	0.396	94.2%	39.1%	2.408
	2051	650	22,715	9,704	1493.3%	57	8,165	2,435	4241.9%	0.352	94.2%	39.1%	2.408
	2052	462	18,099	7,315	1583.4%	27	6,603	1,367	5011.7%	0.316	94.2%	39.1%	2.408
TOTALS	Past	18,659,051	16,040,802	18,053,921	96.8%	8,800,101	3,752,516	4,152,058	47.2%	2.051	76.3%	31.1%	2.459
	Future	10,441,648	27,282,913	21,061,953	201.7%	1,346,013	6,129,491	5,040,292	374.5%	0.539	184.2%	300.3%	0.614
	Lifetime	29,100,699	43,323,715	39,115,873	134.4%	10,146,114	9,882,007	9,192,350	90.6%	1.484	94.2%	39.1%	2.408

**Represents the historical and projected long-term after-tax net investment earnings rate for this business*

[company_logo]

[company_name_short]
[company_address1]
[company_address2]
[company_city_state]

Long Term Care Insurance

[Masthead subtitle]
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[servicing_agent_address6]

[Policy] number
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Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

Dear [salutation name1 [and [salutation name2]],

We are writing to notify you that the premium of your long term care insurance policy will increase as outlined below.

We are committed to providing long term care insurance benefits to our policyholders when they need them most. As part of our commitment to meet the future needs of our policyholders, we routinely monitor the experience of our long term care insurance policies. Based on our analysis, we have determined that a premium increase is necessary on certain long term care insurance policies and your policy is among those affected.

We understand that a premium increase may be difficult for policyholders and that certain policyholders may be unable, or unwilling, to pay the increased premium. Therefore, we are offering various options to help policyholders maintain their premium at approximately its current level to help minimize the effect of the premium increase. In addition, there may be a nonforfeiture option available that you may wish to consider. The “What are my options” section of this letter and the enclosed “Frequently Asked Questions” provide detailed information about these options, including contact information for our Customer Service Team, which can assist in reviewing your options.

About the premium increase
It is important to note that this premium increase is being implemented in accordance with the laws and regulations of the state in which your policy was issued for delivery. [<if VA> The Virginia Bureau of Insurance reviewed the rate increase filing for compliance with the applicable Virginia laws and regulations governing long term care insurance.] The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in the same state as your policy. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. Our decision to increase premiums was not determined based upon the current economic environment.

Effect on your premium rate
[<if not phased>
The [monthly **<or>** quarterly **<or>** semiannual **<or>**annual] premium for your long term care insurance policy is scheduled to increase from $[current premium] to $[new premium] on your next Billing Anniversary Date, which is [mm/dd/yyyy]. This amount represents a [Z%] increase in premium for your policy. **]**

[<if phased>
The [monthly **<or>** quarterly **<or>** semiannual **<or>**annual] premium for your long term care insurance policy is scheduled to increase from $[current premium] to $[new premium on billing anniversary date of final phase] in a phased manner beginning on your next Billing Anniversary Date, [mm/dd/yyyy]. The total amount will be phased in on the Billing Anniversary Dates according to the schedule below. The total amount of the premium increase represents a [Z%] increase in premium for your policy. **]**

In addition, please note that in accordance with the terms of your policy, we reserve the right to change premiums and it is [possible <or> likely] that your premium will increase again in the future.

<if phased and no CPI>

Billing Anniversary Date	Premium Prior to Billing Anniversary Date	New Premium on Billing Anniversary Date
[01/01/2011]	[$9,999.99]	[$9,999.99]
[01/01/2012]	[$9,999.99]	[$9,999.99]
[01/01/2013]	[$9,999.99]	[$9,999.99]
[01/01/2014]	[$9,999.99]	[$9,999.99]

The information above illustrates how your long term care insurance policy premium increase will be phased in over time, based on your current coverage and payment mode.

<if phased with CPI>

Billing Anniversary Date	Premium Prior to Billing Anniversary Date	New Premium on Billing Anniversary Date
[01/01/2011]	[$9,999.99]	[$9,999.99]
[01/01/2012]	[$9,999.99]	[$9,999.99]
[01/01/2013]	[$9,999.99]	[$9,999.99]
[01/01/2014]	[$9,999.99]	[$9,999.99]

The information above illustrates how your long term care insurance policy premium increase will be phased in over time, based on your current coverage and payment mode. These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted.

What are my options?

1. **You may continue your current coverage by paying the new premium.** You will need to make this payment on or before [billing anniversary date]. [<if not monthly EFT> This letter is not a bill. You will receive a premium notice prior to your Billing Anniversary Date.]
   - If you are currently paying your premium by automatic deduction from a designated account, please be aware that the transfer from that account will be at the new premium amount.[<if monthly EFT> You will not receive a premium notice prior to this deduction.]
   - If your payment is made via a third-party account or online banking, please make appropriate arrangements, if necessary, prior to [billing anniversary date] to revise the payment amount and ensure that your coverage is not disrupted.
   - If you are currently on claim and are not paying premium due to the Waiver of Premium provision in your policy (if applicable), you do not need to pay the new premium at this time, however this letter is notifying you of the increase that will be payable when the Waiver of Premium provision is no longer in effect.

2. **You may keep your premium at approximately its current level by electing available options that may help minimize the effect of the premium increase, including the following**:
   - You may choose to reduce your maximum daily benefit, or
   - You may choose to adjust your benefit period, inflation protection option or elimination period.

   Please note: By reducing your maximum daily benefit or benefit period, your lifetime maximum is also reduced. In addition, other benefits may be proportionately reduced. Any benefits paid will be deducted from the reduced lifetime maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Please note that some states require a minimum benefit level. This requirement may limit your options to reduce benefits. We will advise you of any such limitations applicable to your policy in the event you contact us for this information.

   Important: If you choose to decrease your benefits, you may change your decision in writing within 60 days of the date printed on our written confirmation of your benefit reduction. Following this, you cannot reinstate your original benefits. Depending on the specific provisions of your policy, you may be able to apply for an increase in benefits. We will require you to meet current underwriting criteria in order to qualify for additional

benefits. If your application is approved, the premium for an increase in benefits will be based on your current age.

[<if NFO Rider on Policy>

3. **You may exercise the Nonforfeiture Rider**. Your policy includes a Nonforfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as outlined in the Rider.

   Please note: Your election to exercise this Rider could significantly reduce your policy benefits. Please review the Nonforfeiture Rider in your policy for more detailed information prior to making this election.]

[<if CNF>

3. **You may select a Contingent Nonforfeiture Benefit Endorsement**. This premium increase qualifies you to receive a Contingent Nonforfeiture benefit. This Endorsement allows you to reduce your policy benefit by converting your coverage to a paid-up status with a shortened benefit period and reduced benefit plan. A policy lapse at any time during the 120-day period following the due date of the premium increase will be deemed as the election of this Endorsement.
   Please note: Your election of this endorsement could significantly reduce the policy benefit. Please review the enclosed Contingent Nonforfeiture Benefit Endorsement for more detailed information prior to making this election.]

[<if Optional Limited Benefit>

3. **You may select an Optional Limited Benefit**. As a result of this premium increase, we are offering an optional limited benefit. This option allows you to elect a limited paid-up long term care insurance benefit. This benefit provides a paid-up policy with total benefits equal to the total amount of premium paid, excluding waived premium, less any claims paid.

   Please note: Your election of this option could significantly reduce the policy benefit. Please review the enclosed Optional Limited Benefit Endorsement for more detailed information prior to making this election.

Tell us what decision is right for you.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your policy to retain the valuable protection it provides.

As you evaluate what is best for you, we also encourage you to review the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay.

We will be happy to review each of these options with you. If you would like to modify your benefits in order to reduce your premium, please contact your insurance agent or our Customer Service Team at the phone number shown above to review your options.

[Sincerely,]

[Signature/name & title or department name]

[cc: [cc_name1]
[cc_name2]]

[enclosure[s]: [enclosure1], [enclosure2]…]

Frequently Asked Questions

Q: Why are rates increasing?
A: Our decision to increase premiums is primarily based upon the fact that the expected claims over the life of your policy form are significantly higher today that we originally anticipated when this policy form was priced. The premium increase is not based upon a change in your age, claims history or any other individual characteristic. Our decision to increase premiums was not determined based upon the current economic conditions. Additionally, applicable state regulations require us to support our request for a rate increase with actuarial justification.

Q: The letter states that you "reserve the right to change premiums and it is possible that your premium will increase again in the future." What does this mean?
A: Your policy gives us the right to increase premium on a class-wide basis. Therefore, we reserve the right to change premiums again in the future, on a class-wide basis, if our experience warrants an increase. Because the expected claims over the life of your policy form are significantly higher today than we originally anticipated when your policy was priced, it is possible that your premium will increase again in the future.

[<if Phased>
Q: Why is my premium increase being phased in over several years?
A: In accordance with the requirements of the state where your policy was issued for delivery, the increase is being phased-in over the period of years indicated in the letter.]

Q: But, I've never filed a claim. Why am I getting a rate increase?
A: Premiums are increasing for all policies in your policy class (i.e., all policies that are similar to your policy) and are not increasing due to a change in your age, health or claim activity.

Q: I am currently on claim. Am I affected by this rate increase?
A: Where the premium rate increase is applicable to your policy, and your policy provides for a Waiver of Premium benefit, you will not be required to pay the increased premium until such time as the Waiver of Premium benefit no longer applies, as provided in your policy. If your policy does not provide for a Waiver of Premium benefit, you will be required to pay the increased premium. Please contact one of our Customer Service Representatives toll free at [xxx xxx.xxxx] so we may answer your questions based on your specific situation. Please note, however, that reducing benefits while on claim is generally not advisable.

[<If CNF available>
Q: I can't afford to pay higher premiums.
A: With this premium increase you may have the option of choosing from several reduced benefit options in order to maintain approximately the same premium level. If your premium payment mode is more frequent than annual, consider changing your premium mode to annual. Additionally, you are eligible for a Contingent Nonforfeiture Benefit. Please refer to the enclosed Contingent Nonforfeiture Benefit Endorsement for specific information about this benefit. We encourage you to contact us, your insurance agent, or your financial advisor to evaluate your particular situation in order to help you select the option that you believe is best suited to your individual needs.

Q: What is a Contingent Nonforfeiture Benefit Endorsement?
A: A Contingent Nonforfeiture Benefit Endorsement, if exercised, allows you to have a paid-up policy with benefits equal to the greater of 30 days of the daily benefit or the total amount of premiums paid over the life of the policy, excluding waived premium (except for policies issued for delivery in Maine.) The Contingent Nonforfeiture Benefit Endorsement is available to you only during the 120 days after the premium increase is effective.

As this Endorsement could significantly reduce your policy benefits, we encourage you to keep or reduce your existing coverage rather than elect the Contingent Nonforfeiture Benefit Endorsement. Please review the Contingent Nonforfeiture Benefit Endorsement for more detailed information prior to making this election. Please note that a policy lapse at any time within 120 days following the premium increase will be deemed as the election of this Endorsement.]

[<If NFO is available>

Q: I can't afford to pay higher premiums.

A: With this rate increase you may have the option of choosing from several reduced benefit options in order to maintain approximately the same premium level. If your premium payment mode is more frequent than annual, consider changing your premium payment mode to annual. Additionally, your policy includes a Nonforfeiture benefit, which may be exercised at any time.

Q: What is the Nonforfeiture Rider?

A: The Nonforfeiture Rider, if exercised, allows you to have a paid-up policy according to its terms.

Because the election of this Rider could significantly reduce your policy benefits, we encourage you to keep or reduce your existing coverage rather than elect the Nonforfeiture Option. Please review the Nonforfeiture Rider in your long term care contract for more detailed information prior to making this election.]

[<If Optional Limited Benefit is available>

Q: I can't afford to pay higher premiums.

A: With this rate increase you may have the option of choosing from several reduced benefit options while maintaining approximately the same premium level. Additionally, an Optional Limited Benefit is available. We encourage you to contact us or your insurance agent to evaluate your particular situation in order to help you select the option that you believe is best suited for your individual needs.

Q: What is an Optional Limited Benefit?

A: An Optional Limited Benefit allows for you to have a paid-up long term care insurance policy with benefits equal to the total amount of premium paid, excluding any waived premium, less any claims paid. The Optional Limited Benefit is available to you for 120 days after your next Billing Anniversary Date.

As this option could significantly reduce the policy benefits, we encourage you to keep or reduce your existing coverage rather than elect the Optional Limited Benefit. Please review the enclosed Optional Limited Benefit Endorsement for more detailed information prior to making this election.**]**

Q: If I decrease my benefits now, can I change my mind and increase my benefits in the future?

A: Once you decrease your benefits, you may change your decision in writing within 60 days of the date printed on our benefit change confirmation of your benefit reduction. Following this, you cannot reinstate your original benefits. Depending on the specific provisions of your policy, you may be able to apply for an increase in benefits. We will require you to meet current underwriting criteria in order to qualify for additional benefits. If your application is approved, the premium for an increase in benefits will be based on your current age.

Q: If I wish to cancel my policy, what steps do I take?

A: We encourage you to keep this important coverage. There may be options available for you to reduce your benefits in order to keep your premium at approximately the same amount as before the premium increase. Depending on your policy, you may also be able to exercise a nonforfeiture option which would provide a paid up policy with a shortened benefit period. We encourage you to consult with your family, your insurance agent, or financial advisor before making a decision to reduce or cancel your coverage. If you choose to cancel your policy, we will be happy to do so upon receipt of your signed and dated request.

Q: If I cancel my policy, can I reinstate it at a later date?

A: If you cancel your policy, reinstatement is available upon our receipt, within 60 days of the date printed on our written confirmation of this cancellation, of a signed, written request. Unfortunately, after this 60 day period, your policy cannot be reinstated. Accordingly, we encourage you to consult with your family, insurance agent, or financial advisor before making a decision to reduce or cancel your coverage.

Review Requirements Checklist
RATE REVISIONS

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
	14 VAC 5-100-40	**For Paper Filings:** A letter of transmittal must be submitted in duplicate with each filing.
	14 VAC 5-100-40 6	**For Paper Filings:** At least one copy of each rate must be included in the filing. A duplicate copy of rates must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to, State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	14 VAC 5-100-70	When an insurer submits a change of Individual accident and sickness premium rates previously filed with the Bureau of Insurance, the following information must be provided. 1. That the filing is an increase, decrease, or revision of former rate filings and the percentage mounts of such changes. 2. That the claim/earned premium loss ratio and other bases for such increase, decrease, or revision of premium rates. An actuarial memorandum and other relevant material should be attached to the letter of transmittal.
	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.
All Accident and Sickness Forms	14 VAC 5-130-70 A	New Rate Sheet
	14 VAC 5-130-70 B	Actuarial Memorandum
	14 VAC 5-130-70 B 1	A description of the type of policy, including benefits, renewability, and issue age limits.
	14 VAC 5-130-70 B 2	The scope and reason for the rate revision.
	14 VAC 5-130-70 B 3	A comparison of the revised premiums with the current premium scale.
	14 VAC 5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.
	14 VAC 5-130-70 B 5	The estimated average annual premium per policy, before and after the proposed rate increase.
	14 VAC 5-130-70 B 6	Provide Earned Premiums, paid claims, incurred claims and loss from inception through most recent quarter*. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail.
	14 VAC 5-130-70 B 7	Details and dates of all past rate increases on this form.
	14 VAC 5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption used. For expenses, include percent of premium, dollars per policy, and/or dollars per unit of benefit.
	14 VAC 5-130-70 B 9	If the rate revision applies to new business, the anticipated loss ratio and a description of how it was calculated.

* The filing reflects data through the most recent, available calendar year.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	14 VAC 5-130-70 B 10	If the rate revision applies to in-force business provide (a) the anticipated future loss ratio and a description of how it was calculated and (b) the estimated cumulative loss ratio, past and future and a description of how it was calculated.
	14 VAC 5-130-70 B 11	Minimum loss ratio presumed reasonable in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums.
	14 VAC 5-130-70 B 13	The current number of Virginia policyholders and either premiums in force, premiums earned, or premiums collected for such policyholders in the year immediately prior to the filing of the rate increase.
	14 VAC 5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.
	14 VAC 5-130-70 C	Revised rate filings for previously approved forms must demonstrate reasonableness of benefits in relation to premiums.
	14 VAC 5-130-70 C 1	The anticipated loss ratio over the entire period for which the revised rates are computed to provide coverage, and the ratio of the sum of the accumulated benefits from the original effective date of the form to the effective date of the revision and the present value of future benefits to the sum of the accumulated premiums from the original effective date of the form to the effective date of the revision and the present value of future premiums must be at least as great as the standards in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 C 2	Revised premiums for policies issued on or after the effective date of the revision must meet the standards in 14 VAC 5-130-70 C, except the average annual premium shall be determined on actual rather than anticipated distribution of business.
Medicare Supplement Requirements		Applicable requirements for accident and sickness forms in addition to the following.
Standard Medicare Supplement Forms	14 VAC 5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Pre-Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: a. The originally filed anticipated loss ratio when combined with the actual experience since inception; b. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and c. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.
Annual Rate and Experience Filing	14 VAC 5-170-120 C	An issuer of Medicare supplement policies and certificates issued before or after July 30, 1992, in this Commonwealth shall file annually its rates, rating schedule, and supporting documentation including ratios of incurred losses to earned premiums by policy duration for approval by the State Corporation Commission in accordance with the filing requirements and procedures prescribed by the State Corporation Commission. The supporting documentation shall also demonstrate in accordance with actuarial standards of practice using reasonable assumptions that the appropriate loss ratio standards can be expected to be met over the entire period for which rates are computed. The demonstration shall exclude active life reserves. An expected third-year loss ratio which is greater than or equal to the applicable percentage shall be demonstrated for policies or certificates in force less than three years.
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-120 C	For annual rate and experience filings, an actuarial certificate by a qualified actuary that to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratios all exceed the applicable ratio; 3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies; 4. The filing was prepared based on the current standards of practices as promulgated by the Actuarial Standards Board, including the data quality standard of practice, as described at www.actuary.org; 5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and 6. The premiums are reasonable in relation to the benefits provided.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-130 B	For proposed rate changes, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio; 3. The filing was prepared based on the current standards or practices as promulgated by the Actuarial Standards Board including the data quality standard of practice as described at: www.actuary.org; 4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and 5. The premiums are reasonable in relation to the benefits provided.
Change in the Rating Structure or Methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of t his subsection unless the issuer complies with the following requirements: a. The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. b. The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Life and Health Division, Forms and Rates Section handles rate revisions. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
RATE REVISIONS

I hereby certify that I have reviewed the attached rate revision filing and believe that it is in compliance with the rate revision checklist.

Signed: _____

Name (please print): Amy Pahl

Company Name: Milliman, Inc.

Date: 03/26/2015 Phone No: (952) 820-2419 FAX No: (952) 897-5301

E-Mail Address: amy.pahl@milliman.com

MetLife Insurance Company USA
PO Box 40006
Lynchburg, VA 24506

March 26, 2015

Honorable Jacqueline Cunningham
Insurance Commissioner
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: MetLife Insurance Company USA ("MetLife USA")
Company NAIC # 87726
MILL-129920189

Dear Commissioner Cunningham:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between the MetLife USA and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Bureau, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,

Karen A. Johnson
Vice President
MetLife Insurance Company USA

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC2 Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC2J
Long Term Care	H-LTC2J-37
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5IR-2
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Rider	H-CPIR-2

1. Purpose of Filing

This appendix has been prepared for the purpose of providing additional information that the Bureau has indicated it will need to complete its review of this rate filing. The additional items (stated in italics) have been assembled based on correspondence with the Bureau relating to a prior filing, SERFF tracking number MILL-129255260, that was withdrawn on February 13, 2015. Items in this appendix are addressed in the chronological order in which they were received. The appendix is provided to expedite the review process and may not be appropriate for other purposes.

2. Additional Information Requested in the Bureau's July 1, 2014 Letter (stated in italics)

1. *The Actuarial Memorandum states that pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. According to our regulation it states under Item A 2:*

   > *Present values shall be taken over the entire period for which the revised rates are computed to provide coverage. Accumulated benefits and premiums shall include an explicit estimate of benefits and premiums from the last accounting date to the effective date of the revision. Interest, at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of this loss ratio.*

   Based on our interpretation, the company should be using the original pricing interest rate of 8% used in the determination of premiums. This appears to be the interest rate used in the previous rate filing. As a result, all exhibits and projections should be revised using the original interest rate.

   Attachments 1 through 11 to this appendix provide revised exhibits and attachments from those provided with the actuarial memorandum and supplement to the actuarial memorandum. The attachments have been updated to use the original pricing interest rate assumption of 8.0%. The table below provides a listing of the attachments to this appendix and identifies the exhibit or attachment from the actuarial memorandum or supplement to the actuarial memorandum to which each corresponds.

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Appendix for the LTC2 Comprehensive Product

March 2015

Appendix Attachment	Actuarial Memorandum or Supplement to the Actuarial Memorandum Exhibit/Attachment
Attachment 1	Exhibit I
Attachment 2	Exhibit II
Attachment 3	Exhibit III
Attachment 4	Exhibit IV
Attachment 5	Attachment 2
Attachment 6	Attachment 4
Attachment 7	Attachment 5
Attachment 8	Attachment 6
Attachment 9	Attachment 7
Attachment 10	Attachment 9
Attachment 11	Attachment 10

2. *Please review the attached NAICs Executive/Plenary bulletin adopted on December 18, 2013. Although Virginia has not yet adopted this, because there is so much national attention on long term care regulation, we have now added this to our review process. Is this filing consistent or not with its recommendations? Please provide details that support your response.*

   All applicable sections of the provided NAIC bulletin are addressed below.

   Since this filing applies to pre-stability business, please be sure to include a response to the following:

   a) If a single rate increase of the requested amount is approved, is the insurer agreeable to not implement future rate increase for three years from the date of implementation?

   Yes, if a single rate increase of the requested amount is approved, the company agrees to guarantee the rate level for a three year period following the implementation of the fully requested rate increase.

   b) In lieu of a single increase, the Bureau may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current increase filing. For pre-rate stability forms, approval of the increase may require a three year monitoring provision similar to that currently applicable to post-rate stabilization increases. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required to include contingent benefit upon lapse at the time of each scheduled increase.

   The company understands these requirements and agrees. It will provide each policyholder,

who does not have a nonforfeiture benefit as part of their policy, an Optional Limited Benefit Endorsement, which provides a paid up benefit similar to that of the NAIC CBUL benefit, at the notification of the rate increase.

Concurrent with this filing, the company is submitting the endorsement to the Bureau for approval under the SERFF tracking number MILL-129914690. A copy of the optional limited benefit endorsement is enclosed with this appendix.

c) The Bureau will require the implementation of the contingent benefit upon lapse as outlined in the bulletin. Please confirm the company is willing to comply with this by providing the benefit:

1) For a block of business for which the contingent benefit upon lapse is not required for pre-rate-stability policies; and

2) Without reference to the table of trigger percentages for policies that have reached their 20th duration; and for policies that have not reached that point, any percentage value in excess of 100% will be reduced to 100%.

Yes, the company is willing to comply with this requirement. As part of this rate increase request the company is making a limited nonforfeiture option available to all policyholders who do not have a nonforfeiture benefit as part of their policy. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. This benefit will be available without reference to the table trigger percentages. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders.

As stated above, a copy of the endorsement providing the limited nonforfeiture option is enclosed with this appendix.

d) The policyholder letter will clearly disclose the following:

1) the amount of the premium rate requested and implementation schedule

2) available benefit reduction/rate increase mitigation actions

3) clear disclosure addressing the guaranteed renewable nature of the policy and that insured should understand that there may be future rate increases

4) offer of contingent benefit upon lapse

All of the required items listed above are disclosed in the policyholder notification letter enclosed with the supplement to the actuarial memorandum.

In addition, the management of the Bureau of Insurance (BOI) has also provided direction that policyholder letters include an explanation for the rate increase in consumer friendly language including the driving factors contributing to the increase. Stating that based on the company's analysis a premium increase is necessary is not sufficient.

The Frequently Asked Questions document enclosed with the supplement to the actuarial memorandum provides the information required by this request.

The management also prefers that any reference to laws and regulations of the state be expanded to state the Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was compliant, the increase was approved or words of similar import.

The policyholder notification letter enclosed with the supplement to the actuarial memorandum complies with this request.

e) Compliance with the New Loss Ratio Standards

Attachment 12 to this appendix provides a demonstration that the requested rate increase meets the new loss ratio standards as described in the NAICs Executive/Plenary bulletin. This attachment shows 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 historical earned premium times 60%,
2. Present value of future projected earned premium without the requested rate increase, times 60%, and
3. Present value of future projected earned premium with the requested rate increase in excess of the future projected earned premium without the requested rate increase, times 80%.

As required by the NAICs Executive/Plenary bulletin, present and accumulated values in Attachment 12 are determined at the maximum valuation interest rate, which varies by issue year from 4.5% to 5.5%

3. *According to your submission, the company is submitting a separate filing for a limited nonforfeiture endorsement for approval. Please provide the SERFF tracking number.*

Concurrent with this filing, the company is submitting the endorsement to the Bureau for approval under the SERFF tracking number MILL-129914690.

If the insured chooses to reduce benefits or make other changes to the policy, how is the policy amended? If through an endorsement, please provide the form number and SERFF tracking number as to when the form was approved. If the insured is sent a revised Schedule of Benefits, please provide evidence the policy form was approved for such variability.

When any benefit changes are processed on a policy, the company will send an amendment to the schedule page. A template of the amendment is enclosed with this appendix. If the policyholder accepts the optional limited benefit, however, the endorsement will serve as proof of the change and the company will send a confirmation letter once it is processed.

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Appendix for the LTC2 Comprehensive Product

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3. Additional Information Requested in the Bureau's September 8, 2014 Letter (stated in italics)

1. *Please provide justification for the segregation of the morbidity adjustment factors into three separate issue year groups (1988-1992, 1993-1994, 1995+).*

   The morbidity adjustment factors were developed using actual emerging experience on this product and similar products. This was done to increase the credibility of the experience used to develop the adjustments. The experience was separated into issue year groups to account for different underwriting standards over time. The first issue year group ends approximately when the first product ceased to be issued and the second issue year group ends approximately when the second group of products ceased to be issued.

2. *Attachments 1-11 [of this appendix] are described as replacements for various exhibits from [the actuarial memorandum and supplement to the actuarial memorandum] with a different discount rate. The Incurred Claims for the historical period (1990-2012) differ in the new attachments from the values in the original exhibits. Please show the details of how the Incurred Claims are calculated for previous years which would explain this difference.*

   The historical incurred claims shown in Attachments 1 through 11 of this appendix differ from those provided in the actuarial memorandum and supplement to the actuarial memorandum as the interest rate which is used to discount claim payments and claim reserve balances to the date of incurral was revised. The incurred claims shown in Attachments 1 through 11 of this appendix, the actuarial memorandum, and the supplement to the actuarial memorandum are calculated by the following formula:

$$\text{Incurred Claims} = \sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}$$

Pmt_t^j = claim payments in year *t* on claims incurred in year *j*, assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year *j*

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year *j*

j = year of incurral

v = discount rate = (1 / (1 + interest rate))

The interest rate is the variable which was revised from 5.85% in the actuarial memorandum and supplement to the actuarial memorandum, to 8.0% in this appendix, as was requested as part of the July 1, 2014 objection letter.

3. *Please explain the difference between the Active Life Reserves balance shown in Attachment 6 of [this appendix] ($484,025,780) and that shown in [Attachment 4 of the* supplement to the actuarial memorandum*] ($554,512,861).*

   The active life reserve balance differs because the interest rate used in the calculation was updated from 5.85% to 8.0%, as described above.

4. *The ratio of the future premiums in Attachment 7 [of this appendix] to those in Attachment 1 [of this appendix] with and without the rate increase is not what we would expect. We would expect the premiums for years 2016 and beyond to be identical between Attachment 7 and Attachment 1 with the rate increase. In addition, the premiums in Attachment 7 should be equal to Attachment 1 without the rate increase multiplied by 1 plus the rate increase percentage. There may be some distortion due to benefit reductions and shock lapses, but these do not appear to fully explain the differences. Please reconcile the premiums in these exhibits to each other.*

   The premiums with the requested 91.7% rate increase for years 2016 and beyond in Attachment 1 of this appendix differ from the corresponding premiums in Attachment 7 of this appendix due to the effects of 1) shock lapse, 2) benefit reduction options, and 3) a premium restatement (to a level similar to that approved in Virginia on a nationwide basis). Table 1 below summarizes the differences between Attachments 1 and 7 of this appendix.

Table 1
Summary of Differences in this Appendix

Item	Attachment 1	Attachment 7
(a) Proposed rate increase	91.7%	91.7%
(b) Effect of shock lapse	3.7% reduction in premium	None
(c) Effect of benefit reduction	9.2% reduction in premium	None
(d) Historical rate increase	40.6%, *similar* to that approved in VA	39% *as approved* in VA
(e) = (1+a) x (1-b) x (1-c) x (1+d) - 1 Resulting rate level compared to original	135.7%	166.5%

4. Additional Information Requested in the Bureau's November 6, 2014 Letter (stated in italics)

1. *Please update the "Status of Filings as of May 26, 2014" exhibit with any additional dispositions since that date.*

   Attachment 8 to the supplement to the actuarial memorandum reflects the current status of the filings as of March 23, 2015.

2. *Please update the financial projections (particularly Attachments 1,2,6,7,8,12 of [this appendix]) to a more recent projection date, such as 6/30/2014 or at least 12/31/2013.*

   Attachments 13 through 18 to this appendix are revisions of select attachments to this appendix. Attachments 13 through 18 have been updated to reflect experience through December 31, 2013. The table below provides a listing of corresponding attachments to this appendix.

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Appendix Attachment with experience through December 31, 2013	Appendix Attachment
Attachment 13	Attachment 1
Attachment 14	Attachment 2
Attachment 15	Attachment 6
Attachment 16	Attachment 7
Attachment 17	Attachment 8
Attachment 18	Attachment 12

The company acknowledges that the requested rate increase results in lifetime loss ratios in Attachments 16 and 17 that are below the 60% minimum requirement. The company believes that it has taken appropriate and timely action in response to the mispricing of this product, and it should be allowed a larger increase now due to the Bureau not approving a previous rate increase for the full amount requested.

The company does not view Virginia-specific experience as fully credible but is providing it as requested.

3. *Please provide a loss ratio projection similar to Attachments 10-11 of [this appendix], but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward with the original pricing assumptions for interest, mortality, morbidity and persistency in the future and assuming the future premiums are paid based on the original premium scale with no increases in the Expected Pricing Experience columns E-H. Again, please utilize a more recent projection date as in the previous item.*

   Attachments 19 and 20 to this appendix provide projections similar to Attachments 10 and 11 of this appendix except that the expected values (columns E through H) have been updated to reflect actual historical experience through December 31, 2013 and the policyholders in force as of December 31, 2013. As requested, the original premium scale with no increases and original pricing assumptions are being used to project future experience in columns E through H of Attachments 19 and 20.

   The company does not view Virginia-specific experience as fully credible but is providing it as requested.

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5. Summary of Attachments and Enclosures

Attachment 1:	Nationwide Experience Projections
Attachment 2:	Virginia-Specific Experience Projections
Attachment 3:	Nationwide Loss Ratio History with Active Life Reserves
Attachment 4:	Virginia-Specific Loss Ratio History with Active Life Reserves
Attachment 5:	Nationwide Breakdown of Incurred Claims
Attachment 6:	Anticipated Loss Ratio
Attachment 7:	Nationwide Restated Experience Projections
Attachment 8:	Virginia-Specific Restated Experience Projections
Attachment 9:	Nationwide Experience Projections with Lost Premium
Attachment 10:	Nationwide A:E Experience by Calendar Year
Attachment 11:	Virginia-Specific A:E Experience by Calendar Year
Attachment 12:	Nationwide 60%/80% Loss Ratio Test
Attachment 13:	Nationwide Experience Projections (experience through December 31, 2013)
Attachment 14:	Virginia-Specific Experience Projections (experience through December 31, 2013)
Attachment 15:	Anticipated Loss Ratio (experience through December 31, 2013)
Attachment 16:	Nationwide Restated Experience Projections (experience through December 31, 2013)
Attachment 17:	Virginia-Specific Restated Experience Projections (experience through December 31, 2013)
Attachment 18:	Nationwide 60%/80% Loss Ratio Test (experience through December 31, 2013)
Attachment 19:	Nationwide A:E Experience by Calendar Year (experience through December 31, 2013)
Attachment 20:	Virginia-Specific A:E Experience by Calendar Year (experience through December 31, 2013)

Enclosures:	MICC OLB 03242015 VA.pdf
	MetLife Insurance Company USA Amendment.pdf

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	551,174	0	0	0.0%				0.0040		0.9960		8.00%	5.6498
	1991	8,767,121	120,678	1,276,319	14.6%	10,920	45,863,556	631,306	6,676,826	14.6%				0.0173		0.9827		8.00%	5.2313
	1992	25,673,240	657,120	3,491,156	13.6%	20,991	124,356,267	3,182,963	16,910,490	13.6%				0.0400		0.9600		8.00%	4.8438
	1993	40,441,382	1,754,692	5,337,087	13.2%	27,528	181,379,924	7,869,809	23,936,880	13.2%				0.0610		0.9390		8.00%	4.4850
	1994	46,104,016	3,398,970	11,683,957	25.3%	28,793	191,460,080	14,115,192	48,520,966	25.3%				0.0568		0.9432		8.00%	4.1528
	1995	51,101,690	5,477,145	13,576,947	26.6%	31,684	196,494,765	21,060,561	52,205,691	26.6%				0.0372		0.9628		8.00%	3.8452
	1996	58,295,997	8,421,841	12,756,836	21.9%	36,497	207,553,807	29,984,652	45,418,725	21.9%				0.0318		0.9682		8.00%	3.5603
	1997	64,376,053	11,038,389	17,725,691	27.5%	35,422	212,223,053	36,389,316	58,434,777	27.5%				0.0307		0.9693		8.00%	3.2966
	1998	63,038,865	13,219,576	22,354,555	35.5%	34,506	192,421,164	40,351,714	68,235,517	35.5%				0.0260		0.9740		8.00%	3.0524
	1999	61,766,726	16,761,458	28,298,320	45.8%	33,690	174,572,280	47,373,174	79,979,990	45.8%				0.0236		0.9764		8.00%	2.8263
	2000	60,548,498	22,519,743	31,609,313	52.2%	32,861	158,452,945	58,933,248	82,720,280	52.2%				0.0246		0.9754		8.00%	2.6170
	2001	59,568,512	26,248,319	34,007,399	57.1%	31,957	144,341,077	63,602,572	82,403,681	57.1%				0.0275		0.9725		8.00%	2.4231
	2002	58,575,062	30,763,442	45,432,154	77.6%	31,065	131,420,221	69,021,494	101,932,519	77.6%				0.0279		0.9721		8.00%	2.2436
	2003	57,151,843	34,505,104	51,325,464	89.8%	30,109	118,728,756	71,681,818	106,624,881	89.8%				0.0308		0.9692		8.00%	2.0774
	2004	57,726,720	36,231,361	53,570,372	92.8%	29,112	111,039,834	69,692,584	103,044,919	92.8%				0.0331		0.9669		8.00%	1.9235
	2005	58,040,637	34,619,598	54,117,843	93.2%	27,918	103,373,765	61,659,527	96,387,040	93.2%				0.0410		0.9590		8.00%	1.7811
	2006	56,179,954	31,804,193	69,254,287	123.3%	26,848	92,647,946	52,449,190	114,209,196	123.3%				0.0383		0.9617		8.00%	1.6491
	2007	54,848,629	21,547,423	72,354,393	131.9%	25,782	83,752,240	32,902,280	110,483,026	131.9%				0.0397		0.9603		8.00%	1.5270
	2008	53,050,323	113,731,251	82,797,649	156.1%	24,604	75,005,815	160,800,248	117,064,417	156.1%				0.0457		0.9543		8.00%	1.4139
	2009	51,141,195	145,412,448	99,975,721	195.5%	23,374	66,950,530	190,363,960	130,881,326	195.5%				0.0500		0.9500		8.00%	1.3091
	2010	55,516,273	148,792,789	101,006,248	181.9%	22,109	67,294,519	180,360,434	122,435,576	181.9%				0.0541		0.9459		8.00%	1.2122
	2011	59,031,476	112,105,221	109,653,500	185.8%	20,732	66,255,094	125,823,417	123,071,680	185.8%				0.0623		0.9377		8.00%	1.1224
	2012	55,689,397	123,356,785	117,968,395	211.8%	19,580	57,874,119	128,196,132	122,596,352	211.8%				0.0556		0.9444		8.00%	1.0392
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	50,785,040	127,487,991	111,266,170	219.1%	1.0000	1.0343	1.0000	0.0739	0.0000	0.9261	0.9477	8.00%	0.9623
	2014	48,211,284	144,388,656	115,902,852	240.4%	16,706	42,954,935	128,646,342	103,266,270	240.4%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	8.00%	0.8910
	2015	43,769,477	141,484,233	114,516,442	261.6%	15,310	36,108,710	116,720,908	94,473,164	261.6%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	8.00%	0.8250
	2016	39,486,993	133,473,691	111,672,227	282.8%	13,954	30,162,749	101,955,938	85,302,554	282.8%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	8.00%	0.7639
	2017	35,405,060	126,065,323	107,997,399	305.0%	12,655	25,041,390	89,163,835	76,384,703	305.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	8.00%	0.7073
	2018	31,561,753	118,562,253	103,641,884	328.4%	11,420	20,669,524	77,645,410	67,874,187	328.4%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	8.00%	0.6549
	2019	27,970,032	113,293,909	98,763,439	353.1%	10,252	16,960,496	68,699,275	59,888,274	353.1%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	8.00%	0.6064
	2020	24,638,809	108,187,559	93,420,611	379.2%	9,156	13,833,802	60,743,408	52,452,300	379.2%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	8.00%	0.5615
	2021	21,572,886	102,909,484	87,790,896	407.0%	8,134	11,215,182	53,499,962	45,640,202	407.0%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	8.00%	0.5199
	2022	18,773,008	97,397,367	81,998,401	436.8%	7,188	9,036,665	46,883,663	39,471,144	436.8%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	8.00%	0.4814
	2023	16,236,026	91,682,990	76,109,876	468.8%	6,318	7,236,529	40,863,855	33,922,791	468.8%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	8.00%	0.4457
	2024	13,955,214	85,835,572	70,245,750	503.4%	5,523	5,759,215	35,423,716	28,989,910	503.4%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	8.00%	0.4127
	2025	11,920,706	79,942,692	64,502,286	541.1%	4,802	4,555,174	30,547,933	24,647,800	541.1%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	8.00%	0.3821
	2026	10,119,997	74,076,451	58,920,965	582.2%	4,152	3,580,632	26,209,544	20,847,268	582.2%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	8.00%	0.3538
	2027	8,538,500	68,285,367	53,490,386	626.5%	3,571	2,797,288	22,370,886	17,523,921	626.5%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	8.00%	0.3276
	2028	7,160,124	62,607,919	48,251,654	673.9%	3,054	2,171,962	18,991,578	14,636,728	673.9%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	8.00%	0.3033
	2029	5,967,834	57,093,197	43,275,535	725.1%	2,598	1,676,196	16,035,865	12,154,874	725.1%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	8.00%	0.2809
	2030	4,944,177	51,784,134	38,596,287	780.6%	2,198	1,285,814	13,467,314	10,037,598	780.6%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	8.00%	0.2601
	2031	4,071,738	46,720,468	34,257,557	841.3%	1,849	980,484	11,250,393	8,249,297	841.3%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	8.00%	0.2408
	2032	3,333,541	41,949,413	30,292,772	908.7%	1,547	743,263	9,353,252	6,754,229	908.7%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	8.00%	0.2230
	2033	2,713,362	37,498,173	26,663,474	982.7%	1,287	560,171	7,741,464	5,504,651	982.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	8.00%	0.2064
	2034	2,195,962	33,369,223	23,341,726	1062.9%	1,065	419,773	6,378,747	4,461,925	1062.9%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	8.00%	0.1912
	2035	1,767,247	29,558,724	20,314,646	1149.5%	876	312,797	5,231,801	3,595,628	1149.5%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	8.00%	0.1770
	2036	1,414,366	26,060,939	17,587,128	1243.5%	717	231,795	4,271,022	2,882,283	1243.5%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	8.00%	0.1639
	2037	1,125,763	22,880,708	15,204,897	1350.6%	583	170,830	3,472,062	2,307,286	1350.6%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	8.00%	0.1517
	2038	891,184	20,021,447	13,128,278	1473.1%	471	125,216	2,813,129	1,844,599	1473.1%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	8.00%	0.1405
	2039	701,648	17,461,460	11,267,828	1605.9%	379	91,283	2,271,700	1,465,921	1605.9%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	8.00%	0.1301
	2040	549,382	15,167,682	9,602,045	1747.8%	303	66,179	1,827,115	1,156,673	1747.8%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	8.00%	0.1205
	2041	427,740	13,116,106	8,129,652	1900.6%	240	47,709	1,462,945	906,765	1900.6%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	8.00%	0.1115
	2042	331,091	11,287,590	6,843,413	2066.9%	189	34,194	1,165,737	706,760	2066.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	8.00%	0.1033
	2043	254,720	9,663,816	5,713,598	2243.1%	148	24,358	924,111	546,368	2243.1%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	8.00%	0.0956
	2044	194,712	8,227,635	4,736,413	2432.5%	115	17,240	728,495	419,374	2432.5%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	8.00%	0.0885
	2045	147,839	6,963,766	3,889,627	2631.0%	89	12,120	570,916	318,886	2631.0%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	8.00%	0.0820
	2046	111,456	5,855,008	3,154,211	2830.0%	68	8,461	444,459	239,439	2830.0%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	8.00%	0.0759
	2047	83,402	4,887,592	2,532,165	3036.1%	51	5,862	343,539	177,981	3036.1%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	8.00%	0.0703
	2048	61,925	4,051,160	2,016,751	3256.8%	39	4,030	263,655	131,253	3256.8%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	8.00%	0.0651
	2049	45,605	3,334,892	1,592,347	3491.6%	29	2,748	200,962	95,956	3491.6%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	8.00%	0.0603
	2050	33,301	2,725,977	1,242,474	3731.1%	21	1,858	152,101	69,326	3731.1%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	8.00%	0.0558
	2051	24,100	2,213,164	963,119	3996.3%	15	1,245	114,340	49,758	3996.3%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	8.00%	0.0517
	2052	17,279	1,785,641	741,210	4289.6%	11	827	85,419	35,457	4289.6%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	8.00%	0.0478
	Past	1,156,731,167	942,487,545	1,039,573,606	89.9%	606,577	2,804,012,930	1,466,445,590	1,814,174,756	64.7%									
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	165,215	289,693,747	1,136,424,789	940,699,672	324.7%									
	Lifetime	1,600,237,770	3,096,848,330	2,767,517,023	172.9%	771,792	3,093,706,677	2,602,870,379	2,754,874,428	89.0%									

Attachment 1
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1990	97,556	0	0	0.0%	495	551,174	0	0	0.0%				0.0040		0.9960		8.00%	5.6498
	1991	8,767,121	120,678	1,276,319	14.6%	10,920	45,863,556	631,306	6,676,826	14.6%				0.0173		0.9827		8.00%	5.2313
	1992	25,673,240	657,120	3,491,156	13.6%	20,991	124,356,267	3,182,963	16,910,490	13.6%				0.0400		0.9600		8.00%	4.8438
	1993	40,441,382	1,754,692	5,337,087	13.2%	27,528	181,379,924	7,869,809	23,936,880	13.2%				0.0610		0.9390		8.00%	4.4850
	1994	46,104,016	3,398,970	11,683,957	25.3%	28,793	191,460,080	14,115,192	48,520,966	25.3%				0.0568		0.9432		8.00%	4.1528
	1995	51,101,690	5,477,145	13,576,947	26.6%	31,684	196,494,765	21,060,561	52,205,691	26.6%				0.0372		0.9628		8.00%	3.8452
	1996	58,295,997	8,421,841	12,756,836	21.9%	36,497	207,553,807	29,984,652	45,418,725	21.9%				0.0318		0.9682		8.00%	3.5603
	1997	64,376,053	11,038,389	17,725,691	27.5%	35,422	212,223,053	36,389,316	58,434,777	27.5%				0.0307		0.9693		8.00%	3.2966
	1998	63,038,865	13,219,576	22,354,555	35.5%	34,506	192,421,164	40,351,714	68,235,517	35.5%				0.0260		0.9740		8.00%	3.0524
Historical	1999	61,766,726	16,761,458	28,298,320	45.8%	33,690	174,572,280	47,373,174	79,979,990	45.8%				0.0236		0.9764		8.00%	2.8263
Experience	2000	60,548,498	22,519,743	31,609,313	52.2%	32,861	158,452,945	58,933,248	82,720,280	52.2%				0.0246		0.9754		8.00%	2.6170
	2001	59,568,512	26,248,319	34,007,399	57.1%	31,957	144,341,077	63,602,572	82,403,681	57.1%				0.0275		0.9725		8.00%	2.4231
	2002	58,575,062	30,763,442	45,432,154	77.6%	31,065	131,420,221	69,021,494	101,932,519	77.6%				0.0279		0.9721		8.00%	2.2436
	2003	57,151,843	34,505,104	51,325,464	89.8%	30,109	118,728,756	71,681,818	106,624,881	89.8%				0.0308		0.9692		8.00%	2.0774
	2004	57,726,720	36,231,361	53,570,372	92.8%	29,112	111,039,834	69,692,584	103,044,919	92.8%				0.0331		0.9669		8.00%	1.9235
	2005	58,040,637	34,619,598	54,117,843	93.2%	27,918	103,373,765	61,659,527	96,387,040	93.2%				0.0410		0.9590		8.00%	1.7811
	2006	56,179,954	31,804,193	69,254,287	123.3%	26,848	92,647,946	52,449,190	114,209,196	123.3%				0.0383		0.9617		8.00%	1.6491
	2007	54,848,629	21,547,423	72,354,393	131.9%	25,782	83,752,240	32,902,280	110,483,026	131.9%				0.0397		0.9603		8.00%	1.5270
	2008	53,050,323	113,731,251	82,797,649	156.1%	24,604	75,005,815	160,800,248	117,064,417	156.1%				0.0457		0.9543		8.00%	1.4139
	2009	51,141,195	145,412,448	99,975,721	195.5%	23,374	66,950,530	190,363,960	130,881,326	195.5%				0.0500		0.9500		8.00%	1.3091
	2010	55,516,273	148,792,789	101,006,248	181.9%	22,109	67,294,519	180,360,434	122,435,576	181.9%				0.0541		0.9459		8.00%	1.2122
	2011	59,031,476	112,105,221	109,653,500	185.8%	20,732	66,255,094	125,823,417	123,071,680	185.8%				0.0623		0.9377		8.00%	1.1224
	2012	55,689,397	123,356,785	117,968,395	211.8%	19,580	57,874,119	128,196,132	122,596,352	211.8%				0.0556		0.9444		8.00%	1.0392
	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	50,785,040	127,487,991	111,266,170	219.1%	1.0000	1.0343	1.0000	0.0739	0.0000	0.9261	0.9477	8.00%	0.9623
Projected	2014	62,786,908	143,258,218	110,695,507	176.3%	16,093	55,941,417	127,639,153	98,626,668	176.3%	1.4249	1.0930	1.0155	0.0787	0.0367	0.8875	0.8625	8.00%	0.8910
Future	2015	73,416,448	137,335,256	103,522,560	141.0%	14,748	60,566,709	113,298,107	85,403,490	141.0%	1.3453	1.0759	1.0332	0.0836	0.0000	0.9164	0.8413	8.00%	0.8250
Experience	2016	66,233,251	126,332,057	100,951,397	152.4%	13,442	50,593,291	96,500,691	77,113,283	152.4%	1.0000	1.0462	1.0332	0.0886	0.0000	0.9114	0.9022	8.00%	0.7639
	2017	59,386,447	117,212,203	97,629,362	164.4%	12,191	42,003,013	82,902,176	69,051,569	164.4%	1.0000	1.0440	1.0332	0.0931	0.0000	0.9069	0.8966	8.00%	0.7073
	2018	52,939,901	108,869,203	93,691,989	177.0%	11,001	34,669,891	71,297,514	61,358,086	177.0%	1.0000	1.0420	1.0332	0.0976	0.0000	0.9024	0.8914	8.00%	0.6549
	2019	46,915,351	103,343,554	89,281,888	190.3%	9,876	28,448,578	62,665,568	54,138,841	190.3%	1.0000	1.0408	1.0332	0.1022	0.0000	0.8978	0.8862	8.00%	0.6064
	2020	41,327,745	98,345,124	84,451,985	204.3%	8,820	23,204,037	55,217,236	47,416,740	204.3%	1.0000	1.0393	1.0332	0.1069	0.0000	0.8931	0.8809	8.00%	0.5615
	2021	36,185,140	93,382,302	79,362,738	219.3%	7,836	18,811,713	48,547,029	41,258,622	219.3%	1.0000	1.0388	1.0332	0.1116	0.0000	0.8884	0.8756	8.00%	0.5199
	2022	31,488,782	88,279,059	74,126,338	235.4%	6,924	15,157,591	42,494,431	35,681,809	235.4%	1.0000	1.0389	1.0332	0.1163	0.0000	0.8837	0.8702	8.00%	0.4814
	2023	27,233,392	83,036,458	68,803,126	252.6%	6,086	12,138,145	37,010,025	30,666,113	252.6%	1.0000	1.0388	1.0332	0.1211	0.0000	0.8789	0.8649	8.00%	0.4457
	2024	23,407,687	77,700,324	63,501,972	271.3%	5,320	9,660,182	32,066,358	26,206,802	271.3%	1.0000	1.0393	1.0332	0.1258	0.0000	0.8742	0.8595	8.00%	0.4127
	2025	19,995,118	72,340,222	58,309,895	291.6%	4,626	7,640,592	27,642,855	22,281,546	291.6%	1.0000	1.0405	1.0332	0.1305	0.0000	0.8695	0.8542	8.00%	0.3821
	2026	16,974,712	67,015,155	53,264,397	313.8%	4,000	6,005,950	23,711,134	18,845,875	313.8%	1.0000	1.0415	1.0332	0.1353	0.0000	0.8647	0.8489	8.00%	0.3538
	2027	14,321,998	61,765,051	48,355,167	337.6%	3,440	4,692,012	20,234,774	15,841,578	337.6%	1.0000	1.0414	1.0332	0.1400	0.0000	0.8600	0.8437	8.00%	0.3276
	2028	12,009,987	56,621,903	43,619,367	363.2%	2,942	3,643,127	17,175,771	13,231,563	363.2%	1.0000	1.0412	1.0332	0.1447	0.0000	0.8553	0.8386	8.00%	0.3033
	2029	10,010,108	51,628,971	39,120,969	390.8%	2,503	2,811,556	14,501,119	10,987,974	390.8%	1.0000	1.0415	1.0332	0.1494	0.0000	0.8506	0.8335	8.00%	0.2809
	2030	8,293,083	46,824,183	34,890,941	420.7%	2,117	2,156,752	12,177,398	9,073,962	420.7%	1.0000	1.0420	1.0332	0.1541	0.0000	0.8459	0.8285	8.00%	0.2601
	2031	6,829,703	42,242,606	30,968,741	453.4%	1,781	1,644,608	10,172,114	7,457,342	453.4%	1.0000	1.0432	1.0332	0.1587	0.0000	0.8413	0.8235	8.00%	0.2408
	2032	5,591,493	37,926,822	27,384,585	489.8%	1,490	1,246,707	8,456,355	6,105,805	489.8%	1.0000	1.0454	1.0332	0.1634	0.0000	0.8366	0.8187	8.00%	0.2230
	2033	4,551,240	33,901,107	24,103,710	529.6%	1,240	939,599	6,998,853	4,976,190	529.6%	1.0000	1.0467	1.0332	0.1680	0.0000	0.8320	0.8140	8.00%	0.2064
	2034	3,683,382	30,167,409	21,100,859	572.9%	1,026	704,103	5,766,699	4,033,568	572.9%	1.0000	1.0470	1.0332	0.1726	0.0000	0.8274	0.8093	8.00%	0.1912
	2035	2,964,280	26,722,037	18,364,386	619.5%	844	524,668	4,729,716	3,250,438	619.5%	1.0000	1.0467	1.0332	0.1773	0.0000	0.8227	0.8048	8.00%	0.1770
	2036	2,372,377	23,559,633	15,898,717	670.2%	690	388,799	3,861,093	2,605,576	670.2%	1.0000	1.0470	1.0332	0.1819	0.0000	0.8181	0.8003	8.00%	0.1639
	2037	1,888,291	20,684,467	13,745,186	727.9%	562	286,541	3,138,791	2,085,781	727.9%	1.0000	1.0513	1.0332	0.1866	0.0000	0.8134	0.7959	8.00%	0.1517
	2038	1,494,821	18,099,555	11,867,929	793.9%	454	210,031	2,543,092	1,667,513	793.9%	1.0000	1.0557	1.0332	0.1914	0.0000	0.8086	0.7916	8.00%	0.1405
	2039	1,176,904	15,785,233	10,186,086	865.5%	365	153,113	2,053,627	1,325,189	865.5%	1.0000	1.0551	1.0332	0.1962	0.0000	0.8038	0.7873	8.00%	0.1301
	2040	921,503	13,711,587	8,680,223	942.0%	292	111,005	1,651,712	1,045,629	942.0%	1.0000	1.0534	1.0332	0.2012	0.0000	0.7988	0.7830	8.00%	0.1205
	2041	717,466	11,856,935	7,349,184	1024.3%	231	80,025	1,322,499	819,713	1024.3%	1.0000	1.0525	1.0332	0.2064	0.0000	0.7936	0.7786	8.00%	0.1115
	2042	555,353	10,203,952	6,186,427	1114.0%	182	57,355	1,053,823	638,909	1114.0%	1.0000	1.0526	1.0332	0.2118	0.0000	0.7882	0.7740	8.00%	0.1033
	2043	427,253	8,736,064	5,165,078	1208.9%	143	40,856	835,394	493,915	1208.9%	1.0000	1.0504	1.0332	0.2174	0.0000	0.7826	0.7693	8.00%	0.0956
	2044	326,599	7,437,760	4,281,705	1311.0%	111	28,918	658,558	379,113	1311.0%	1.0000	1.0496	1.0332	0.2233	0.0000	0.7767	0.7644	8.00%	0.0885
	2045	247,977	6,295,226	3,516,213	1418.0%	85	20,330	516,106	288,272	1418.0%	1.0000	1.0469	1.0332	0.2294	0.0000	0.7706	0.7593	8.00%	0.0820
	2046	186,949	5,292,912	2,851,399	1525.2%	65	14,191	401,790	216,452	1525.2%	1.0000	1.0411	1.0332	0.2358	0.0000	0.7642	0.7539	8.00%	0.0759
	2047	139,894	4,418,371	2,289,071	1636.3%	49	9,833	310,558	160,894	1636.3%	1.0000	1.0384	1.0332	0.2424	0.0000	0.7576	0.7483	8.00%	0.0703
	2048	103,869	3,662,238	1,823,137	1755.2%	37	6,760	238,343	118,652	1755.2%	1.0000	1.0383	1.0332	0.2493	0.0000	0.7507	0.7425	8.00%	0.0651
	2049	76,495	3,014,733	1,439,478	1881.8%	28	4,610	181,669	86,744	1881.8%	1.0000	1.0377	1.0332	0.2565	0.0000	0.7435	0.7365	8.00%	0.0603
	2050	55,856	2,464,276	1,123,193	2010.9%	20	3,117	137,499	62,671	2010.9%	1.0000	1.0343	1.0332	0.2641	0.0000	0.7359	0.7302	8.00%	0.0558
	2051	40,424	2,000,695	870,657	2153.8%	15	2,088	103,363	44,981	2153.8%	1.0000	1.0367	1.0332	0.2720	0.0000	0.7280	0.7237	8.00%	0.0517
	2052	28,983	1,614,214	670,052	2311.9%	11	1,386	77,219	32,053	2311.9%	1.0000	1.0389	1.0332	0.2804	0.0000	0.7196	0.7170	8.00%	0.0478
	Past	1,156,731,167	942,487,545	1,039,573,606	89.9%	606,577	2,804,012,930	1,466,445,590	1,814,174,756	64.7%									
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	159,820	435,408,241	1,067,778,203	866,346,092	199.0%									
	Lifetime	1,846,815,701	2,938,064,025	2,618,650,414	141.8%	766,397	3,239,421,171	2,534,223,793	2,680,520,847	82.7%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	69,383	0	0	0.0%				0.0323		0.9677		8.00%	5.6498
	1991	509,179	6,049	344,246	67.6%	509	2,663,673	31,645	1,800,860	67.6%				0.0286		0.9714		8.00%	5.2313
	1992	877,611	72,845	109,640	12.5%	655	4,250,979	352,845	531,076	12.5%				0.0466		0.9534		8.00%	4.8438
	1993	1,047,543	101,768	112,201	10.7%	723	4,698,241	456,431	503,221	10.7%				0.0386		0.9614		8.00%	4.4850
	1994	1,045,726	114,084	176,322	16.9%	695	4,342,676	473,765	732,229	16.9%				0.0387		0.9613		8.00%	4.1528
	1995	1,020,102	208,905	511,107	50.1%	675	3,922,467	803,275	1,965,293	50.1%				0.0316		0.9684		8.00%	3.8452
	1996	998,556	368,950	8,561	0.9%	658	3,555,202	1,313,588	30,482	0.9%				0.0252		0.9748		8.00%	3.5603
	1997	968,974	280,184	568,086	58.6%	636	3,194,333	923,658	1,872,759	58.6%				0.0334		0.9666		8.00%	3.2966
	1998	944,415	269,547	181,084	19.2%	612	2,882,753	822,772	552,746	19.2%				0.0377		0.9623		8.00%	3.0524
	1999	925,876	319,755	833,189	90.0%	597	2,616,818	903,729	2,354,856	90.0%				0.0245		0.9755		8.00%	2.8263
	2000	910,427	387,880	1,318,715	144.8%	583	2,382,551	1,015,066	3,451,023	144.8%				0.0235		0.9765		8.00%	2.6170
	2001	902,480	633,465	820,304	90.9%	565	2,186,808	1,534,955	1,987,688	90.9%				0.0309		0.9691		8.00%	2.4231
	2002	876,058	831,353	988,634	112.9%	543	1,965,542	1,865,241	2,218,120	112.9%				0.0389		0.9611		8.00%	2.2436
	2003	836,377	990,105	201,270	24.1%	520	1,737,513	2,056,871	418,124	24.1%				0.0424		0.9576		8.00%	2.0774
	2004	812,048	833,765	672,244	82.8%	500	1,562,009	1,603,784	1,293,090	82.8%				0.0385		0.9615		8.00%	1.9235
	2005	780,374	619,286	943,239	120.9%	481	1,389,892	1,102,984	1,679,963	120.9%				0.0380		0.9620		8.00%	1.7811
	2006	767,440	522,249	259,294	33.8%	465	1,265,607	861,255	427,610	33.8%				0.0333		0.9667		8.00%	1.6491
	2007	756,006	240,318	1,542,267	204.0%	449	1,154,398	366,959	2,354,996	204.0%				0.0344		0.9656		8.00%	1.5270
	2008	746,755	1,441,954	704,854	94.4%	435	1,055,808	2,038,723	996,566	94.4%				0.0312		0.9688		8.00%	1.4139
	2009	728,147	2,109,120	1,989,160	273.2%	412	953,240	2,761,115	2,604,072	273.2%				0.0529		0.9471		8.00%	1.3091
	2010	690,535	2,110,118	1,378,667	199.7%	392	837,038	2,557,797	1,671,162	199.7%				0.0485		0.9515		8.00%	1.2122
	2011	674,826	1,647,103	1,052,481	156.0%	367	757,403	1,848,657	1,181,272	156.0%				0.0638		0.9362		8.00%	1.1224
	2012	827,317	1,931,999	2,316,881	280.0%	349	859,773	2,007,793	2,407,774	280.0%				0.0490		0.9510		8.00%	1.0392
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	764,959	1,870,548	1,570,497	205.3%	1.0000	0.7331	1.0000	0.0747	0.0000	0.9253	0.9609	8.00%	0.9623
	2014	723,868	2,122,019	1,618,063	223.5%	298	644,947	1,890,661	1,441,650	223.5%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	8.00%	0.8910
	2015	655,642	2,034,427	1,585,010	241.7%	273	540,888	1,678,350	1,307,593	241.7%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	8.00%	0.8250
	2016	590,639	1,898,520	1,538,183	260.4%	249	451,168	1,450,214	1,174,965	260.4%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	8.00%	0.7639
	2017	529,154	1,785,046	1,481,553	280.0%	227	374,262	1,262,532	1,047,877	280.0%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	8.00%	0.7073
	2018	471,430	1,677,481	1,411,889	299.5%	205	308,735	1,098,568	924,634	299.5%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	8.00%	0.6549
	2019	417,645	1,588,244	1,338,657	320.5%	185	253,252	963,081	811,736	320.5%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	8.00%	0.6064
	2020	367,914	1,504,687	1,260,895	342.7%	165	206,570	844,828	707,947	342.7%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	8.00%	0.5615
	2021	322,283	1,421,388	1,179,470	366.0%	148	167,547	738,943	613,176	366.0%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	8.00%	0.5199
	2022	280,736	1,336,415	1,095,890	390.4%	131	135,137	643,303	527,523	390.4%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	8.00%	0.4814
	2023	243,192	1,249,580	1,011,361	415.9%	116	108,393	556,948	450,772	415.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	8.00%	0.4457
	2024	209,511	1,161,957	928,941	443.4%	102	86,463	479,531	383,367	443.4%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	8.00%	0.4127
	2025	179,502	1,075,302	850,748	473.9%	89	68,592	410,898	325,090	473.9%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	8.00%	0.3821
	2026	152,945	990,570	775,470	507.0%	78	54,115	350,481	274,375	507.0%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	8.00%	0.3538
	2027	129,594	907,892	701,882	541.6%	67	42,456	297,433	229,943	541.6%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	8.00%	0.3276
	2028	109,196	827,078	629,207	576.2%	58	33,124	250,887	190,865	576.2%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	8.00%	0.3033
	2029	91,493	748,305	558,634	610.6%	50	25,698	210,178	156,904	610.6%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	8.00%	0.2809
	2030	76,229	672,006	491,598	644.9%	42	19,825	174,766	127,848	644.9%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	8.00%	0.2601
	2031	63,155	599,480	431,618	683.4%	36	15,208	144,356	103,935	683.4%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	8.00%	0.2408
	2032	52,032	532,342	379,222	728.8%	30	11,601	118,694	84,553	728.8%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	8.00%	0.2230
	2033	42,632	471,038	331,424	777.4%	25	8,801	97,245	68,422	777.4%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	8.00%	0.2064
	2034	34,740	415,214	287,880	828.7%	21	6,641	79,371	55,030	828.7%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	8.00%	0.1912
	2035	28,156	364,363	248,235	881.6%	18	4,984	64,491	43,937	881.6%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	8.00%	0.1770
	2036	22,696	318,143	212,570	936.6%	14	3,719	52,139	34,837	936.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	8.00%	0.1639
	2037	18,192	276,289	180,882	994.3%	12	2,761	41,926	27,448	994.3%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	8.00%	0.1517
	2038	14,498	238,833	153,842	1061.1%	10	2,037	33,557	21,616	1061.1%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	8.00%	0.1405
	2039	11,483	205,825	130,939	1140.3%	8	1,494	26,777	17,035	1140.3%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	8.00%	0.1301
	2040	9,037	177,079	111,769	1236.8%	6	1,089	21,331	13,464	1236.8%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	8.00%	0.1205
	2041	7,064	152,153	95,182	1347.4%	5	788	16,971	10,616	1347.4%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	8.00%	0.1115
	2042	5,483	130,573	80,964	1476.6%	4	566	13,485	8,362	1476.6%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	8.00%	0.1033
	2043	4,224	111,888	68,518	1622.0%	3	404	10,699	6,552	1622.0%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	8.00%	0.0956
	2044	3,229	95,607	57,397	1777.4%	2	286	8,465	5,082	1777.4%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	8.00%	0.0885
	2045	2,449	81,255	47,280	1930.8%	2	201	6,662	3,876	1930.8%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	8.00%	0.0820
	2046	1,841	68,485	38,040	2065.8%	1	140	5,199	2,888	2065.8%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	8.00%	0.0759
	2047	1,373	57,119	30,019	2186.5%	1	97	4,015	2,110	2186.5%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	8.00%	0.0703
	2048	1,015	47,143	23,491	2315.2%	1	66	3,068	1,529	2315.2%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	8.00%	0.0651
	2049	743	38,553	18,305	2463.2%	1	45	2,323	1,103	2463.2%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	8.00%	0.0603
	2050	539	31,262	14,129	2620.4%	1	30	1,744	788	2620.4%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	8.00%	0.0558
	2051	387	25,127	10,734	2770.8%	1	20	1,298	555	2770.8%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	8.00%	0.0517
	2052	275	20,021	8,092	2938.0%	1	13	958	387	2938.0%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	8.00%	0.0478
	Past	18,659,051	16,040,802	17,032,447	91.3%	11,881	50,304,106	27,702,908	33,034,980	65.7%									
	Future	6,671,188	29,402,642	23,050,093	345.5%	3,007	4,347,120	15,926,926	12,780,887	294.0%									
	Lifetime	25,330,239	45,443,444	40,082,539	158.2%	14,888	54,651,226	43,629,834	45,815,867	83.8%									

Attachment 2
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	69,383	0	0	0.0%				0.0323		0.9677		8.00%	5.6498
	1991	509,179	6,049	344,246	67.6%	509	2,663,673	31,645	1,800,860	67.6%				0.0286		0.9714		8.00%	5.2313
	1992	877,611	72,845	109,640	12.5%	655	4,250,979	352,845	531,076	12.5%				0.0466		0.9534		8.00%	4.8438
	1993	1,047,543	101,768	112,201	10.7%	723	4,698,241	456,431	503,221	10.7%				0.0386		0.9614		8.00%	4.4850
	1994	1,045,726	114,084	176,322	16.9%	695	4,342,676	473,765	732,229	16.9%				0.0387		0.9613		8.00%	4.1528
	1995	1,020,102	208,905	511,107	50.1%	675	3,922,467	803,275	1,965,293	50.1%				0.0316		0.9684		8.00%	3.8452
	1996	998,556	368,950	8,561	0.9%	658	3,555,202	1,313,588	30,482	0.9%				0.0252		0.9748		8.00%	3.5603
	1997	968,974	280,184	568,086	58.6%	636	3,194,333	923,658	1,872,759	58.6%				0.0334		0.9666		8.00%	3.2966
	1998	944,415	269,547	181,084	19.2%	612	2,882,753	822,772	552,746	19.2%				0.0377		0.9623		8.00%	3.0524
	1999	925,876	319,755	833,189	90.0%	597	2,616,818	903,729	2,354,856	90.0%				0.0245		0.9755		8.00%	2.8263
	2000	910,427	387,880	1,318,715	144.8%	583	2,382,551	1,015,066	3,451,023	144.8%				0.0235		0.9765		8.00%	2.6170
	2001	902,480	633,465	820,304	90.9%	565	2,186,808	1,534,955	1,987,688	90.9%				0.0309		0.9691		8.00%	2.4231
	2002	876,058	831,353	988,634	112.9%	543	1,965,542	1,865,241	2,218,120	112.9%				0.0389		0.9611		8.00%	2.2436
	2003	836,377	990,105	201,270	24.1%	520	1,737,513	2,056,871	418,124	24.1%				0.0424		0.9576		8.00%	2.0774
	2004	812,048	833,765	672,244	82.8%	500	1,562,009	1,603,784	1,293,090	82.8%				0.0385		0.9615		8.00%	1.9235
	2005	780,374	619,286	943,239	120.9%	481	1,389,892	1,102,984	1,679,963	120.9%				0.0380		0.9620		8.00%	1.7811
	2006	767,440	522,249	259,294	33.8%	465	1,265,607	861,255	427,610	33.8%				0.0333		0.9667		8.00%	1.6491
	2007	756,006	240,318	1,542,267	204.0%	449	1,154,398	366,959	2,354,996	204.0%				0.0344		0.9656		8.00%	1.5270
	2008	746,755	1,441,954	704,854	94.4%	435	1,055,808	2,038,723	996,566	94.4%				0.0312		0.9688		8.00%	1.4139
	2009	728,147	2,109,120	1,989,160	273.2%	412	953,240	2,761,115	2,604,072	273.2%				0.0529		0.9471		8.00%	1.3091
	2010	690,535	2,110,118	1,378,667	199.7%	392	837,038	2,557,797	1,671,162	199.7%				0.0485		0.9515		8.00%	1.2122
	2011	674,826	1,647,103	1,052,481	156.0%	367	757,403	1,848,657	1,181,272	156.0%				0.0638		0.9362		8.00%	1.1224
	2012	827,317	1,931,999	2,316,881	280.0%	349	859,773	2,007,793	2,407,774	280.0%				0.0490		0.9510		8.00%	1.0392
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	764,959	1,870,548	1,570,497	205.3%	1.0000	0.7331	1.0000	0.0747	0.0000	0.9253	0.9609	8.00%	0.9623
	2014	1,004,417	2,103,753	1,530,768	152.4%	287	894,908	1,874,386	1,363,872	152.4%	1.5417	1.0891	1.0186	0.0787	0.0367	0.8875	0.8454	8.00%	0.8910
	2015	1,099,737	1,972,724	1,432,845	130.3%	263	907,255	1,627,447	1,182,061	130.3%	1.2434	1.0614	1.0332	0.0827	0.0000	0.9173	0.8536	8.00%	0.8250
	2016	990,704	1,797,559	1,390,514	140.4%	240	756,764	1,373,093	1,062,165	140.4%	1.0000	1.0427	1.0332	0.0869	0.0000	0.9131	0.9009	8.00%	0.7639
	2017	887,573	1,661,553	1,339,320	150.9%	218	627,765	1,175,188	947,278	150.9%	1.0000	1.0406	1.0332	0.0910	0.0000	0.9090	0.8959	8.00%	0.7073
	2018	790,750	1,543,133	1,276,344	161.4%	197	517,855	1,010,584	835,867	161.4%	1.0000	1.0353	1.0332	0.0952	0.0000	0.9048	0.8909	8.00%	0.6549
	2019	700,534	1,450,842	1,210,142	172.7%	178	424,791	879,763	733,807	172.7%	1.0000	1.0359	1.0332	0.0995	0.0000	0.9005	0.8859	8.00%	0.6064
	2020	617,118	1,369,281	1,139,846	184.7%	159	346,489	768,802	639,982	184.7%	1.0000	1.0349	1.0332	0.1037	0.0000	0.8963	0.8809	8.00%	0.5615
	2021	540,580	1,290,736	1,066,238	197.2%	142	281,033	671,020	554,309	197.2%	1.0000	1.0336	1.0332	0.1079	0.0000	0.8921	0.8760	8.00%	0.5199
	2022	470,891	1,211,906	990,682	210.4%	126	226,671	583,369	476,879	210.4%	1.0000	1.0324	1.0332	0.1122	0.0000	0.8878	0.8711	8.00%	0.4814
	2023	407,917	1,132,129	914,268	224.1%	112	181,812	504,599	407,497	224.1%	1.0000	1.0311	1.0332	0.1164	0.0000	0.8836	0.8663	8.00%	0.4457
	2024	351,421	1,052,087	839,760	239.0%	98	145,029	434,189	346,563	239.0%	1.0000	1.0319	1.0332	0.1207	0.0000	0.8793	0.8615	8.00%	0.4127
	2025	301,087	973,214	769,074	255.4%	86	115,052	371,888	293,881	255.4%	1.0000	1.0346	1.0332	0.1250	0.0000	0.8750	0.8568	8.00%	0.3821
	2026	256,541	896,260	701,023	273.3%	75	90,769	317,112	248,034	273.3%	1.0000	1.0355	1.0332	0.1293	0.0000	0.8707	0.8520	8.00%	0.3538
	2027	217,374	821,278	634,500	291.9%	65	71,214	269,058	207,868	291.9%	1.0000	1.0339	1.0332	0.1338	0.0000	0.8662	0.8473	8.00%	0.3276
	2028	183,159	748,049	568,802	310.6%	56	55,560	226,914	172,541	310.6%	1.0000	1.0298	1.0332	0.1382	0.0000	0.8618	0.8426	8.00%	0.3033
	2029	153,465	676,718	505,004	329.1%	48	43,104	190,071	141,841	329.1%	1.0000	1.0256	1.0332	0.1427	0.0000	0.8573	0.8379	8.00%	0.2809
	2030	127,862	607,660	444,404	347.6%	41	33,253	158,032	115,574	347.6%	1.0000	1.0223	1.0332	0.1473	0.0000	0.8527	0.8332	8.00%	0.2601
	2031	105,933	542,034	390,181	368.3%	35	25,509	130,523	93,957	368.3%	1.0000	1.0257	1.0332	0.1520	0.0000	0.8480	0.8285	8.00%	0.2408
	2032	87,276	481,301	342,816	392.8%	29	19,460	107,313	76,436	392.8%	1.0000	1.0322	1.0332	0.1567	0.0000	0.8433	0.8239	8.00%	0.2230
	2033	71,509	425,856	299,607	419.0%	24	14,763	87,918	61,854	419.0%	1.0000	1.0324	1.0332	0.1614	0.0000	0.8386	0.8193	8.00%	0.2064
	2034	58,271	375,376	260,243	446.6%	20	11,139	71,756	49,747	446.6%	1.0000	1.0317	1.0332	0.1662	0.0000	0.8338	0.8149	8.00%	0.1912
	2035	47,227	329,396	224,404	475.2%	17	8,359	58,302	39,719	475.2%	1.0000	1.0298	1.0332	0.1711	0.0000	0.8289	0.8105	8.00%	0.1770
	2036	38,068	287,608	192,163	504.8%	14	6,239	47,135	31,493	504.8%	1.0000	1.0283	1.0332	0.1761	0.0000	0.8239	0.8061	8.00%	0.1639
	2037	30,515	249,769	163,516	535.9%	11	4,630	37,902	24,813	535.9%	1.0000	1.0275	1.0332	0.1812	0.0000	0.8188	0.8016	8.00%	0.1517
	2038	24,318	215,908	139,073	571.9%	9	3,417	30,336	19,541	571.9%	1.0000	1.0330	1.0332	0.1865	0.0000	0.8135	0.7969	8.00%	0.1405
	2039	19,261	186,067	118,368	614.5%	7	2,506	24,207	15,399	614.5%	1.0000	1.0401	1.0332	0.1919	0.0000	0.8081	0.7921	8.00%	0.1301
	2040	15,158	160,080	101,039	666.6%	6	1,826	19,283	12,171	666.6%	1.0000	1.0498	1.0332	0.1976	0.0000	0.8024	0.7870	8.00%	0.1205
	2041	11,849	137,546	86,044	726.2%	5	1,322	15,342	9,597	726.2%	1.0000	1.0545	1.0332	0.2035	0.0000	0.7965	0.7817	8.00%	0.1115
	2042	9,197	118,037	73,191	795.8%	4	950	12,190	7,559	795.8%	1.0000	1.0607	1.0332	0.2097	0.0000	0.7903	0.7762	8.00%	0.1033
	2043	7,085	101,147	61,940	874.2%	3	678	9,672	5,923	874.2%	1.0000	1.0632	1.0332	0.2161	0.0000	0.7839	0.7704	8.00%	0.0956
	2044	5,417	86,429	51,886	957.9%	2	480	7,653	4,594	957.9%	1.0000	1.0606	1.0332	0.2229	0.0000	0.7771	0.7645	8.00%	0.0885
	2045	4,107	73,455	42,741	1040.6%	2	337	6,022	3,504	1040.6%	1.0000	1.0514	1.0332	0.2300	0.0000	0.7700	0.7583	8.00%	0.0820
	2046	3,089	61,911	34,388	1113.3%	1	234	4,700	2,610	1113.3%	1.0000	1.0356	1.0332	0.2374	0.0000	0.7626	0.7520	8.00%	0.0759
	2047	2,303	51,636	27,137	1178.4%	1	162	3,629	1,907	1178.4%	1.0000	1.0245	1.0332	0.2451	0.0000	0.7549	0.7456	8.00%	0.0703
	2048	1,702	42,617	21,236	1247.8%	1	111	2,774	1,382	1247.8%	1.0000	1.0249	1.0332	0.2531	0.0000	0.7469	0.7390	8.00%	0.0651
	2049	1,246	34,852	16,547	1327.5%	1	75	2,100	997	1327.5%	1.0000	1.0298	1.0332	0.2615	0.0000	0.7385	0.7324	8.00%	0.0603
	2050	904	28,261	12,773	1412.3%	1	50	1,577	713	1412.3%	1.0000	1.0297	1.0332	0.2702	0.0000	0.7298	0.7256	8.00%	0.0558
	2051	650	22,715	9,704	1493.3%	1	34	1,174	501	1493.3%	1.0000	1.0235	1.0332	0.2793	0.0000	0.7207	0.7185	8.00%	0.0517
	2052	462	18,099	7,315	1583.4%	1	22	866	350	1583.4%	1.0000	1.0263	1.0332	0.2890	0.0000	0.7110	0.7109	8.00%	0.0478
	Past	18,659,051	16,040,802	17,032,447	91.3%	11,881	50,304,106	27,702,908	33,034,980	65.7%									
	Future	10,441,648	27,282,913	21,061,953	201.7%	2,909	6,586,584	14,988,438	11,765,284	178.6%									
	Lifetime	29,100,699	43,323,715	38,094,399	130.9%	14,790	56,890,690	42,691,346	44,800,264	78.7%									

Attachment 3
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	97,556	0	36,275	37.2%
1991	8,767,121	1,276,319	809,500	23.8%
1992	25,673,240	3,491,156	1,139,128	18.0%
1993	40,441,382	5,337,087	6,464,655	29.2%
1994	46,104,016	11,683,957	14,863,439	57.6%
1995	51,101,690	13,576,947	22,958,206	71.5%
1996	58,295,997	12,756,836	27,781,877	69.5%
1997	64,376,053	17,725,691	33,705,170	79.9%
1998	63,038,865	22,354,555	35,193,439	91.3%
1999	61,766,726	28,298,320	34,979,020	102.4%
2000	60,548,498	31,609,313	34,731,832	109.6%
2001	59,568,512	34,007,399	33,589,807	113.5%
2002	58,575,062	45,432,154	32,921,636	133.8%
2003	57,151,843	51,325,464	31,263,936	144.5%
2004	57,726,720	53,570,372	30,105,916	145.0%
2005	58,040,637	54,117,843	27,125,765	140.0%
2006	56,179,954	69,254,287	26,150,278	169.8%
2007	54,848,629	72,354,393	24,137,662	175.9%
2008	53,050,323	82,797,649	20,099,143	194.0%
2009	51,141,195	99,975,721	16,466,838	227.7%
2010	55,516,273	101,006,248	13,684,081	206.6%
2011	59,031,476	109,653,500	7,793,714	199.0%
2012	55,689,397	117,968,395	8,024,465	226.2%
Total	1,156,731,167	1,039,573,606	484,025,780	131.7%

Attachment 4
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	12,281	0	2,321	18.9%
1991	509,179	344,246	23,287	72.2%
1992	877,611	109,640	37,349	16.7%
1993	1,047,543	112,201	277,173	37.2%
1994	1,045,726	176,322	396,864	54.8%
1995	1,020,102	511,107	477,080	96.9%
1996	998,556	8,561	474,893	48.4%
1997	968,974	568,086	463,353	106.4%
1998	944,415	181,084	428,453	64.5%
1999	925,876	833,189	454,421	139.1%
2000	910,427	1,318,715	437,442	192.9%
2001	902,480	820,304	386,233	133.7%
2002	876,058	988,634	336,947	151.3%
2003	836,377	201,270	316,987	62.0%
2004	812,048	672,244	320,069	122.2%
2005	780,374	943,239	295,851	158.8%
2006	767,440	259,294	312,042	74.4%
2007	756,006	1,542,267	284,063	241.6%
2008	746,755	704,854	328,854	138.4%
2009	728,147	1,989,160	149,224	293.7%
2010	690,535	1,378,667	120,258	217.1%
2011	674,826	1,052,481	67,639	166.0%
2012	827,317	2,316,881	74,802	289.1%
Total	18,659,051	17,032,447	6,465,604	125.9%

Attachment 5
MetLife Insurance Company USA
Nationwide Reserve Experience as of December 31, 2012
LTC2 Comprehensive Policy Forms

Incurral Year	Incurred Claims*	Paid Claims*	IBNR*	DLR*	Active Life Reserve
1990	0	0	0	0	
1991	1,276,319	1,276,319	0	0	
1992	3,491,156	3,488,355	0	2,801	
1993	5,337,087	5,337,087	0	0	
1994	11,683,957	11,674,958	0	9,000	
1995	13,576,947	13,576,947	0	0	
1996	12,756,836	12,743,099	0	13,737	
1997	17,725,691	17,711,889	0	13,802	
1998	22,354,555	22,340,948	0	13,608	
1999	28,298,320	28,251,541	0	46,778	
2000	31,609,313	31,577,852	0	31,461	
2001	34,007,399	33,780,703	0	226,696	
2002	45,432,154	44,784,746	0	647,408	
2003	51,325,464	50,213,101	0	1,112,363	
2004	53,570,372	52,134,673	0	1,435,699	
2005	54,117,843	51,830,680	0	2,287,163	
2006	69,254,287	63,244,994	0	6,009,293	
2007	72,354,393	63,134,155	0	9,220,238	
2008	82,797,649	66,115,418	0	16,682,231	
2009	99,975,721	68,021,900	0	31,953,821	
2010	101,006,248	52,274,376	2,215,408	46,516,464	
2011	109,653,500	34,169,029	9,549,860	65,934,611	
2012	117,968,395	7,631,235	50,459,818	59,877,343	484,025,780
Total	1,039,573,606	735,314,003	62,225,086	242,034,517	484,025,780

** Incurred claims, paid claims, IBNR, and DLR are discounted to the year of incurral*

Attachment 6
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC2 Comprehensive Policy Forms
Experience as of December 31, 2012

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	940,699,672
2	Active Life Reserves at 12/31/2012:	484,025,780
3	Present Value of Future Premium:	289,693,747
	Anticipated Loss Ratio = (1 - 2) / 3:	**157.6%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	866,346,092
2	Active Life Reserves at 12/31/2012:	484,025,780
3	Present Value of Future Premium:	435,408,241
	Anticipated Loss Ratio = (1 - 2) / 3:	**87.8%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	12,780,887
2	Active Life Reserves at 12/31/2012:	6,465,604
3	Present Value of Future Premium:	4,347,120
	Anticipated Loss Ratio = (1 - 2) / 3:	**145.3%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	11,765,284
2	Active Life Reserves at 12/31/2012:	6,465,604
3	Present Value of Future Premium:	6,586,584
	Anticipated Loss Ratio = (1 - 2) / 3:	**80.5%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 8.0%.

Attachment 7
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	259,951	0	0	0.0%	495	1,468,674	0	0	0.0%				0.0040		0.9960		8.00%	5.6498
	1991	23,361,133	120,678	1,276,319	5.5%	10,920	122,209,408	631,306	6,676,826	5.5%				0.0173		0.9827		8.00%	5.2313
	1992	68,409,687	657,120	3,491,156	5.1%	20,991	331,363,438	3,182,963	16,910,490	5.1%				0.0400		0.9600		8.00%	4.8438
	1993	107,761,318	1,754,692	5,337,087	5.0%	27,528	483,310,386	7,869,809	23,936,880	5.0%				0.0610		0.9390		8.00%	4.4850
	1994	122,850,145	3,398,970	11,683,957	9.5%	28,793	510,170,273	14,115,192	48,520,966	9.5%				0.0568		0.9432		8.00%	4.1528
	1995	136,167,096	5,477,145	13,576,947	10.0%	31,684	523,585,845	21,060,561	52,205,691	10.0%				0.0372		0.9628		8.00%	3.8452
	1996	155,337,264	8,421,841	12,756,836	8.2%	36,497	553,054,100	29,984,652	45,418,725	8.2%				0.0318		0.9682		8.00%	3.5603
	1997	171,538,363	11,038,389	17,725,691	10.3%	35,422	565,495,915	36,389,316	58,434,777	10.3%				0.0307		0.9693		8.00%	3.2966
	1998	167,975,250	13,219,576	22,354,555	13.3%	34,506	512,731,207	40,351,714	68,235,517	13.3%				0.0260		0.9740		8.00%	3.0524
	1999	164,585,472	16,761,458	28,298,320	17.2%	33,690	465,170,535	47,373,174	79,979,990	17.2%				0.0236		0.9764		8.00%	2.8263
	2000	161,339,344	22,519,743	31,609,313	19.6%	32,861	422,218,472	58,933,248	82,720,280	19.6%				0.0246		0.9754		8.00%	2.6170
	2001	158,728,044	26,248,319	34,007,399	21.4%	31,957	384,615,563	63,602,572	82,403,681	21.4%				0.0275		0.9725		8.00%	2.4231
	2002	156,080,869	30,763,442	45,432,154	29.1%	31,065	350,186,264	69,021,494	101,932,519	29.1%				0.0279		0.9721		8.00%	2.2436
	2003	152,288,515	34,505,104	51,325,464	33.7%	30,109	316,368,204	71,681,818	106,624,881	33.7%				0.0308		0.9692		8.00%	2.0774
	2004	148,163,221	36,231,361	53,570,372	36.2%	29,112	284,998,342	69,692,584	103,044,919	36.2%				0.0331		0.9669		8.00%	1.9235
	2005	143,068,290	34,619,598	54,117,843	37.8%	27,918	254,812,984	61,659,527	96,387,040	37.8%				0.0410		0.9590		8.00%	1.7811
	2006	138,481,767	31,804,193	69,254,287	50.0%	26,848	228,374,183	52,449,190	114,209,196	50.0%				0.0383		0.9617		8.00%	1.6491
	2007	135,200,095	21,547,423	72,354,393	53.5%	25,782	206,446,561	32,902,280	110,483,026	53.5%				0.0397		0.9603		8.00%	1.5270
	2008	130,767,328	113,731,251	82,797,649	63.3%	24,604	184,886,904	160,800,248	117,064,417	63.3%				0.0457		0.9543		8.00%	1.4139
	2009	126,061,391	145,412,448	99,975,721	79.3%	23,374	165,030,890	190,363,960	130,881,326	79.3%				0.0500		0.9500		8.00%	1.3091
	2010	120,252,035	148,792,789	101,006,248	84.0%	22,109	145,764,519	180,360,434	122,435,576	84.0%				0.0541		0.9459		8.00%	1.2122
	2011	111,845,255	112,105,221	109,653,500	98.0%	20,732	125,531,638	125,823,417	123,071,680	98.0%				0.0623		0.9377		8.00%	1.1224
	2012	105,513,116	123,356,785	117,968,395	111.8%	19,580	109,652,446	128,196,132	122,596,352	111.8%				0.0556		0.9444		8.00%	1.0392
Projected Future Experience	2013	99,995,764	132,489,406	115,631,195	115.6%	18,132	96,220,969	127,487,991	111,266,170	115.6%	1.0000	1.0343	1.0000	0.0739	0.0000	0.9261	0.9477	8.00%	0.9623
	2014	91,344,546	144,388,656	115,902,852	126.9%	16,706	81,385,491	128,646,342	103,266,270	126.9%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	8.00%	0.8910
	2015	82,928,782	141,484,233	114,516,442	138.1%	15,310	68,414,144	116,720,908	94,473,164	138.1%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	8.00%	0.8250
	2016	74,814,882	133,473,691	111,672,227	149.3%	13,954	57,148,502	101,955,938	85,302,554	149.3%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	8.00%	0.7639
	2017	67,080,959	126,065,323	107,997,399	161.0%	12,655	47,445,209	89,163,835	76,384,703	161.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	8.00%	0.7073
	2018	59,799,155	118,562,253	103,641,884	173.3%	11,420	39,161,958	77,645,410	67,874,187	173.3%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	8.00%	0.6549
	2019	52,994,023	113,293,909	98,763,439	186.4%	10,252	32,134,569	68,699,275	59,888,274	186.4%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	8.00%	0.6064
	2020	46,682,449	108,187,559	93,420,611	200.1%	9,156	26,210,510	60,743,408	52,452,300	200.1%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	8.00%	0.5615
	2021	40,873,533	102,909,484	87,790,896	214.8%	8,134	21,249,086	53,499,962	45,640,202	214.8%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	8.00%	0.5199
	2022	35,568,683	97,397,367	81,998,401	230.5%	7,188	17,121,512	46,883,663	39,471,144	230.5%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	8.00%	0.4814
	2023	30,761,936	91,682,990	76,109,876	247.4%	6,318	13,710,845	40,863,855	33,922,791	247.4%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	8.00%	0.4457
	2024	26,440,546	85,835,572	70,245,750	265.7%	5,523	10,911,821	35,423,716	28,989,910	265.7%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	8.00%	0.4127
	2025	22,585,821	79,942,692	64,502,286	285.6%	4,802	8,630,559	30,547,933	24,647,800	285.6%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	8.00%	0.3821
	2026	19,174,071	74,076,451	58,920,965	307.3%	4,152	6,784,122	26,209,544	20,847,268	307.3%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	8.00%	0.3538
	2027	16,177,654	68,285,367	53,490,386	330.6%	3,571	5,299,942	22,370,886	17,523,921	330.6%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	8.00%	0.3276
	2028	13,566,083	62,607,919	48,251,654	355.7%	3,054	4,115,155	18,991,578	14,636,728	355.7%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	8.00%	0.3033
	2029	11,307,086	57,093,197	43,275,535	382.7%	2,598	3,175,841	16,035,865	12,154,874	382.7%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	8.00%	0.2809
	2030	9,367,592	51,784,134	38,596,287	412.0%	2,198	2,436,196	13,467,314	10,037,598	412.0%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	8.00%	0.2601
	2031	7,714,606	46,720,468	34,257,557	444.1%	1,849	1,857,694	11,250,393	8,249,297	444.1%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	8.00%	0.2408
	2032	6,315,964	41,949,413	30,292,772	479.6%	1,547	1,408,239	9,353,252	6,754,229	479.6%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	8.00%	0.2230
	2033	5,140,929	37,498,173	26,663,474	518.7%	1,287	1,061,340	7,741,464	5,504,651	518.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	8.00%	0.2064
	2034	4,160,627	33,369,223	23,341,726	561.0%	1,065	795,331	6,378,747	4,461,925	561.0%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	8.00%	0.1912
	2035	3,348,352	29,558,724	20,314,646	606.7%	876	592,648	5,231,801	3,595,628	606.7%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	8.00%	0.1770
	2036	2,679,759	26,060,939	17,587,128	656.3%	717	439,175	4,271,022	2,882,283	656.3%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	8.00%	0.1639
	2037	2,132,951	22,880,708	15,204,897	712.9%	583	323,667	3,472,062	2,307,286	712.9%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	8.00%	0.1517
	2038	1,688,501	20,021,447	13,128,278	777.5%	471	237,244	2,813,129	1,844,599	777.5%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	8.00%	0.1405
	2039	1,329,392	17,461,460	11,267,828	847.6%	379	172,951	2,271,700	1,465,921	847.6%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	8.00%	0.1301
	2040	1,040,899	15,167,682	9,602,045	922.5%	303	125,388	1,827,115	1,156,673	922.5%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	8.00%	0.1205
	2041	810,426	13,116,106	8,129,652	1003.1%	240	90,393	1,462,945	906,765	1003.1%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	8.00%	0.1115
	2042	627,308	11,287,590	6,843,413	1090.9%	189	64,786	1,165,737	706,760	1090.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	8.00%	0.1033
	2043	482,611	9,663,816	5,713,598	1183.9%	148	46,150	924,111	546,368	1183.9%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	8.00%	0.0956
	2044	368,915	8,227,635	4,736,413	1283.9%	115	32,665	728,495	419,374	1283.9%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	8.00%	0.0885
	2045	280,106	6,963,766	3,889,627	1388.6%	89	22,964	570,916	318,886	1388.6%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	8.00%	0.0820
	2046	211,172	5,855,008	3,154,211	1493.7%	68	16,030	444,459	239,439	1493.7%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	8.00%	0.0759
	2047	158,020	4,887,592	2,532,165	1602.4%	51	11,107	343,539	177,981	1602.4%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	8.00%	0.0703
	2048	117,327	4,051,160	2,016,751	1718.9%	39	7,636	263,655	131,253	1718.9%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	8.00%	0.0651
	2049	86,406	3,334,892	1,592,347	1842.9%	29	5,207	200,962	95,956	1842.9%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	8.00%	0.0603
	2050	63,094	2,725,977	1,242,474	1969.3%	21	3,520	152,101	69,326	1969.3%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	8.00%	0.0558
	2051	45,662	2,213,164	963,119	2109.2%	15	2,359	114,340	49,758	2109.2%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	8.00%	0.0517
	2052	32,739	1,785,641	741,210	2264.0%	11	1,566	85,419	35,457	2264.0%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	8.00%	0.0478
	Past	2,906,034,950	942,487,545	1,039,573,606	35.8%	606,577	7,247,446,750	1,466,445,590	1,814,174,756	25.0%									
	Future	840,299,329	2,154,360,785	1,727,943,417	205.6%	165,215	548,874,492	1,136,424,789	940,699,672	171.4%									
	Lifetime	3,746,334,279	3,096,848,330	2,767,517,023	73.9%	771,792	7,796,321,243	2,602,870,379	2,754,874,428	35.3%									

Attachment 8
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	32,723	0	0	0.0%	60	184,880	0	0	0.0%				0.0323		0.9677		8.00%	5.6498
	1991	1,352,630	6,049	344,246	25.5%	509	7,076,030	31,645	1,800,860	25.5%				0.0286		0.9714		8.00%	5.2313
	1992	2,334,883	72,845	109,640	4.7%	655	11,309,728	352,845	531,076	4.7%				0.0466		0.9534		8.00%	4.8438
	1993	2,785,698	101,768	112,201	4.0%	723	12,493,878	456,431	503,221	4.0%				0.0386		0.9614		8.00%	4.4850
	1994	2,781,504	114,084	176,322	6.3%	695	11,550,990	473,765	732,229	6.3%				0.0387		0.9613		8.00%	4.1528
	1995	2,714,327	208,905	511,107	18.8%	675	10,437,055	803,275	1,965,293	18.8%				0.0316		0.9684		8.00%	3.8452
	1996	2,654,356	368,950	8,561	0.3%	658	9,450,422	1,313,588	30,482	0.3%				0.0252		0.9748		8.00%	3.5603
	1997	2,576,523	280,184	568,086	22.0%	636	8,493,803	923,658	1,872,759	22.0%				0.0334		0.9666		8.00%	3.2966
	1998	2,507,275	269,547	181,084	7.2%	612	7,653,260	822,772	552,746	7.2%				0.0377		0.9623		8.00%	3.0524
	1999	2,459,322	319,755	833,189	33.9%	597	6,950,822	903,729	2,354,856	33.9%				0.0245		0.9755		8.00%	2.8263
	2000	2,421,378	387,880	1,318,715	54.5%	583	6,336,648	1,015,066	3,451,023	54.5%				0.0235		0.9765		8.00%	2.6170
	2001	2,395,992	633,465	820,304	34.2%	565	5,805,752	1,534,955	1,987,688	34.2%				0.0309		0.9691		8.00%	2.4231
	2002	2,322,218	831,353	988,634	42.6%	543	5,210,177	1,865,241	2,218,120	42.6%				0.0389		0.9611		8.00%	2.2436
	2003	2,219,586	990,105	201,270	9.1%	520	4,611,026	2,056,871	418,124	9.1%				0.0424		0.9576		8.00%	2.0774
	2004	2,145,729	833,765	672,244	31.3%	500	4,127,401	1,603,784	1,293,090	31.3%				0.0385		0.9615		8.00%	1.9235
	2005	2,069,789	619,286	943,239	45.6%	481	3,686,416	1,102,984	1,679,963	45.6%				0.0380		0.9620		8.00%	1.7811
	2006	2,028,370	522,249	259,294	12.8%	465	3,345,042	861,255	427,610	12.8%				0.0333		0.9667		8.00%	1.6491
	2007	2,000,249	240,318	1,542,267	77.1%	449	3,054,321	366,959	2,354,996	77.1%				0.0344		0.9656		8.00%	1.5270
	2008	1,979,783	1,441,954	704,854	35.6%	435	2,799,139	2,038,723	996,566	35.6%				0.0312		0.9688		8.00%	1.4139
	2009	1,920,867	2,109,120	1,989,160	103.6%	412	2,514,667	2,761,115	2,604,072	103.6%				0.0529		0.9471		8.00%	1.3091
	2010	1,819,368	2,110,118	1,378,667	75.8%	392	2,205,362	2,557,797	1,671,162	75.8%				0.0485		0.9515		8.00%	1.2122
	2011	1,711,042	1,647,103	1,052,481	61.5%	367	1,920,421	1,848,657	1,181,272	61.5%				0.0638		0.9362		8.00%	1.1224
	2012	1,626,041	1,931,999	2,316,881	142.5%	349	1,689,831	2,007,793	2,407,774	142.5%				0.0490		0.9510		8.00%	1.0392
Projected Future Experience	2013	1,523,954	1,943,931	1,632,108	107.1%	323	1,466,426	1,870,548	1,570,497	107.1%	1.0000	0.7331	1.0000	0.0747	0.0000	0.9253	0.9609	8.00%	0.9623
	2014	1,387,656	2,122,019	1,618,063	116.6%	298	1,236,364	1,890,661	1,441,650	116.6%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	8.00%	0.8910
	2015	1,256,866	2,034,427	1,585,010	126.1%	273	1,036,883	1,678,350	1,307,593	126.1%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	8.00%	0.8250
	2016	1,132,254	1,898,520	1,538,183	135.9%	249	864,890	1,450,214	1,174,965	135.9%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	8.00%	0.7639
	2017	1,014,389	1,785,046	1,481,553	146.1%	227	717,460	1,262,532	1,047,877	146.1%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	8.00%	0.7073
	2018	903,731	1,677,481	1,411,889	156.2%	205	591,846	1,098,568	924,634	156.2%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	8.00%	0.6549
	2019	800,626	1,588,244	1,338,657	167.2%	185	485,484	963,081	811,736	167.2%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	8.00%	0.6064
	2020	705,291	1,504,687	1,260,895	178.8%	165	395,995	844,828	707,947	178.8%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	8.00%	0.5615
	2021	617,817	1,421,388	1,179,470	190.9%	148	321,187	738,943	613,176	190.9%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	8.00%	0.5199
	2022	538,172	1,336,415	1,095,890	203.6%	131	259,057	643,303	527,523	203.6%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	8.00%	0.4814
	2023	466,200	1,249,580	1,011,361	216.9%	116	207,789	556,948	450,772	216.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	8.00%	0.4457
	2024	401,632	1,161,957	928,941	231.3%	102	165,750	479,531	383,367	231.3%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	8.00%	0.4127
	2025	344,106	1,075,302	850,748	247.2%	89	131,491	410,898	325,090	247.2%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	8.00%	0.3821
	2026	293,195	990,570	775,470	264.5%	78	103,738	350,481	274,375	264.5%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	8.00%	0.3538
	2027	248,432	907,892	701,882	282.5%	67	81,389	297,433	229,943	282.5%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	8.00%	0.3276
	2028	209,329	827,078	629,207	300.6%	58	63,498	250,887	190,865	300.6%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	8.00%	0.3033
	2029	175,392	748,305	558,634	318.5%	50	49,263	210,178	156,904	318.5%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	8.00%	0.2809
	2030	146,131	672,006	491,598	336.4%	42	38,004	174,766	127,848	336.4%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	8.00%	0.2601
	2031	121,069	599,480	431,618	356.5%	36	29,154	144,356	103,935	356.5%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	8.00%	0.2408
	2032	99,746	532,342	379,222	380.2%	30	22,240	118,694	84,553	380.2%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	8.00%	0.2230
	2033	81,726	471,038	331,424	405.5%	25	16,872	97,245	68,422	405.5%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	8.00%	0.2064
	2034	66,597	415,214	287,880	432.3%	21	12,730	79,371	55,030	432.3%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	8.00%	0.1912
	2035	53,975	364,363	248,235	459.9%	18	9,553	64,491	43,937	459.9%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	8.00%	0.1770
	2036	43,507	318,143	212,570	488.6%	14	7,130	52,139	34,837	488.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	8.00%	0.1639
	2037	34,874	276,289	180,882	518.7%	12	5,292	41,926	27,448	518.7%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	8.00%	0.1517
	2038	27,792	238,833	153,842	553.5%	10	3,905	33,557	21,616	553.5%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	8.00%	0.1405
	2039	22,013	205,825	130,939	594.8%	8	2,864	26,777	17,035	594.8%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	8.00%	0.1301
	2040	17,324	177,079	111,769	645.2%	6	2,087	21,331	13,464	645.2%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	8.00%	0.1205
	2041	13,542	152,153	95,182	702.9%	5	1,510	16,971	10,616	702.9%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	8.00%	0.1115
	2042	10,511	130,573	80,964	770.3%	4	1,086	13,485	8,362	770.3%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	8.00%	0.1033
	2043	8,098	111,888	68,518	846.1%	3	774	10,699	6,552	846.1%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	8.00%	0.0956
	2044	6,190	95,607	57,397	927.2%	2	548	8,465	5,082	927.2%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	8.00%	0.0885
	2045	4,694	81,255	47,280	1007.2%	2	385	6,662	3,876	1007.2%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	8.00%	0.0820
	2046	3,530	68,485	38,040	1077.6%	1	268	5,199	2,888	1077.6%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	8.00%	0.0759
	2047	2,632	57,119	30,019	1140.6%	1	185	4,015	2,110	1140.6%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	8.00%	0.0703
	2048	1,945	47,143	23,491	1207.7%	1	127	3,068	1,529	1207.7%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	8.00%	0.0651
	2049	1,425	38,553	18,305	1284.9%	1	86	2,323	1,103	1284.9%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	8.00%	0.0603
	2050	1,034	31,262	14,129	1366.9%	1	58	1,744	788	1366.9%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	8.00%	0.0558
	2051	743	25,127	10,734	1445.4%	1	38	1,298	555	1445.4%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	8.00%	0.0517
	2052	528	20,021	8,092	1532.6%	1	25	958	387	1532.6%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	8.00%	0.0478
	Past	48,859,655	16,040,802	17,032,447	34.9%	11,881	132,907,073	27,702,908	33,034,980	24.9%									
	Future	12,788,669	29,402,642	23,050,093	180.2%	3,007	8,333,430	15,926,926	12,780,887	153.4%									
	Lifetime	61,648,324	45,443,444	40,082,539	65.0%	14,888	141,240,503	43,629,834	45,815,867	32.4%									

Attachment 9
MetLife Insurance Company USA
Nationwide Experience Projections
LTC2 Comprehensive Policy Forms

		Without Interest		With Interest							
		(A)	(B)	(C)	(D)	(E)	(F)	(G) = (E) - (F)	(H) = (D) / (C)		
	Calendar Year	Premium at Original Rates	Incurred Claims	Premium at Original Rates	Incurred Claims	Assuming Prior Rate Increase Requests Fully Approved*	Assuming Actual Virginia Rate Increases Approved**	Premium Lost Due to Partial Approval of Rate Increases	Loss Ratio Based on Original Rates	Calendar Year Effective Int Rate	Disc/Accum Factor
Historical Experience	1990	97,556	0	551,174	0	551,174	551,174	0	0.0%	8.00%	5.650
	1991	8,767,121	1,276,319	45,863,556	6,676,826	45,863,556	45,863,556	0	14.6%	8.00%	5.231
	1992	25,673,240	3,491,156	124,356,267	16,910,490	124,356,267	124,356,267	0	13.6%	8.00%	4.844
	1993	40,441,382	5,337,087	181,379,924	23,936,880	181,379,924	181,379,924	0	13.2%	8.00%	4.485
	1994	46,104,016	11,683,957	191,460,080	48,520,966	191,460,080	191,460,080	0	25.3%	8.00%	4.153
	1995	51,101,690	13,576,947	196,494,765	52,205,691	196,494,765	196,494,765	0	26.6%	8.00%	3.845
	1996	58,295,997	12,756,836	207,553,807	45,418,725	207,553,807	207,553,807	0	21.9%	8.00%	3.560
	1997	64,376,053	17,725,691	212,223,053	58,434,777	212,223,053	212,223,053	0	27.5%	8.00%	3.297
	1998	63,038,865	22,354,555	192,421,164	68,235,517	192,421,164	192,421,164	0	35.5%	8.00%	3.052
	1999	61,766,726	28,298,320	174,572,280	79,979,990	174,572,280	174,572,280	0	45.8%	8.00%	2.826
	2000	60,548,498	31,609,313	158,452,945	82,720,280	158,452,945	158,452,945	0	52.2%	8.00%	2.617
	2001	59,568,512	34,007,399	144,341,077	82,403,681	144,341,077	144,341,077	0	57.1%	8.00%	2.423
	2002	58,575,062	45,432,154	131,420,221	101,932,519	131,420,221	131,420,221	0	77.6%	8.00%	2.244
	2003	57,151,843	51,325,464	118,728,756	106,624,881	118,728,756	118,728,756	0	89.8%	8.00%	2.077
	2004	55,603,675	53,570,372	106,956,066	103,044,919	106,956,066	106,956,066	0	96.3%	8.00%	1.924
	2005	53,691,616	54,117,843	95,627,905	96,387,040	114,275,346	95,627,905	18,647,441	100.8%	8.00%	1.781
	2006	51,970,355	69,254,287	85,705,776	114,209,196	119,131,029	85,705,776	33,425,253	133.3%	8.00%	1.649
	2007	50,738,788	72,354,393	77,476,633	110,483,026	107,692,520	77,476,633	30,215,887	142.6%	8.00%	1.527
	2008	49,075,229	82,797,649	69,385,582	117,064,417	96,445,959	69,385,582	27,060,377	168.7%	8.00%	1.414
	2009	47,309,154	99,975,721	61,933,886	130,881,326	86,088,101	61,933,886	24,154,215	211.3%	8.00%	1.309
	2010	45,128,980	101,006,248	54,703,474	122,435,576	76,037,829	54,703,474	21,334,355	223.8%	8.00%	1.212
	2011	41,974,028	109,653,500	47,110,345	123,071,680	75,305,886	56,296,862	19,009,024	261.2%	8.00%	1.122
	2012	39,597,661	117,968,395	41,151,096	122,596,352	74,360,031	57,200,024	17,160,007	297.9%	8.00%	1.039
	2013	37,527,073	115,631,195	36,110,443	111,266,170	65,251,570	50,193,515	15,058,055	308.1%	8.00%	0.962
Projected Future Experience	2014	34,280,386	115,902,852	30,542,886	103,266,270	55,190,996	42,454,612		338.1%	8.00%	0.891
	2015	31,122,063	114,516,442	25,674,913	94,473,164	46,394,568	35,688,130		368.0%	8.00%	0.825
	2016	28,077,024	111,672,227	21,447,068	85,302,554	38,754,853	29,811,425		397.7%	8.00%	0.764
	2017	25,174,587	107,997,399	17,805,552	76,384,703	32,174,633	24,749,718		429.0%	8.00%	0.707
	2018	22,441,823	103,641,884	14,696,959	67,874,187	26,557,405	20,428,773		461.8%	8.00%	0.655
	2019	19,887,948	98,763,439	12,059,674	59,888,274	21,791,831	16,762,947		496.6%	8.00%	0.606
	2020	17,519,299	93,420,611	9,836,454	52,452,300	17,774,472	13,672,671		533.2%	8.00%	0.561
	2021	15,339,290	87,790,896	7,974,498	45,640,202	14,409,918	11,084,552		572.3%	8.00%	0.520
	2022	13,348,451	81,998,401	6,425,474	39,471,144	11,610,832	8,931,409		614.3%	8.00%	0.481
	2023	11,544,543	76,109,876	5,145,497	33,922,791	9,297,913	7,152,241		659.3%	8.00%	0.446
	2024	9,922,783	70,245,750	4,095,060	28,989,910	7,399,774	5,692,134		707.9%	8.00%	0.413
	2025	8,476,157	64,502,286	3,238,934	24,647,800	5,852,753	4,502,118		761.0%	8.00%	0.382
	2026	7,195,772	58,920,965	2,545,990	20,847,268	4,600,604	3,538,926		818.8%	8.00%	0.354
	2027	6,071,257	53,490,386	1,988,997	17,523,921	3,594,118	2,764,706		881.0%	8.00%	0.328
	2028	5,091,169	48,251,654	1,544,363	14,636,728	2,790,664	2,146,664		947.8%	8.00%	0.303
	2029	4,243,398	43,275,535	1,191,851	12,154,874	2,153,674	1,656,672		1019.8%	8.00%	0.281
	2030	3,515,532	38,596,287	914,272	10,037,598	1,652,089	1,270,838		1097.9%	8.00%	0.260
	2031	2,895,188	34,257,557	697,168	8,249,297	1,259,782	969,063		1183.3%	8.00%	0.241
	2032	2,370,297	30,292,772	528,493	6,754,229	954,987	734,606		1278.0%	8.00%	0.223
	2033	1,929,322	26,663,474	398,307	5,504,651	719,740	553,646		1382.0%	8.00%	0.206
	2034	1,561,427	23,341,726	298,477	4,461,925	539,348	414,883		1494.9%	8.00%	0.191
	2035	1,256,592	20,314,646	222,413	3,595,628	401,900	309,154		1616.6%	8.00%	0.177
	2036	1,005,678	17,587,128	164,816	2,882,283	297,823	229,095		1748.8%	8.00%	0.164
	2037	800,468	15,204,897	121,468	2,307,286	219,493	168,841		1899.5%	8.00%	0.152
	2038	633,672	13,128,278	89,035	1,844,599	160,885	123,758		2071.8%	8.00%	0.141
	2039	498,903	11,267,828	64,906	1,465,921	117,286	90,220		2258.5%	8.00%	0.130
	2040	390,636	9,602,045	47,056	1,156,673	85,031	65,408		2458.1%	8.00%	0.120
	2041	304,142	8,129,652	33,923	906,765	61,300	47,154		2673.0%	8.00%	0.112
	2042	235,420	6,843,413	24,313	706,760	43,934	33,795		2906.9%	8.00%	0.103
	2043	181,117	5,713,598	17,320	546,368	31,296	24,074		3154.6%	8.00%	0.096
	2044	138,449	4,736,413	12,259	419,374	22,151	17,039		3421.1%	8.00%	0.089
	2045	105,120	3,889,627	8,618	318,886	15,573	11,979		3700.2%	8.00%	0.082
	2046	79,250	3,154,211	6,016	239,439	10,871	8,362		3980.1%	8.00%	0.076
	2047	59,303	2,532,165	4,168	177,981	7,532	5,794		4269.9%	8.00%	0.070
	2048	44,031	2,016,751	2,866	131,253	5,178	3,983		4580.3%	8.00%	0.065
	2049	32,427	1,592,347	1,954	95,956	3,531	2,716		4910.6%	8.00%	0.060
	2050	23,678	1,242,474	1,321	69,326	2,387	1,836		5247.3%	8.00%	0.056
	2051	17,136	963,119	885	49,758	1,600	1,231		5620.3%	8.00%	0.052
	2052	12,286	741,210	588	35,457	1,062	817		6032.8%	8.00%	0.048
Past (1988 - 2013)		1,128,123,122	1,155,204,801	2,755,980,275	1,925,440,926	3,001,363,407	2,795,298,792	206,064,615	69.9%		
Future (2014 - 2052)		277,826,027	1,612,312,222	169,874,813	829,433,502	306,963,787	236,125,990	0	488.3%		
Lifetime (1988 - 2052)		1,405,949,148	2,767,517,023	2,925,855,088	2,754,874,428	3,308,327,194	3,031,424,783	206,064,615	94.2%		
Lost Premium / Projected Future Premium (assuming actual Virginia rate increases)								87.3%			

* Assumes 39% rate increase implemented mid-year 2005 and 30% rate increase implemented mid-year 2011
** Assumes 39% rate increase implemented mid-year 2011

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	86,633	542	3,213	3.7%	0.000	0.0%	3.7%	0.000
	1991	8,767,121	120,678	1,276,319	14.6%	7,839,012	56,238	292,841	3.7%	3.897	14.4%	3.7%	3.851
	1992	25,673,240	657,120	3,491,156	13.6%	22,094,850	314,839	1,103,904	5.0%	2.722	13.8%	4.6%	2.974
	1993	40,441,382	1,754,692	5,337,087	13.2%	33,279,984	902,569	2,307,136	6.9%	1.904	13.5%	5.8%	2.330
	1994	46,104,016	3,398,970	11,683,957	25.3%	35,628,398	1,814,929	3,635,570	10.2%	2.484	17.7%	7.3%	2.435
	1995	51,101,690	5,477,145	13,576,947	26.6%	36,897,975	2,968,453	5,047,401	13.7%	1.942	20.0%	8.8%	2.274
	1996	58,295,997	8,421,841	12,756,836	21.9%	40,024,683	4,301,641	6,598,382	16.5%	1.327	20.4%	10.3%	1.983
	1997	64,376,053	11,038,389	17,725,691	27.5%	41,758,783	5,779,164	8,238,292	19.7%	1.396	21.7%	11.8%	1.842
	1998	63,038,865	13,219,576	22,354,555	35.5%	36,729,692	7,314,888	9,671,592	26.3%	1.347	23.7%	13.5%	1.760
	1999	61,766,726	16,761,458	28,298,320	45.8%	32,676,870	8,775,202	10,827,271	33.1%	1.383	26.2%	15.2%	1.730
	2000	60,548,498	22,519,743	31,609,313	52.2%	29,345,633	10,075,671	11,728,866	40.0%	1.306	28.7%	16.8%	1.704
	2001	59,568,512	26,248,319	34,007,399	57.1%	26,705,221	11,214,394	12,618,079	47.2%	1.208	30.9%	18.4%	1.676
	2002	58,575,062	30,763,442	45,432,154	77.6%	24,511,560	12,267,622	13,595,018	55.5%	1.398	34.0%	20.0%	1.698
	2003	57,151,843	34,505,104	51,325,464	89.8%	22,525,575	13,267,557	14,439,566	64.1%	1.401	37.2%	21.6%	1.722
	2004	57,726,720	36,231,361	53,570,372	92.8%	20,763,139	14,190,674	15,156,185	73.0%	1.271	40.0%	23.1%	1.731
	2005	58,040,637	34,619,598	54,117,843	93.2%	19,259,273	15,045,961	15,870,918	82.4%	1.131	42.4%	24.6%	1.726
	2006	56,179,954	31,804,193	69,254,287	123.3%	17,997,188	15,890,333	16,737,906	93.0%	1.325	45.6%	26.0%	1.751
	2007	54,848,629	21,547,423	72,354,393	131.9%	16,929,022	16,779,475	17,698,518	104.5%	1.262	48.5%	27.4%	1.768
	2008	53,050,323	113,731,251	82,797,649	156.1%	15,887,785	17,693,926	18,541,754	116.7%	1.337	51.7%	28.8%	1.795
	2009	51,141,195	145,412,448	99,975,721	195.5%	14,936,568	18,588,209	19,317,332	129.3%	1.512	55.4%	30.1%	1.838
	2010	55,516,273	148,792,789	101,006,248	181.9%	13,960,581	19,441,752	20,016,198	143.4%	1.269	58.5%	31.4%	1.865
	2011	59,031,476	112,105,221	109,653,500	185.8%	12,835,898	20,221,051	20,559,317	160.2%	1.160	61.6%	32.6%	1.889
	2012	55,689,397	123,356,785	117,968,395	211.8%	11,798,330	20,882,562	20,923,314	177.3%	1.194	64.7%	33.8%	1.916
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	10,772,928	21,379,708	21,034,548	195.3%	1.122	67.4%	34.9%	1.935
	2014	48,211,284	144,388,656	115,902,852	240.4%	9,711,033	21,684,963	20,966,999	215.9%	1.113	70.0%	35.9%	1.952
	2015	43,769,477	141,484,233	114,516,442	261.6%	8,710,693	21,813,431	20,785,842	238.6%	1.096	72.4%	36.8%	1.967
	2016	39,486,993	133,473,691	111,672,227	282.8%	7,767,000	21,791,665	20,506,803	264.0%	1.071	74.5%	37.7%	1.978
	2017	35,405,060	126,065,323	107,997,399	305.0%	6,921,324	21,651,436	20,194,465	291.8%	1.045	76.4%	38.5%	1.988
	2018	31,561,753	118,562,253	103,641,884	328.4%	6,185,960	21,429,746	19,849,214	320.9%	1.023	78.2%	39.2%	1.995
	2019	27,970,032	113,293,909	98,763,439	353.1%	5,534,140	21,153,552	19,475,721	351.9%	1.003	79.7%	39.8%	2.000
	2020	24,638,809	108,187,559	93,420,611	379.2%	4,940,240	20,835,369	19,064,953	385.9%	0.983	81.1%	40.5%	2.004
	2021	21,572,886	102,909,484	87,790,896	407.0%	4,402,659	20,477,091	18,629,585	423.1%	0.962	82.3%	41.0%	2.006
	2022	18,773,008	97,397,367	81,998,401	436.8%	3,930,973	20,087,690	18,194,185	462.8%	0.944	83.3%	41.5%	2.007
	2023	16,236,026	91,682,990	76,109,876	468.8%	3,514,795	19,673,709	17,725,750	504.3%	0.930	84.2%	42.0%	2.007
	2024	13,955,214	85,835,572	70,245,750	503.4%	3,119,942	19,218,461	17,145,082	549.5%	0.916	85.0%	42.4%	2.006
	2025	11,920,706	79,942,692	64,502,286	541.1%	2,724,041	18,675,344	16,361,179	600.6%	0.901	85.7%	42.8%	2.004
	2026	10,119,997	74,076,451	58,920,965	582.2%	2,331,304	17,993,069	15,369,322	659.3%	0.883	86.3%	43.1%	2.003
	2027	8,538,500	68,285,367	53,490,386	626.5%	1,967,405	17,163,624	14,309,887	727.3%	0.861	86.8%	43.3%	2.001
	2028	7,160,124	62,607,919	48,251,654	673.9%	1,648,232	16,226,311	13,225,789	802.4%	0.840	87.2%	43.6%	2.000
	2029	5,967,834	57,093,197	43,275,535	725.1%	1,365,509	15,207,123	12,112,977	887.1%	0.817	87.5%	43.8%	1.998
	2030	4,944,177	51,784,134	38,596,287	780.6%	1,113,785	14,126,477	10,945,732	982.8%	0.794	87.8%	44.0%	1.997
	2031	4,071,738	46,720,468	34,257,557	841.3%	912,108	13,030,505	9,952,971	1091.2%	0.771	88.0%	44.1%	1.996
	2032	3,333,541	41,949,413	30,292,772	908.7%	756,021	11,992,301	9,100,236	1203.7%	0.755	88.2%	44.2%	1.995
	2033	2,713,362	37,498,173	26,663,474	982.7%	634,665	11,037,266	8,364,416	1317.9%	0.746	88.4%	44.3%	1.994
	2034	2,195,962	33,369,223	23,341,726	1062.9%	532,421	10,165,860	7,670,859	1440.8%	0.738	88.5%	44.4%	1.993
	2035	1,767,247	29,558,724	20,314,646	1149.5%	441,078	9,350,498	6,915,216	1567.8%	0.733	88.6%	44.5%	1.992
	2036	1,414,366	26,060,939	17,587,128	1243.5%	360,811	8,556,276	6,169,450	1709.9%	0.727	88.7%	44.6%	1.991
	2037	1,125,763	22,880,708	15,204,897	1350.6%	291,978	7,773,483	5,444,557	1864.7%	0.724	88.8%	44.6%	1.990
	2038	891,184	20,021,447	13,128,278	1473.1%	236,062	7,012,495	4,780,247	2025.0%	0.727	88.9%	44.7%	1.990
	2039	701,648	17,461,460	11,267,828	1605.9%	188,531	6,279,069	4,148,925	2200.7%	0.730	88.9%	44.7%	1.989
	2040	549,382	15,167,682	9,602,045	1747.8%	144,540	5,547,382	3,370,081	2331.6%	0.750	88.9%	44.7%	1.989
	2041	427,740	13,116,106	8,129,652	1900.6%	110,992	4,815,366	2,769,834	2495.5%	0.762	89.0%	44.7%	1.989
	2042	331,091	11,287,590	6,843,413	2066.9%	81,216	4,116,449	2,141,562	2636.9%	0.784	89.0%	44.7%	1.989
	2043	254,720	9,663,816	5,713,598	2243.1%	58,547	3,452,791	1,623,813	2773.5%	0.809	89.0%	44.8%	1.989
	2044	194,712	8,227,635	4,736,413	2432.5%	44,455	2,867,796	1,295,233	2913.6%	0.835	89.0%	44.8%	1.989
	2045	147,839	6,963,766	3,889,627	2631.0%	34,071	2,384,726	1,069,513	3139.1%	0.838	89.0%	44.8%	1.989
	2046	111,456	5,855,008	3,154,211	2830.0%	25,146	1,985,657	845,521	3362.4%	0.842	89.0%	44.8%	1.989
	2047	83,402	4,887,592	2,532,165	3036.1%	18,064	1,648,577	663,553	3673.3%	0.827	89.0%	44.8%	1.989
	2048	61,925	4,051,160	2,016,751	3256.8%	13,178	1,374,296	541,563	4109.6%	0.792	89.0%	44.8%	1.989
	2049	45,605	3,334,892	1,592,347	3491.6%	9,467	1,147,573	419,741	4433.9%	0.787	89.0%	44.8%	1.989
	2050	33,301	2,725,977	1,242,474	3731.1%	6,701	957,244	324,452	4842.0%	0.771	89.0%	44.8%	1.989
	2051	24,100	2,213,164	963,119	3996.3%	4,526	796,519	245,857	5432.3%	0.736	89.0%	44.8%	1.989
	2052	17,279	1,785,641	741,210	4289.6%	2,760	657,443	163,698	5930.4%	0.723	89.0%	44.8%	1.989
TOTALS	Past	1,156,731,167	942,487,545	1,039,573,606	89.9%	534,472,655	237,787,650	264,928,574	49.6%	1.813	64.7%	33.8%	1.916
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	91,569,301	467,538,343	393,919,331	430.2%	0.906	324.7%	331.3%	0.980
	Lifetime	1,600,237,770	3,096,848,330	2,767,517,023	172.9%	626,041,956	705,325,993	658,847,905	105.2%	1.643	89.0%	44.8%	1.989

Attachment 10
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	86,633	542	3,213	3.7%	0.000	0.0%	3.7%	0.000
	1991	8,767,121	120,678	1,276,319	14.6%	7,839,012	56,238	292,841	3.7%	3.897	14.4%	3.7%	3.851
	1992	25,673,240	657,120	3,491,156	13.6%	22,094,850	314,839	1,103,904	5.0%	2.722	13.8%	4.6%	2.974
	1993	40,441,382	1,754,692	5,337,087	13.2%	33,279,984	902,569	2,307,136	6.9%	1.904	13.5%	5.8%	2.330
	1994	46,104,016	3,398,970	11,683,957	25.3%	35,628,398	1,814,929	3,635,570	10.2%	2.484	17.7%	7.3%	2.435
	1995	51,101,690	5,477,145	13,576,947	26.6%	36,897,975	2,968,453	5,047,401	13.7%	1.942	20.0%	8.8%	2.274
	1996	58,295,997	8,421,841	12,756,836	21.9%	40,024,683	4,301,641	6,598,382	16.5%	1.327	20.4%	10.3%	1.983
	1997	64,376,053	11,038,389	17,725,691	27.5%	41,758,783	5,779,164	8,238,292	19.7%	1.396	21.7%	11.8%	1.842
	1998	63,038,865	13,219,576	22,354,555	35.5%	36,729,692	7,314,888	9,671,592	26.3%	1.347	23.7%	13.5%	1.760
	1999	61,766,726	16,761,458	28,298,320	45.8%	32,676,870	8,775,202	10,827,271	33.1%	1.383	26.2%	15.2%	1.730
	2000	60,548,498	22,519,743	31,609,313	52.2%	29,345,633	10,075,671	11,728,866	40.0%	1.306	28.7%	16.8%	1.704
	2001	59,568,512	26,248,319	34,007,399	57.1%	26,705,221	11,214,394	12,618,079	47.2%	1.208	30.9%	18.4%	1.676
	2002	58,575,062	30,763,442	45,432,154	77.6%	24,511,560	12,267,622	13,595,018	55.5%	1.398	34.0%	20.0%	1.698
	2003	57,151,843	34,505,104	51,325,464	89.8%	22,525,575	13,267,557	14,439,566	64.1%	1.401	37.2%	21.6%	1.722
	2004	57,726,720	36,231,361	53,570,372	92.8%	20,763,139	14,190,674	15,156,185	73.0%	1.271	40.0%	23.1%	1.731
	2005	58,040,637	34,619,598	54,117,843	93.2%	19,259,273	15,045,961	15,870,918	82.4%	1.131	42.4%	24.6%	1.726
	2006	56,179,954	31,804,193	69,254,287	123.3%	17,997,188	15,890,333	16,737,906	93.0%	1.325	45.6%	26.0%	1.751
	2007	54,848,629	21,547,423	72,354,393	131.9%	16,929,022	16,779,475	17,698,518	104.5%	1.262	48.5%	27.4%	1.768
	2008	53,050,323	113,731,251	82,797,649	156.1%	15,887,785	17,693,926	18,541,754	116.7%	1.337	51.7%	28.8%	1.795
	2009	51,141,195	145,412,448	99,975,721	195.5%	14,936,568	18,588,209	19,317,332	129.3%	1.512	55.4%	30.1%	1.838
	2010	55,516,273	148,792,789	101,006,248	181.9%	13,960,581	19,441,752	20,016,198	143.4%	1.269	58.5%	31.4%	1.865
	2011	59,031,476	112,105,221	109,653,500	185.8%	12,835,898	20,221,051	20,559,317	160.2%	1.160	61.6%	32.6%	1.889
	2012	55,689,397	123,356,785	117,968,395	211.8%	11,798,330	20,882,562	20,923,314	177.3%	1.194	64.7%	33.8%	1.916
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	10,772,928	21,379,708	21,034,548	195.3%	1.122	67.4%	34.9%	1.935
	2014	62,786,908	143,258,218	110,695,507	176.3%	9,711,033	21,684,963	20,966,999	215.9%	0.817	69.5%	35.9%	1.939
	2015	73,416,448	137,335,256	103,522,560	141.0%	8,710,693	21,813,431	20,785,842	238.6%	0.591	71.0%	36.8%	1.929
	2016	66,233,251	126,332,057	100,951,397	152.4%	7,767,000	21,791,665	20,506,803	264.0%	0.577	72.4%	37.7%	1.921
	2017	59,386,447	117,212,203	97,629,362	164.4%	6,921,324	21,651,436	20,194,465	291.8%	0.563	73.6%	38.5%	1.914
	2018	52,939,901	108,869,203	93,691,989	177.0%	6,185,960	21,429,746	19,849,214	320.9%	0.552	74.8%	39.2%	1.908
	2019	46,915,351	103,343,554	89,281,888	190.3%	5,534,140	21,153,552	19,475,721	351.9%	0.541	75.8%	39.8%	1.903
	2020	41,327,745	98,345,124	84,451,985	204.3%	4,940,240	20,835,369	19,064,953	385.9%	0.530	76.8%	40.5%	1.898
	2021	36,185,140	93,382,302	79,362,738	219.3%	4,402,659	20,477,091	18,629,585	423.1%	0.518	77.6%	41.0%	1.893
	2022	31,488,782	88,279,059	74,126,338	235.4%	3,930,973	20,087,690	18,194,185	462.8%	0.509	78.4%	41.5%	1.888
	2023	27,233,392	83,036,458	68,803,126	252.6%	3,514,795	19,673,709	17,725,750	504.3%	0.501	79.0%	42.0%	1.883
	2024	23,407,687	77,700,324	63,501,972	271.3%	3,119,942	19,218,461	17,145,082	549.5%	0.494	79.6%	42.4%	1.878
	2025	19,995,118	72,340,222	58,309,895	291.6%	2,724,041	18,675,344	16,361,179	600.6%	0.486	80.1%	42.8%	1.874
	2026	16,974,712	67,015,155	53,264,397	313.8%	2,331,304	17,993,069	15,369,322	659.3%	0.476	80.6%	43.1%	1.870
	2027	14,321,998	61,765,051	48,355,167	337.6%	1,967,405	17,163,624	14,309,887	727.3%	0.464	80.9%	43.3%	1.867
	2028	12,009,987	56,621,903	43,619,367	363.2%	1,648,232	16,226,311	13,225,789	802.4%	0.453	81.2%	43.6%	1.864
	2029	10,010,108	51,628,971	39,120,969	390.8%	1,365,509	15,207,123	12,112,977	887.1%	0.441	81.5%	43.8%	1.861
	2030	8,293,083	46,824,183	34,890,941	420.7%	1,113,785	14,126,477	10,945,732	982.8%	0.428	81.7%	44.0%	1.859
	2031	6,829,703	42,242,606	30,968,741	453.4%	912,108	13,030,505	9,952,971	1091.2%	0.416	81.9%	44.1%	1.857
	2032	5,591,493	37,926,822	27,384,585	489.8%	756,021	11,992,301	9,100,236	1203.7%	0.407	82.1%	44.2%	1.856
	2033	4,551,240	33,901,107	24,103,710	529.6%	634,665	11,037,266	8,364,416	1317.9%	0.402	82.2%	44.3%	1.854
	2034	3,683,382	30,167,409	21,100,859	572.9%	532,421	10,165,860	7,670,859	1440.8%	0.398	82.3%	44.4%	1.853
	2035	2,964,280	26,722,037	18,364,386	619.5%	441,078	9,350,498	6,915,216	1567.8%	0.395	82.4%	44.5%	1.852
	2036	2,372,377	23,559,633	15,898,717	670.2%	360,811	8,556,276	6,169,450	1709.9%	0.392	82.5%	44.6%	1.851
	2037	1,888,291	20,684,467	13,745,186	727.9%	291,978	7,773,483	5,444,557	1864.7%	0.390	82.5%	44.6%	1.850
	2038	1,494,821	18,099,555	11,867,929	793.9%	236,062	7,012,495	4,780,247	2025.0%	0.392	82.6%	44.7%	1.849
	2039	1,176,904	15,785,233	10,186,086	865.5%	188,531	6,279,069	4,148,925	2200.7%	0.393	82.6%	44.7%	1.849
	2040	921,503	13,711,587	8,680,223	942.0%	144,540	5,547,382	3,370,081	2331.6%	0.404	82.7%	44.7%	1.848
	2041	717,466	11,856,935	7,349,184	1024.3%	110,992	4,815,366	2,769,834	2495.5%	0.410	82.7%	44.7%	1.848
	2042	555,353	10,203,952	6,186,427	1114.0%	81,216	4,116,449	2,141,562	2636.9%	0.422	82.7%	44.7%	1.848
	2043	427,253	8,736,064	5,165,078	1208.9%	58,547	3,452,791	1,623,813	2773.5%	0.436	82.7%	44.8%	1.848
	2044	326,599	7,437,760	4,281,705	1311.0%	44,455	2,867,796	1,295,233	2913.6%	0.450	82.7%	44.8%	1.848
	2045	247,977	6,295,226	3,516,213	1418.0%	34,071	2,384,726	1,069,513	3139.1%	0.452	82.7%	44.8%	1.848
	2046	186,949	5,292,912	2,851,399	1525.2%	25,146	1,985,657	845,521	3362.4%	0.454	82.7%	44.8%	1.848
	2047	139,894	4,418,371	2,289,071	1636.3%	18,064	1,648,577	663,553	3673.3%	0.445	82.7%	44.8%	1.848
	2048	103,869	3,662,238	1,823,137	1755.2%	13,178	1,374,296	541,563	4109.6%	0.427	82.7%	44.8%	1.848
	2049	76,495	3,014,733	1,439,478	1881.8%	9,467	1,147,573	419,741	4433.9%	0.424	82.7%	44.8%	1.848
	2050	55,856	2,464,276	1,123,193	2010.9%	6,701	957,244	324,452	4842.0%	0.415	82.7%	44.8%	1.848
	2051	40,424	2,000,695	870,657	2153.8%	4,526	796,519	245,857	5432.3%	0.396	82.7%	44.8%	1.848
	2052	28,983	1,614,214	670,052	2311.9%	2,760	657,443	163,698	5930.4%	0.390	82.7%	44.8%	1.848
TOTALS	Past	1,156,731,167	942,487,545	1,039,573,606	89.9%	534,472,655	237,787,650	264,928,574	49.6%	1.813	64.7%	33.8%	1.916
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	91,569,301	467,538,343	393,919,331	430.2%	0.532	199.0%	331.3%	0.601
	Lifetime	1,846,815,701	2,938,064,025	2,618,650,414	141.8%	626,041,956	705,325,993	658,847,905	105.2%	1.347	82.7%	44.8%	1.848

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	11,057	70	388	3.5%	0.000	0.0%	3.5%	0.000
	1991	509,179	6,049	344,246	67.6%	456,073	3,431	17,672	3.9%	17.448	65.9%	3.9%	17.046
	1992	877,611	72,845	109,640	12.5%	729,215	13,782	41,394	5.7%	2.201	33.4%	4.9%	6.766
	1993	1,047,543	101,768	112,201	10.7%	810,251	30,708	68,037	8.4%	1.276	24.3%	6.2%	3.887
	1994	1,045,726	114,084	176,322	16.9%	730,505	52,193	93,180	12.8%	1.322	22.3%	7.8%	2.852
	1995	1,020,102	208,905	511,107	50.1%	641,908	74,715	112,370	17.5%	2.862	27.7%	9.4%	2.954
	1996	998,556	368,950	8,561	0.9%	573,183	96,471	132,119	23.1%	0.037	23.7%	11.0%	2.149
	1997	968,974	280,184	568,086	58.6%	516,272	117,069	149,744	29.0%	2.021	27.9%	12.6%	2.204
	1998	944,415	269,547	181,084	19.2%	466,325	135,817	163,613	35.1%	0.546	27.0%	14.2%	1.900
	1999	925,876	319,755	833,189	90.0%	420,840	151,851	172,502	41.0%	2.195	32.1%	15.7%	2.047
	2000	910,427	387,880	1,318,715	144.8%	383,085	164,867	179,597	46.9%	3.090	39.9%	17.1%	2.335
	2001	902,480	633,465	820,304	90.9%	354,632	176,721	192,418	54.3%	1.675	42.9%	18.5%	2.326
	2002	876,058	831,353	988,634	112.9%	330,879	189,125	205,834	62.2%	1.814	46.5%	19.8%	2.347
	2003	836,377	990,105	201,270	24.1%	308,695	201,749	216,983	70.3%	0.342	45.5%	21.1%	2.155
	2004	812,048	833,765	672,244	82.8%	288,724	213,900	226,736	78.5%	1.054	46.9%	22.4%	2.096
	2005	780,374	619,286	943,239	120.9%	270,844	225,479	236,469	87.3%	1.384	49.3%	23.6%	2.088
	2006	767,440	522,249	259,294	33.8%	255,908	237,328	249,814	97.6%	0.346	48.8%	24.8%	1.970
	2007	756,006	240,318	1,542,267	204.0%	243,183	249,953	262,724	108.0%	1.888	52.7%	26.0%	2.032
	2008	746,755	1,441,954	704,854	94.4%	229,875	262,588	273,619	119.0%	0.793	53.7%	27.1%	1.982
	2009	728,147	2,109,120	1,989,160	273.2%	219,086	274,707	283,713	129.5%	2.110	58.0%	28.2%	2.061
	2010	690,535	2,110,118	1,378,667	199.7%	204,405	285,650	289,895	141.8%	1.408	60.5%	29.2%	2.072
	2011	674,826	1,647,103	1,052,481	156.0%	185,591	294,292	292,010	157.3%	0.991	61.9%	30.2%	2.054
	2012	827,317	1,931,999	2,316,881	280.0%	169,564	300,051	291,225	171.7%	1.631	65.7%	31.1%	2.115
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	153,561	302,835	288,058	187.6%	1.094	67.8%	31.9%	2.126
	2014	723,868	2,122,019	1,618,063	223.5%	138,074	303,039	284,130	205.8%	1.086	69.7%	32.6%	2.136
	2015	655,642	2,034,427	1,585,010	241.7%	123,885	301,399	279,446	225.6%	1.072	71.5%	33.3%	2.144
	2016	590,639	1,898,520	1,538,183	260.4%	111,441	298,704	276,125	247.8%	1.051	73.1%	34.0%	2.151
	2017	529,154	1,785,046	1,481,553	280.0%	100,703	295,605	272,259	270.4%	1.036	74.6%	34.6%	2.156
	2018	471,430	1,677,481	1,411,889	299.5%	90,943	292,094	267,279	293.9%	1.019	75.9%	35.1%	2.160
	2019	417,645	1,588,244	1,338,657	320.5%	82,203	288,057	261,761	318.4%	1.007	77.0%	35.6%	2.162
	2020	367,914	1,504,687	1,260,895	342.7%	74,182	283,417	255,681	344.7%	0.994	78.0%	36.1%	2.163
	2021	322,283	1,421,388	1,179,470	366.0%	66,704	278,161	249,195	373.6%	0.980	78.9%	36.5%	2.163
	2022	280,736	1,336,415	1,095,890	390.4%	60,104	272,304	242,085	402.8%	0.969	79.7%	36.9%	2.163
	2023	243,192	1,249,580	1,011,361	415.9%	54,555	266,015	235,508	431.7%	0.963	80.4%	37.2%	2.161
	2024	209,511	1,161,957	928,941	443.4%	47,478	258,225	222,747	469.2%	0.945	81.0%	37.5%	2.160
	2025	179,502	1,075,302	850,748	473.9%	40,138	248,143	206,955	515.6%	0.919	81.5%	37.7%	2.158
	2026	152,945	990,570	775,470	507.0%	32,681	235,092	187,285	573.1%	0.885	81.9%	38.0%	2.157
	2027	129,594	907,892	701,882	541.6%	27,436	219,936	172,658	629.3%	0.861	82.2%	38.1%	2.156
	2028	109,196	827,078	629,207	576.2%	22,971	205,002	159,412	694.0%	0.830	82.5%	38.3%	2.155
	2029	91,493	748,305	558,634	610.6%	19,896	190,613	148,497	746.4%	0.818	82.8%	38.4%	2.153
	2030	76,229	672,006	491,598	644.9%	16,835	176,591	133,865	795.2%	0.811	83.0%	38.6%	2.152
	2031	63,155	599,480	431,618	683.4%	14,616	163,226	123,923	847.8%	0.806	83.2%	38.7%	2.151
	2032	52,032	532,342	379,222	728.8%	12,750	151,251	115,156	903.2%	0.807	83.3%	38.7%	2.150
	2033	42,632	471,038	331,424	777.4%	11,310	140,644	107,969	954.6%	0.814	83.4%	38.8%	2.148
	2034	34,740	415,214	287,880	828.7%	9,855	131,121	100,440	1019.1%	0.813	83.5%	38.9%	2.147
	2035	28,156	364,363	248,235	881.6%	8,197	121,496	88,399	1078.5%	0.818	83.6%	38.9%	2.146
	2036	22,696	318,143	212,570	936.6%	6,499	110,219	73,407	1129.5%	0.829	83.6%	39.0%	2.145
	2037	18,192	276,289	180,882	994.3%	4,887	97,287	61,327	1255.0%	0.792	83.7%	39.0%	2.145
	2038	14,498	238,833	153,842	1061.1%	3,753	84,496	50,445	1344.0%	0.790	83.7%	39.0%	2.144
	2039	11,483	205,825	130,939	1140.3%	2,957	73,043	41,712	1410.5%	0.808	83.7%	39.1%	2.144
	2040	9,037	177,079	111,769	1236.8%	2,273	63,077	33,375	1468.2%	0.842	83.8%	39.1%	2.144
	2041	7,064	152,153	95,182	1347.4%	1,520	53,661	24,344	1601.5%	0.841	83.8%	39.1%	2.144
	2042	5,483	130,573	80,964	1476.6%	998	44,701	17,681	1771.0%	0.834	83.8%	39.1%	2.144
	2043	4,224	111,888	68,518	1622.0%	692	36,620	12,750	1841.8%	0.881	83.8%	39.1%	2.144
	2044	3,229	95,607	57,397	1777.4%	498	29,790	9,990	2007.1%	0.886	83.8%	39.1%	2.144
	2045	2,449	81,255	47,280	1930.8%	433	24,634	9,314	2151.9%	0.897	83.8%	39.1%	2.144
	2046	1,841	68,485	38,040	2065.8%	344	20,789	7,754	2257.2%	0.915	83.8%	39.1%	2.144
	2047	1,373	57,119	30,019	2186.5%	210	17,362	5,156	2451.6%	0.892	83.8%	39.1%	2.144
	2048	1,015	47,143	23,491	2315.2%	143	14,299	3,930	2754.7%	0.840	83.8%	39.1%	2.144
	2049	743	38,553	18,305	2463.2%	123	11,883	3,613	2936.4%	0.839	83.8%	39.1%	2.144
	2050	539	31,262	14,129	2620.4%	80	9,892	2,860	3570.3%	0.734	83.8%	39.1%	2.144
	2051	387	25,127	10,734	2770.8%	57	8,165	2,435	4241.9%	0.653	83.8%	39.1%	2.144
	2052	275	20,021	8,092	2938.0%	27	6,603	1,367	5011.7%	0.586	83.8%	39.1%	2.144
TOTALS	Past	18,659,051	16,040,802	17,032,447	91.3%	8,800,101	3,752,516	4,152,058	47.2%	1.935	65.7%	31.1%	2.115
	Future	6,671,188	29,402,642	23,050,093	345.5%	1,346,013	6,129,491	5,040,292	374.5%	0.923	294.0%	300.3%	0.979
	Lifetime	25,330,239	45,443,444	40,082,539	158.2%	10,146,114	9,882,007	9,192,350	90.6%	1.747	83.8%	39.1%	2.144

Attachment 11
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	11,057	70	388	3.5%	0.000	0.0%	3.5%	0.000
	1991	509,179	6,049	344,246	67.6%	456,073	3,431	17,672	3.9%	17.448	65.9%	3.9%	17.046
	1992	877,611	72,845	109,640	12.5%	729,215	13,782	41,394	5.7%	2.201	33.4%	4.9%	6.766
	1993	1,047,543	101,768	112,201	10.7%	810,251	30,708	68,037	8.4%	1.276	24.3%	6.2%	3.887
	1994	1,045,726	114,084	176,322	16.9%	730,505	52,193	93,180	12.8%	1.322	22.3%	7.8%	2.852
	1995	1,020,102	208,905	511,107	50.1%	641,908	74,715	112,370	17.5%	2.862	27.7%	9.4%	2.954
	1996	998,556	368,950	8,561	0.9%	573,183	96,471	132,119	23.1%	0.037	23.7%	11.0%	2.149
	1997	968,974	280,184	568,086	58.6%	516,272	117,069	149,744	29.0%	2.021	27.9%	12.6%	2.204
	1998	944,415	269,547	181,084	19.2%	466,325	135,817	163,613	35.1%	0.546	27.0%	14.2%	1.900
	1999	925,876	319,755	833,189	90.0%	420,840	151,851	172,502	41.0%	2.195	32.1%	15.7%	2.047
	2000	910,427	387,880	1,318,715	144.8%	383,085	164,867	179,597	46.9%	3.090	39.9%	17.1%	2.335
	2001	902,480	633,465	820,304	90.9%	354,632	176,721	192,418	54.3%	1.675	42.9%	18.5%	2.326
	2002	876,058	831,353	988,634	112.9%	330,879	189,125	205,834	62.2%	1.814	46.5%	19.8%	2.347
	2003	836,377	990,105	201,270	24.1%	308,695	201,749	216,983	70.3%	0.342	45.5%	21.1%	2.155
	2004	812,048	833,765	672,244	82.8%	288,724	213,900	226,736	78.5%	1.054	46.9%	22.4%	2.096
	2005	780,374	619,286	943,239	120.9%	270,844	225,479	236,469	87.3%	1.384	49.3%	23.6%	2.088
	2006	767,440	522,249	259,294	33.8%	255,908	237,328	249,814	97.6%	0.346	48.8%	24.8%	1.970
	2007	756,006	240,318	1,542,267	204.0%	243,183	249,953	262,724	108.0%	1.888	52.7%	26.0%	2.032
	2008	746,755	1,441,954	704,854	94.4%	229,875	262,588	273,619	119.0%	0.793	53.7%	27.1%	1.982
	2009	728,147	2,109,120	1,989,160	273.2%	219,086	274,707	283,713	129.5%	2.110	58.0%	28.2%	2.061
	2010	690,535	2,110,118	1,378,667	199.7%	204,405	285,650	289,895	141.8%	1.408	60.5%	29.2%	2.072
	2011	674,826	1,647,103	1,052,481	156.0%	185,591	294,292	292,010	157.3%	0.991	61.9%	30.2%	2.054
	2012	827,317	1,931,999	2,316,881	280.0%	169,564	300,051	291,225	171.7%	1.631	65.7%	31.1%	2.115
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	153,561	302,835	288,058	187.6%	1.094	67.8%	31.9%	2.126
	2014	1,004,417	2,103,753	1,530,768	152.4%	138,074	303,039	284,130	205.8%	0.741	69.2%	32.6%	2.121
	2015	1,099,737	1,972,724	1,432,845	130.3%	123,885	301,399	279,446	225.6%	0.578	70.3%	33.3%	2.108
	2016	990,704	1,797,559	1,390,514	140.4%	111,441	298,704	276,125	247.8%	0.566	71.3%	34.0%	2.097
	2017	887,573	1,661,553	1,339,320	150.9%	100,703	295,605	272,259	270.4%	0.558	72.2%	34.6%	2.087
	2018	790,750	1,543,133	1,276,344	161.4%	90,943	292,094	267,279	293.9%	0.549	73.0%	35.1%	2.079
	2019	700,534	1,450,842	1,210,142	172.7%	82,203	288,057	261,761	318.4%	0.542	73.8%	35.6%	2.071
	2020	617,118	1,369,281	1,139,846	184.7%	74,182	283,417	255,681	344.7%	0.536	74.5%	36.1%	2.065
	2021	540,580	1,290,736	1,066,238	197.2%	66,704	278,161	249,195	373.6%	0.528	75.1%	36.5%	2.058
	2022	470,891	1,211,906	990,682	210.4%	60,104	272,304	242,085	402.8%	0.522	75.6%	36.9%	2.052
	2023	407,917	1,132,129	914,268	224.1%	54,555	266,015	235,508	431.7%	0.519	76.1%	37.2%	2.047
	2024	351,421	1,052,087	839,760	239.0%	47,478	258,225	222,747	469.2%	0.509	76.5%	37.5%	2.042
	2025	301,087	973,214	769,074	255.4%	40,138	248,143	206,955	515.6%	0.495	76.9%	37.7%	2.038
	2026	256,541	896,260	701,023	273.3%	32,681	235,092	187,285	573.1%	0.477	77.2%	38.0%	2.034
	2027	217,374	821,278	634,500	291.9%	27,436	219,936	172,658	629.3%	0.464	77.5%	38.1%	2.031
	2028	183,159	748,049	568,802	310.6%	22,971	205,002	159,412	694.0%	0.447	77.7%	38.3%	2.029
	2029	153,465	676,718	505,004	329.1%	19,896	190,613	148,497	746.4%	0.441	77.9%	38.4%	2.027
	2030	127,862	607,660	444,404	347.6%	16,835	176,591	133,865	795.2%	0.437	78.1%	38.6%	2.025
	2031	105,933	542,034	390,181	368.3%	14,616	163,226	123,923	847.8%	0.434	78.2%	38.7%	2.023
	2032	87,276	481,301	342,816	392.8%	12,750	151,251	115,156	903.2%	0.435	78.3%	38.7%	2.021
	2033	71,509	425,856	299,607	419.0%	11,310	140,644	107,969	954.6%	0.439	78.4%	38.8%	2.020
	2034	58,271	375,376	260,243	446.6%	9,855	131,121	100,440	1019.1%	0.438	78.5%	38.9%	2.018
	2035	47,227	329,396	224,404	475.2%	8,197	121,496	88,399	1078.5%	0.441	78.5%	38.9%	2.017
	2036	38,068	287,608	192,163	504.8%	6,499	110,219	73,407	1129.5%	0.447	78.6%	39.0%	2.016
	2037	30,515	249,769	163,516	535.9%	4,887	97,287	61,327	1255.0%	0.427	78.6%	39.0%	2.015
	2038	24,318	215,908	139,073	571.9%	3,753	84,496	50,445	1344.0%	0.426	78.6%	39.0%	2.015
	2039	19,261	186,067	118,368	614.5%	2,957	73,043	41,712	1410.5%	0.436	78.7%	39.1%	2.014
	2040	15,158	160,080	101,039	666.6%	2,273	63,077	33,375	1468.2%	0.454	78.7%	39.1%	2.014
	2041	11,849	137,546	86,044	726.2%	1,520	53,661	24,344	1601.5%	0.453	78.7%	39.1%	2.014
	2042	9,197	118,037	73,191	795.8%	998	44,701	17,681	1771.0%	0.449	78.7%	39.1%	2.014
	2043	7,085	101,147	61,940	874.2%	692	36,620	12,750	1841.8%	0.475	78.7%	39.1%	2.014
	2044	5,417	86,429	51,886	957.9%	498	29,790	9,990	2007.1%	0.477	78.7%	39.1%	2.014
	2045	4,107	73,455	42,741	1040.6%	433	24,634	9,314	2151.9%	0.484	78.7%	39.1%	2.014
	2046	3,089	61,911	34,388	1113.3%	344	20,789	7,754	2257.2%	0.493	78.7%	39.1%	2.014
	2047	2,303	51,636	27,137	1178.4%	210	17,362	5,156	2451.6%	0.481	78.7%	39.1%	2.014
	2048	1,702	42,617	21,236	1247.8%	143	14,299	3,930	2754.7%	0.453	78.7%	39.1%	2.014
	2049	1,246	34,852	16,547	1327.5%	123	11,883	3,613	2936.4%	0.452	78.7%	39.1%	2.014
	2050	904	28,261	12,773	1412.3%	80	9,892	2,860	3570.3%	0.396	78.7%	39.1%	2.014
	2051	650	22,715	9,704	1493.3%	57	8,165	2,435	4241.9%	0.352	78.7%	39.1%	2.014
	2052	462	18,099	7,315	1583.4%	27	6,603	1,367	5011.7%	0.316	78.7%	39.1%	2.014
TOTALS	Past	18,659,051	16,040,802	17,032,447	91.3%	8,800,101	3,752,516	4,152,058	47.2%	1.935	65.7%	31.1%	2.115
	Future	10,441,648	27,282,913	21,061,953	201.7%	1,346,013	6,129,491	5,040,292	374.5%	0.539	178.6%	300.3%	0.595
	Lifetime	29,100,699	43,323,715	38,094,399	130.9%	10,146,114	9,882,007	9,192,350	90.6%	1.445	78.7%	39.1%	2.014

Attachment 12
MetLife Insurance Company USA
60/80 Test After Requested 91.7% Increase
Nationwide Experience for LTC2 Comprehensive Policy Forms

1	Accumulated value of earned premium	2,023,783,390	x	60%	=	1,214,270,034
2	Present value of future projected earned premium without the requested rate increase	301,855,092	x	60%	=	181,113,055
3a	Present value of future projected premium with the requested rate increase	508,664,382				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	206,809,290	x	80%	=	165,447,432
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,560,830,521**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					1,476,808,674
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,052,913,452
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**2,529,722,126**
7	Test: 6 is not less than 4					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	595,268	0	0	0.0%				0.0040		0.9960		8.00%	6.1018
	1991	8,766,998	120,678	1,276,319	14.6%	10,920	49,531,950	681,811	7,210,973	14.6%				0.0173		0.9827		8.00%	5.6498
	1992	25,673,178	657,120	3,491,298	13.6%	20,991	134,304,443	3,437,600	18,264,076	13.6%				0.0400		0.9600		8.00%	5.2313
	1993	40,441,331	1,754,692	5,337,087	13.2%	27,528	195,890,072	8,499,394	25,851,831	13.2%				0.0610		0.9390		8.00%	4.8438
	1994	46,103,984	3,398,970	11,675,192	25.3%	28,793	206,776,741	15,244,407	52,363,331	25.3%				0.0568		0.9432		8.00%	4.4850
	1995	51,101,648	5,477,145	13,576,947	26.6%	31,684	212,214,172	22,745,406	56,382,146	26.6%				0.0372		0.9628		8.00%	4.1528
	1996	58,295,960	8,421,841	12,759,950	21.9%	36,497	224,157,967	32,383,424	49,064,197	21.9%				0.0318		0.9682		8.00%	3.8452
	1997	64,368,729	11,038,389	17,717,263	27.5%	35,418	229,174,821	39,300,461	63,079,551	27.5%				0.0307		0.9693		8.00%	3.5603
	1998	63,027,642	13,219,576	22,366,178	35.5%	34,500	207,777,860	43,579,851	73,732,674	35.5%				0.0260		0.9740		8.00%	3.2966
	1999	61,755,372	16,761,458	28,321,266	45.9%	33,684	188,503,404	51,163,028	86,448,433	45.9%				0.0237		0.9763		8.00%	3.0524
	2000	60,537,140	22,519,743	31,643,082	52.3%	32,855	171,097,081	63,647,908	89,433,346	52.3%				0.0246		0.9754		8.00%	2.8263
	2001	59,557,152	26,248,319	34,066,935	57.2%	31,951	155,858,633	68,690,777	89,151,778	57.2%				0.0275		0.9725		8.00%	2.6170
	2002	58,563,703	30,763,442	45,545,802	77.8%	31,059	141,906,313	74,543,213	110,362,504	77.8%				0.0279		0.9721		8.00%	2.4231
	2003	57,140,485	34,505,104	51,256,622	89.7%	30,103	128,201,574	77,416,364	115,000,416	89.7%				0.0308		0.9692		8.00%	2.2436
	2004	57,714,550	36,231,361	53,777,362	93.2%	29,106	119,897,739	75,267,991	111,718,520	93.2%				0.0331		0.9669		8.00%	2.0774
	2005	58,028,365	34,619,598	54,261,044	93.5%	27,912	111,620,061	66,592,289	104,373,457	93.5%				0.0410		0.9590		8.00%	1.9235
	2006	56,167,718	31,804,193	70,038,334	124.7%	26,842	100,037,987	56,645,125	124,742,364	124.7%				0.0383		0.9617		8.00%	1.7811
	2007	54,836,454	21,547,423	72,914,670	133.0%	25,776	90,432,341	35,534,462	120,245,636	133.0%				0.0397		0.9603		8.00%	1.6491
	2008	53,038,153	113,731,251	83,333,016	157.1%	24,598	80,987,697	173,664,268	127,247,059	157.1%				0.0457		0.9543		8.00%	1.5270
	2009	51,129,172	145,412,448	102,020,429	199.5%	23,368	72,289,573	205,593,077	144,242,767	199.5%				0.0500		0.9500		8.00%	1.4139
	2010	55,500,691	148,792,789	104,003,860	187.4%	22,103	72,657,681	194,789,269	136,154,688	187.4%				0.0541		0.9459		8.00%	1.3091
	2011	59,013,436	112,105,221	109,083,596	184.8%	20,728	71,533,634	135,889,290	132,226,601	184.8%				0.0622		0.9378		8.00%	1.2122
	2012	55,311,186	123,356,785	108,770,126	196.7%	19,387	62,079,557	138,451,822	122,080,209	196.7%				0.0647		0.9353		8.00%	1.1224
	2013	52,356,240	131,907,940	131,506,144	251.2%	18,277	54,410,200	137,082,752	136,665,193	251.2%				0.0573		0.9427		8.00%	1.0392
Projected Future Experience	2014	49,213,741	141,397,298	118,129,328	240.0%	16,867	47,355,944	136,059,613	113,669,999	240.0%	1.0000	0.9556	1.0000	0.0771	0.0000	0.9229	0.9400	8.00%	0.9623
	2015	44,787,581	150,685,909	117,091,427	261.4%	15,474	39,904,510	134,257,022	104,325,258	261.4%	1.0000	1.0892	1.0000	0.0826	0.0000	0.9174	0.9101	8.00%	0.8910
	2016	40,477,145	145,784,803	114,469,571	282.8%	14,114	33,392,619	120,268,769	94,434,496	282.8%	1.0000	1.0817	1.0000	0.0879	0.0000	0.9121	0.9038	8.00%	0.8250
	2017	36,347,931	136,096,373	110,942,904	305.2%	12,809	27,764,928	103,959,314	84,745,449	305.2%	1.0000	1.0793	1.0000	0.0924	0.0000	0.9076	0.8980	8.00%	0.7639
	2018	32,451,184	127,121,209	106,683,762	328.8%	11,567	22,952,164	89,910,645	75,455,590	328.8%	1.0000	1.0771	1.0000	0.0970	0.0000	0.9030	0.8928	8.00%	0.7073
	2019	28,801,142	118,350,047	101,846,169	353.6%	10,391	18,861,622	77,506,438	66,698,189	353.6%	1.0000	1.0756	1.0000	0.1017	0.0000	0.8983	0.8875	8.00%	0.6549
	2020	25,408,058	112,324,470	96,495,413	379.8%	9,286	15,406,964	68,111,425	58,512,986	379.8%	1.0000	1.0740	1.0000	0.1064	0.0000	0.8936	0.8822	8.00%	0.6064
	2021	22,278,120	106,609,549	90,807,513	407.6%	8,254	12,508,360	59,857,412	50,985,140	407.6%	1.0000	1.0733	1.0000	0.1111	0.0000	0.8889	0.8768	8.00%	0.5615
	2022	19,413,427	100,845,850	84,916,277	437.4%	7,298	10,092,536	52,427,133	44,145,762	437.4%	1.0000	1.0731	1.0000	0.1159	0.0000	0.8841	0.8714	8.00%	0.5199
	2023	16,812,098	94,941,885	78,892,723	469.3%	6,417	8,092,752	45,701,681	37,976,179	469.3%	1.0000	1.0728	1.0000	0.1206	0.0000	0.8794	0.8660	8.00%	0.4814
	2024	14,468,537	88,920,182	72,872,046	503.7%	5,612	6,448,745	39,632,449	32,479,664	503.7%	1.0000	1.0733	1.0000	0.1254	0.0000	0.8746	0.8606	8.00%	0.4457
	2025	12,373,845	82,847,508	66,963,665	541.2%	4,882	5,106,596	34,190,564	27,635,417	541.2%	1.0000	1.0745	1.0000	0.1302	0.0000	0.8698	0.8552	8.00%	0.4127
	2026	10,516,298	76,803,988	61,210,956	582.1%	4,223	4,018,518	29,348,562	23,390,108	582.1%	1.0000	1.0756	1.0000	0.1350	0.0000	0.8650	0.8499	8.00%	0.3821
	2027	8,881,896	70,834,058	55,600,568	626.0%	3,633	3,142,570	25,062,329	19,672,453	626.0%	1.0000	1.0755	1.0000	0.1397	0.0000	0.8603	0.8446	8.00%	0.3538
	2028	7,454,942	64,978,202	50,178,974	673.1%	3,108	2,442,305	21,287,430	16,439,073	673.1%	1.0000	1.0752	1.0000	0.1445	0.0000	0.8555	0.8393	8.00%	0.3276
	2029	6,218,625	59,280,155	45,023,544	724.0%	2,644	1,886,367	17,982,130	13,657,508	724.0%	1.0000	1.0756	1.0000	0.1492	0.0000	0.8508	0.8342	8.00%	0.3033
	2030	5,155,558	53,789,435	40,172,504	779.2%	2,237	1,448,050	15,107,932	11,283,321	779.2%	1.0000	1.0762	1.0000	0.1539	0.0000	0.8461	0.8291	8.00%	0.2809
	2031	4,248,269	48,550,379	35,668,290	839.6%	1,883	1,104,832	12,626,323	9,276,124	839.6%	1.0000	1.0775	1.0000	0.1586	0.0000	0.8414	0.8240	8.00%	0.2601
	2032	3,479,628	43,604,919	31,545,384	906.6%	1,575	837,902	10,500,162	7,596,199	906.6%	1.0000	1.0798	1.0000	0.1633	0.0000	0.8367	0.8191	8.00%	0.2408
	2033	2,833,172	38,992,580	27,796,028	981.1%	1,311	631,698	8,693,982	6,197,542	981.1%	1.0000	1.0822	1.0000	0.1680	0.0000	0.8320	0.8142	8.00%	0.2230
	2034	2,293,363	34,721,035	24,369,437	1062.6%	1,084	473,463	7,168,127	5,031,049	1062.6%	1.0000	1.0831	1.0000	0.1726	0.0000	0.8274	0.8095	8.00%	0.2064
	2035	1,845,764	30,784,886	21,253,747	1151.5%	892	352,830	5,884,734	4,062,794	1151.5%	1.0000	1.0836	1.0000	0.1772	0.0000	0.8228	0.8048	8.00%	0.1912
	2036	1,477,153	27,181,975	18,471,962	1250.5%	730	261,451	4,811,124	3,269,479	1250.5%	1.0000	1.0860	1.0000	0.1819	0.0000	0.8181	0.8003	8.00%	0.1770
	2037	1,175,589	23,918,222	16,047,251	1365.0%	594	192,663	3,919,861	2,629,919	1365.0%	1.0000	1.0916	1.0000	0.1866	0.0000	0.8134	0.7958	8.00%	0.1639
	2038	930,440	20,977,647	13,858,603	1489.5%	480	141,191	3,183,279	2,102,991	1489.5%	1.0000	1.0912	1.0000	0.1914	0.0000	0.8086	0.7915	8.00%	0.1517
	2039	732,365	18,327,811	11,897,690	1624.6%	386	102,902	2,575,164	1,671,694	1624.6%	1.0000	1.0907	1.0000	0.1962	0.0000	0.8038	0.7871	8.00%	0.1405
	2040	573,259	15,942,054	10,141,493	1769.1%	308	74,580	2,074,029	1,319,387	1769.1%	1.0000	1.0890	1.0000	0.2012	0.0000	0.7988	0.7828	8.00%	0.1301
	2041	446,178	13,799,724	8,588,001	1924.8%	245	53,747	1,662,329	1,034,520	1924.8%	1.0000	1.0880	1.0000	0.2064	0.0000	0.7936	0.7783	8.00%	0.1205
	2042	345,235	11,884,780	7,229,768	2094.2%	193	38,507	1,325,605	806,394	2094.2%	1.0000	1.0880	1.0000	0.2118	0.0000	0.7882	0.7738	8.00%	0.1115
	2043	265,493	10,180,610	6,036,430	2273.7%	151	27,419	1,051,412	623,418	2273.7%	1.0000	1.0857	1.0000	0.2174	0.0000	0.7826	0.7690	8.00%	0.1033
	2044	202,857	8,671,273	5,003,886	2466.7%	117	19,398	829,198	478,501	2466.7%	1.0000	1.0849	1.0000	0.2233	0.0000	0.7767	0.7641	8.00%	0.0956
	2045	153,948	7,341,648	4,109,342	2669.3%	90	13,631	650,048	363,851	2669.3%	1.0000	1.0821	1.0000	0.2294	0.0000	0.7706	0.7589	8.00%	0.0885
	2046	116,000	6,174,218	3,331,934	2872.4%	69	9,510	506,186	273,165	2872.4%	1.0000	1.0761	1.0000	0.2358	0.0000	0.7642	0.7535	8.00%	0.0820
	2047	86,752	5,154,928	2,674,411	3082.8%	52	6,585	391,315	203,017	3082.8%	1.0000	1.0733	1.0000	0.2424	0.0000	0.7576	0.7479	8.00%	0.0759
	2048	64,372	4,273,283	2,129,847	3308.7%	39	4,525	300,360	149,702	3308.7%	1.0000	1.0733	1.0000	0.2494	0.0000	0.7506	0.7420	8.00%	0.0703
	2049	47,375	3,518,090	1,681,442	3549.2%	29	3,083	228,962	109,431	3549.2%	1.0000	1.0727	1.0000	0.2566	0.0000	0.7434	0.7360	8.00%	0.0651
	2050	34,569	2,875,941	1,311,789	3794.7%	21	2,083	173,306	79,049	3794.7%	1.0000	1.0692	1.0000	0.2641	0.0000	0.7359	0.7297	8.00%	0.0603
	2051	25,000	2,335,044	1,016,646	4066.6%	16	1,395	130,288	56,726	4066.6%	1.0000	1.0717	1.0000	0.2721	0.0000	0.7279	0.7232	8.00%	0.0558
	2052	17,910	1,884,066	782,298	4368.0%	11	925	97,338	40,416	4368.0%	1.0000	1.0741	1.0000	0.2805	0.0000	0.7195	0.7164	8.00%	0.0517
	2053	12,704	1,510,902	596,046	4691.9%	8	608	72,277	28,513	4691.9%	1.0000	1.0742	1.0000	0.2895	0.0000	0.7105	0.7093	8.00%	0.0478
	Past	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	624,575	3,081,936,769	1,720,843,990	2,096,041,749	68.0%									
	Future	402,467,524	2,114,216,936	1,667,839,068	414.4%	149,100	265,180,478	1,139,526,256	922,910,475	348.0%									
	Lifetime	1,610,994,368	3,188,612,421	2,836,581,590	176.1%	773,675	3,347,117,247	2,860,370,247	3,018,952,224	90.2%									

Attachment 13
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	595,268	0	0	0.0%				0.0040		0.9960		8.00%	6.1018
	1991	8,766,998	120,678	1,276,319	14.6%	10,920	49,531,950	681,811	7,210,973	14.6%				0.0173		0.9827		8.00%	5.6498
	1992	25,673,178	657,120	3,491,298	13.6%	20,991	134,304,443	3,437,600	18,264,076	13.6%				0.0400		0.9600		8.00%	5.2313
	1993	40,441,331	1,754,692	5,337,087	13.2%	27,528	195,890,072	8,499,394	25,851,831	13.2%				0.0610		0.9390		8.00%	4.8438
	1994	46,103,984	3,398,970	11,675,192	25.3%	28,793	206,776,741	15,244,407	52,363,331	25.3%				0.0568		0.9432		8.00%	4.4850
	1995	51,101,648	5,477,145	13,576,947	26.6%	31,684	212,214,172	22,745,406	56,382,146	26.6%				0.0372		0.9628		8.00%	4.1528
	1996	58,295,960	8,421,841	12,759,950	21.9%	36,497	224,157,967	32,383,424	49,064,197	21.9%				0.0318		0.9682		8.00%	3.8452
	1997	64,368,729	11,038,389	17,717,263	27.5%	35,418	229,174,821	39,300,461	63,079,551	27.5%				0.0307		0.9693		8.00%	3.5603
	1998	63,027,642	13,219,576	22,366,178	35.5%	34,500	207,777,860	43,579,851	73,732,674	35.5%				0.0260		0.9740		8.00%	3.2966
	1999	61,755,372	16,761,458	28,321,266	45.9%	33,684	188,503,404	51,163,028	86,448,433	45.9%				0.0237		0.9763		8.00%	3.0524
	2000	60,537,140	22,519,743	31,643,082	52.3%	32,855	171,097,081	63,647,908	89,433,346	52.3%				0.0246		0.9754		8.00%	2.8263
	2001	59,557,152	26,248,319	34,066,935	57.2%	31,951	155,858,633	68,690,777	89,151,778	57.2%				0.0275		0.9725		8.00%	2.6170
	2002	58,563,703	30,763,442	45,545,802	77.8%	31,059	141,906,313	74,543,213	110,362,504	77.8%				0.0279		0.9721		8.00%	2.4231
	2003	57,140,485	34,505,104	51,256,622	89.7%	30,103	128,201,574	77,416,364	115,000,416	89.7%				0.0308		0.9692		8.00%	2.2436
	2004	57,714,550	36,231,361	53,777,362	93.2%	29,106	119,897,739	75,267,991	111,718,520	93.2%				0.0331		0.9669		8.00%	2.0774
	2005	58,028,365	34,619,598	54,261,044	93.5%	27,912	111,620,061	66,592,289	104,373,457	93.5%				0.0410		0.9590		8.00%	1.9235
	2006	56,167,718	31,804,193	70,038,334	124.7%	26,842	100,037,987	56,645,125	124,742,364	124.7%				0.0383		0.9617		8.00%	1.7811
	2007	54,836,454	21,547,423	72,914,670	133.0%	25,776	90,432,341	35,534,462	120,245,636	133.0%				0.0397		0.9603		8.00%	1.6491
	2008	53,038,153	113,731,251	83,333,016	157.1%	24,598	80,987,697	173,664,268	127,247,059	157.1%				0.0457		0.9543		8.00%	1.5270
	2009	51,129,172	145,412,448	102,020,429	199.5%	23,368	72,289,573	205,593,077	144,242,767	199.5%				0.0500		0.9500		8.00%	1.4139
	2010	55,500,691	148,792,789	104,003,860	187.4%	22,103	72,657,681	194,789,269	136,154,688	187.4%				0.0541		0.9459		8.00%	1.3091
	2011	59,013,436	112,105,221	109,083,596	184.8%	20,728	71,533,634	135,889,290	132,226,601	184.8%				0.0622		0.9378		8.00%	1.2122
	2012	55,311,186	123,356,785	108,770,126	196.7%	19,387	62,079,557	138,451,822	122,080,209	196.7%				0.0647		0.9353		8.00%	1.1224
	2013	52,356,240	131,907,940	131,506,144	251.2%	18,277	54,410,200	137,082,752	136,665,193	251.2%				0.0573		0.9427		8.00%	1.0392
Projected Future Experience	2014	49,213,741	141,397,298	118,129,328	240.0%	16,867	47,355,944	136,059,613	113,669,999	240.0%	1.0000	0.9556	1.0000	0.0771	0.0000	0.9229	0.9400	8.00%	0.9623
	2015	58,249,722	149,558,621	111,888,799	192.1%	14,907	51,898,909	133,252,639	99,689,859	192.1%	1.4234	1.0853	1.0153	0.0826	0.0367	0.8838	0.8596	8.00%	0.8910
	2016	67,894,076	141,647,479	103,480,189	152.4%	13,596	56,010,892	116,855,581	85,368,534	152.4%	1.3468	1.0692	1.0332	0.0879	0.0000	0.9121	0.8372	8.00%	0.8250
	2017	60,967,965	128,991,458	100,292,091	164.5%	12,339	46,571,321	98,532,116	76,609,661	164.5%	1.0000	1.0447	1.0332	0.0924	0.0000	0.9076	0.8980	8.00%	0.7639
	2018	54,431,782	118,342,628	96,441,838	177.2%	11,142	38,498,663	83,701,706	68,211,654	177.2%	1.0000	1.0425	1.0332	0.0970	0.0000	0.9030	0.8928	8.00%	0.7073
	2019	48,309,407	108,770,236	92,068,667	190.6%	10,010	31,637,420	71,232,701	60,294,986	190.6%	1.0000	1.0411	1.0332	0.1017	0.0000	0.8983	0.8875	8.00%	0.6549
	2020	42,618,041	102,525,495	87,231,598	204.7%	8,945	25,842,771	62,169,513	52,895,584	204.7%	1.0000	1.0395	1.0332	0.1064	0.0000	0.8936	0.8822	8.00%	0.6064
	2021	37,368,060	96,956,014	82,089,751	219.7%	7,951	20,980,816	54,437,301	46,090,431	219.7%	1.0000	1.0388	1.0332	0.1111	0.0000	0.8889	0.8768	8.00%	0.5615
	2022	32,562,986	91,541,183	76,764,089	235.7%	7,030	16,928,649	47,589,879	39,907,652	235.7%	1.0000	1.0387	1.0332	0.1159	0.0000	0.8841	0.8714	8.00%	0.5199
	2023	28,199,663	86,075,477	71,318,813	252.9%	6,182	13,574,325	41,433,704	34,330,365	252.9%	1.0000	1.0384	1.0332	0.1206	0.0000	0.8794	0.8660	8.00%	0.4814
	2024	24,268,706	80,549,679	65,876,137	271.4%	5,407	10,816,760	35,901,648	29,361,530	271.4%	1.0000	1.0389	1.0332	0.1254	0.0000	0.8746	0.8606	8.00%	0.4457
	2025	20,755,188	75,006,370	60,534,976	291.7%	4,703	8,565,515	30,954,583	24,982,344	291.7%	1.0000	1.0400	1.0332	0.1302	0.0000	0.8698	0.8552	8.00%	0.4127
	2026	17,639,445	69,507,788	55,334,543	313.7%	4,068	6,740,436	26,560,517	21,144,595	313.7%	1.0000	1.0410	1.0332	0.1350	0.0000	0.8650	0.8499	8.00%	0.3821
	2027	14,897,990	64,087,455	50,262,766	337.4%	3,500	5,271,170	22,675,263	17,783,846	337.4%	1.0000	1.0410	1.0332	0.1397	0.0000	0.8603	0.8446	8.00%	0.3538
	2028	12,504,499	58,777,755	45,361,660	362.8%	2,994	4,096,584	19,256,109	14,860,879	362.8%	1.0000	1.0407	1.0332	0.1445	0.0000	0.8555	0.8393	8.00%	0.3276
	2029	10,430,771	53,615,240	40,701,165	390.2%	2,547	3,164,085	16,263,726	12,346,351	390.2%	1.0000	1.0411	1.0332	0.1492	0.0000	0.8508	0.8342	8.00%	0.3033
	2030	8,647,641	48,643,488	36,315,837	420.0%	2,155	2,428,878	13,662,581	10,200,092	420.0%	1.0000	1.0417	1.0332	0.1539	0.0000	0.8461	0.8291	8.00%	0.2809
	2031	7,125,807	43,901,623	32,244,040	452.5%	1,813	1,853,183	11,417,338	8,385,592	452.5%	1.0000	1.0429	1.0332	0.1586	0.0000	0.8414	0.8240	8.00%	0.2601
	2032	5,836,531	39,426,625	28,516,944	488.6%	1,517	1,405,450	9,494,020	6,866,944	488.6%	1.0000	1.0451	1.0332	0.1633	0.0000	0.8367	0.8191	8.00%	0.2408
	2033	4,752,202	35,254,139	25,127,536	528.8%	1,263	1,059,575	7,860,440	5,602,562	528.8%	1.0000	1.0475	1.0332	0.1680	0.0000	0.8320	0.8142	8.00%	0.2230
	2034	3,846,758	31,390,753	22,029,906	572.7%	1,045	794,160	6,480,593	4,548,055	572.7%	1.0000	1.0483	1.0332	0.1726	0.0000	0.8274	0.8095	8.00%	0.2064
	2035	3,095,981	27,831,275	19,213,331	620.6%	859	591,817	5,320,131	3,672,755	620.6%	1.0000	1.0489	1.0332	0.1772	0.0000	0.8228	0.8048	8.00%	0.1912
	2036	2,477,693	24,573,521	16,698,604	674.0%	703	438,544	4,349,435	2,955,600	674.0%	1.0000	1.0511	1.0332	0.1819	0.0000	0.8181	0.8003	8.00%	0.1770
	2037	1,971,866	21,622,660	14,506,673	735.7%	572	323,161	3,543,650	2,377,440	735.7%	1.0000	1.0566	1.0332	0.1866	0.0000	0.8134	0.7958	8.00%	0.1639
	2038	1,560,668	18,964,128	12,528,140	802.7%	462	236,826	2,877,735	1,901,098	802.7%	1.0000	1.0561	1.0332	0.1914	0.0000	0.8086	0.7915	8.00%	0.1517
	2039	1,228,427	16,568,527	10,755,480	875.5%	372	172,601	2,327,974	1,511,207	875.5%	1.0000	1.0557	1.0332	0.1962	0.0000	0.8038	0.7871	8.00%	0.1405
	2040	961,553	14,411,701	9,167,883	953.4%	297	125,096	1,874,933	1,192,723	953.4%	1.0000	1.0540	1.0332	0.2012	0.0000	0.7988	0.7828	8.00%	0.1301
	2041	748,394	12,474,959	7,763,530	1037.4%	236	90,152	1,502,747	935,203	1037.4%	1.0000	1.0531	1.0332	0.2064	0.0000	0.7936	0.7783	8.00%	0.1205
	2042	579,077	10,743,821	6,535,691	1128.6%	186	64,589	1,198,345	728,978	1128.6%	1.0000	1.0531	1.0332	0.2118	0.0000	0.7882	0.7738	8.00%	0.1115
	2043	445,324	9,203,244	5,456,917	1225.4%	145	45,991	950,474	563,568	1225.4%	1.0000	1.0509	1.0332	0.2174	0.0000	0.7826	0.7690	8.00%	0.1033
	2044	340,261	7,838,808	4,523,500	1329.4%	113	32,538	749,593	432,564	1329.4%	1.0000	1.0501	1.0332	0.2233	0.0000	0.7767	0.7641	8.00%	0.0956
	2045	258,224	6,636,830	3,714,834	1438.6%	87	22,864	587,641	328,921	1438.6%	1.0000	1.0474	1.0332	0.2294	0.0000	0.7706	0.7589	8.00%	0.0885
	2046	194,571	5,581,476	3,012,059	1548.1%	66	15,952	457,591	246,940	1548.1%	1.0000	1.0415	1.0332	0.2358	0.0000	0.7642	0.7535	8.00%	0.0820
	2047	145,513	4,660,042	2,417,660	1661.5%	50	11,046	353,748	183,527	1661.5%	1.0000	1.0388	1.0332	0.2424	0.0000	0.7576	0.7479	8.00%	0.0759
	2048	107,974	3,863,036	1,925,376	1783.2%	38	7,589	271,525	135,331	1783.2%	1.0000	1.0388	1.0332	0.2494	0.0000	0.7506	0.7420	8.00%	0.0703
	2049	79,465	3,180,344	1,520,019	1912.8%	28	5,172	206,981	98,925	1912.8%	1.0000	1.0383	1.0332	0.2566	0.0000	0.7434	0.7360	8.00%	0.0651
	2050	57,984	2,599,843	1,185,854	2045.1%	21	3,494	156,668	71,460	2045.1%	1.0000	1.0349	1.0332	0.2641	0.0000	0.7359	0.7297	8.00%	0.0603
	2051	41,933	2,110,874	919,045	2191.7%	15	2,340	117,780	51,280	2191.7%	1.0000	1.0373	1.0332	0.2721	0.0000	0.7279	0.7232	8.00%	0.0558
	2052	30,041	1,703,191	707,195	2354.1%	11	1,552	87,993	36,536	2354.1%	1.0000	1.0396	1.0332	0.2805	0.0000	0.7195	0.7164	8.00%	0.0517
	2053	21,309	1,365,851	538,824	2528.7%	8	1,019	65,338	25,776	2528.7%	1.0000	1.0397	1.0332	0.2895	0.0000	0.7105	0.7093	8.00%	0.0478
	Past	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	624,575	3,081,936,769	1,720,843,990	2,096,041,749	68.0%									
	Future	624,867,238	1,961,900,934	1,525,101,287	244.1%	144,249	397,687,848	1,072,791,853	850,601,347	213.9%									
	Lifetime	1,833,394,082	3,036,296,419	2,693,843,810	146.9%	768,824	3,479,624,617	2,793,635,843	2,946,643,097	84.7%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	74,934	0	0	0.0%				0.0323		0.9677		8.00%	6.1018
	1991	509,156	6,049	344,246	67.6%	509	2,876,639	34,177	1,944,929	67.6%				0.0286		0.9714		8.00%	5.6498
	1992	877,610	72,845	109,640	12.5%	655	4,591,055	381,072	573,562	12.5%				0.0466		0.9534		8.00%	5.2313
	1993	1,047,543	101,768	112,201	10.7%	723	5,074,098	492,945	543,479	10.7%				0.0386		0.9614		8.00%	4.8438
	1994	1,045,725	114,084	176,322	16.9%	695	4,690,087	511,666	790,807	16.9%				0.0387		0.9613		8.00%	4.4850
	1995	1,020,101	208,905	511,107	50.1%	675	4,236,261	867,537	2,122,517	50.1%				0.0316		0.9684		8.00%	4.1528
	1996	998,555	368,950	8,561	0.9%	658	3,839,615	1,418,675	32,920	0.9%				0.0252		0.9748		8.00%	3.8452
	1997	968,973	280,184	559,657	57.8%	636	3,449,876	997,550	1,992,572	57.8%				0.0334		0.9666		8.00%	3.5603
	1998	944,415	269,547	181,084	19.2%	612	3,113,373	888,594	596,965	19.2%				0.0377		0.9623		8.00%	3.2966
	1999	925,876	319,755	833,189	90.0%	597	2,826,164	976,028	2,543,244	90.0%				0.0245		0.9755		8.00%	3.0524
	2000	910,427	387,880	1,318,715	144.8%	583	2,573,155	1,096,271	3,727,105	144.8%				0.0235		0.9765		8.00%	2.8263
	2001	902,480	633,465	820,304	90.9%	565	2,361,753	1,657,751	2,146,703	90.9%				0.0309		0.9691		8.00%	2.6170
	2002	876,058	831,353	988,634	112.9%	543	2,122,785	2,014,460	2,395,570	112.9%				0.0389		0.9611		8.00%	2.4231
	2003	836,377	990,105	201,270	24.1%	520	1,876,514	2,221,421	451,574	24.1%				0.0424		0.9576		8.00%	2.2436
	2004	812,048	833,765	623,557	76.8%	500	1,686,969	1,732,087	1,295,393	76.8%				0.0385		0.9615		8.00%	2.0774
	2005	780,374	619,286	982,656	125.9%	481	1,501,083	1,191,223	1,890,182	125.9%				0.0380		0.9620		8.00%	1.9235
	2006	767,440	522,249	259,567	33.8%	465	1,366,855	930,156	462,304	33.8%				0.0333		0.9667		8.00%	1.7811
	2007	756,006	240,318	1,506,942	199.3%	449	1,246,750	396,316	2,485,141	199.3%				0.0344		0.9656		8.00%	1.6491
	2008	746,755	1,441,954	732,822	98.1%	435	1,140,273	2,201,821	1,118,998	98.1%				0.0312		0.9688		8.00%	1.5270
	2009	728,147	2,109,120	2,012,168	276.3%	412	1,029,500	2,982,004	2,844,927	276.3%				0.0529		0.9471		8.00%	1.4139
	2010	690,535	2,110,118	1,191,414	172.5%	392	904,001	2,762,420	1,559,717	172.5%				0.0485		0.9515		8.00%	1.3091
	2011	674,826	1,647,103	1,126,893	167.0%	367	817,996	1,996,549	1,365,973	167.0%				0.0638		0.9362		8.00%	1.2122
	2012	826,021	1,931,999	2,018,131	244.3%	345	927,100	2,168,416	2,265,087	244.3%				0.0599		0.9401		8.00%	1.1224
	2013	789,565	1,814,310	1,214,228	153.8%	319	820,540	1,885,486	1,261,863	153.8%				0.0754		0.9246		8.00%	1.0392
Projected Future Experience	2014	724,446	1,655,375	1,581,193	218.3%	295	697,098	1,592,885	1,521,504	218.3%	1.0000	1.4193	1.0000	0.0764	0.0000	0.9236	0.9175	8.00%	0.9623
	2015	914,914	1,903,545	1,478,870	161.6%	261	815,163	1,696,007	1,317,632	161.6%	1.5418	1.0874	1.0184	0.0805	0.0367	0.8858	0.8446	8.00%	0.8910
	2016	1,000,328	1,858,133	1,381,176	138.1%	239	825,246	1,532,912	1,139,436	138.1%	1.2434	1.0600	1.0332	0.0847	0.0000	0.9153	0.8528	8.00%	0.8250
	2017	900,094	1,737,170	1,340,628	148.9%	218	687,551	1,326,964	1,024,059	148.9%	1.0000	1.0441	1.0332	0.0889	0.0000	0.9111	0.8998	8.00%	0.7639
	2018	805,325	1,602,363	1,287,096	159.8%	197	569,593	1,133,324	910,341	159.8%	1.0000	1.0386	1.0332	0.0932	0.0000	0.9068	0.8947	8.00%	0.7073
	2019	716,416	1,481,684	1,227,817	171.4%	178	469,175	970,342	804,087	171.4%	1.0000	1.0379	1.0332	0.0975	0.0000	0.9025	0.8896	8.00%	0.6549
	2020	633,656	1,393,661	1,162,736	183.5%	160	384,237	845,090	705,061	183.5%	1.0000	1.0363	1.0332	0.1018	0.0000	0.8982	0.8845	8.00%	0.6064
	2021	557,226	1,315,053	1,092,639	196.1%	143	312,862	738,355	613,477	196.1%	1.0000	1.0343	1.0332	0.1062	0.0000	0.8938	0.8794	8.00%	0.5615
	2022	487,196	1,238,057	1,019,071	209.2%	127	253,281	643,633	529,789	209.2%	1.0000	1.0325	1.0332	0.1105	0.0000	0.8895	0.8743	8.00%	0.5199
	2023	423,527	1,160,165	943,607	222.8%	113	203,871	558,463	454,219	222.8%	1.0000	1.0310	1.0332	0.1149	0.0000	0.8851	0.8693	8.00%	0.4814
	2024	366,074	1,081,444	869,257	237.5%	99	163,162	482,009	387,435	237.5%	1.0000	1.0316	1.0332	0.1192	0.0000	0.8808	0.8643	8.00%	0.4457
	2025	314,606	1,003,138	798,304	253.7%	87	129,836	413,988	329,454	253.7%	1.0000	1.0343	1.0332	0.1236	0.0000	0.8764	0.8594	8.00%	0.4127
	2026	268,823	926,219	729,203	271.3%	76	102,723	353,930	278,645	271.3%	1.0000	1.0347	1.0332	0.1281	0.0000	0.8719	0.8545	8.00%	0.3821
	2027	228,379	850,669	661,064	289.5%	66	80,804	300,982	233,896	289.5%	1.0000	1.0329	1.0332	0.1326	0.0000	0.8674	0.8496	8.00%	0.3538
	2028	192,897	776,436	593,562	307.7%	57	63,195	254,367	194,456	307.7%	1.0000	1.0289	1.0332	0.1371	0.0000	0.8629	0.8446	8.00%	0.3276
	2029	161,982	703,670	527,849	325.9%	49	49,136	213,452	160,119	325.9%	1.0000	1.0250	1.0332	0.1418	0.0000	0.8582	0.8397	8.00%	0.3033
	2030	135,231	632,934	465,248	344.0%	42	37,983	177,773	130,675	344.0%	1.0000	1.0219	1.0332	0.1464	0.0000	0.8536	0.8349	8.00%	0.2809
	2031	112,243	565,497	409,019	364.4%	35	29,191	147,067	106,372	364.4%	1.0000	1.0252	1.0332	0.1511	0.0000	0.8489	0.8300	8.00%	0.2601
	2032	92,626	502,795	359,751	388.4%	30	22,305	121,074	86,629	388.4%	1.0000	1.0316	1.0332	0.1559	0.0000	0.8441	0.8252	8.00%	0.2408
	2033	76,000	445,540	315,430	415.0%	25	16,945	99,340	70,330	415.0%	1.0000	1.0343	1.0332	0.1607	0.0000	0.8393	0.8205	8.00%	0.2230
	2034	62,006	393,414	274,681	443.0%	21	12,801	81,220	56,708	443.0%	1.0000	1.0331	1.0332	0.1656	0.0000	0.8344	0.8159	8.00%	0.2064
	2035	50,303	345,766	237,100	471.3%	17	9,616	66,095	45,323	471.3%	1.0000	1.0298	1.0332	0.1706	0.0000	0.8294	0.8113	8.00%	0.1912
	2036	40,579	302,283	203,210	500.8%	14	7,182	53,503	35,968	500.8%	1.0000	1.0283	1.0332	0.1756	0.0000	0.8244	0.8067	8.00%	0.1770
	2037	32,546	262,785	173,046	531.7%	12	5,334	43,067	28,360	531.7%	1.0000	1.0277	1.0332	0.1808	0.0000	0.8192	0.8020	8.00%	0.1639
	2038	25,948	227,347	147,270	567.6%	10	3,937	34,499	22,348	567.6%	1.0000	1.0332	1.0332	0.1861	0.0000	0.8139	0.7973	8.00%	0.1517
	2039	20,558	196,061	125,420	610.1%	8	2,889	27,548	17,622	610.1%	1.0000	1.0404	1.0332	0.1916	0.0000	0.8084	0.7923	8.00%	0.1405
	2040	16,182	168,790	107,162	662.2%	6	2,105	21,959	13,941	662.2%	1.0000	1.0506	1.0332	0.1973	0.0000	0.8027	0.7871	8.00%	0.1301
	2041	12,650	145,132	91,361	722.2%	5	1,524	17,483	11,005	722.2%	1.0000	1.0556	1.0332	0.2033	0.0000	0.7967	0.7818	8.00%	0.1205
	2042	9,819	124,643	77,796	792.3%	4	1,095	13,902	8,677	792.3%	1.0000	1.0619	1.0332	0.2095	0.0000	0.7905	0.7761	8.00%	0.1115
	2043	7,563	106,896	65,910	871.5%	3	781	11,040	6,807	871.5%	1.0000	1.0646	1.0332	0.2160	0.0000	0.7840	0.7703	8.00%	0.1033
	2044	5,780	91,422	55,273	956.3%	2	553	8,742	5,286	956.3%	1.0000	1.0622	1.0332	0.2229	0.0000	0.7771	0.7642	8.00%	0.0956
	2045	4,380	77,767	45,578	1040.5%	2	388	6,886	4,036	1040.5%	1.0000	1.0531	1.0332	0.2301	0.0000	0.7699	0.7579	8.00%	0.0885
	2046	3,291	65,598	36,698	1115.0%	1	270	5,378	3,009	1115.0%	1.0000	1.0372	1.0332	0.2376	0.0000	0.7624	0.7514	8.00%	0.0820
	2047	2,452	54,750	28,977	1181.9%	1	186	4,156	2,200	1181.9%	1.0000	1.0261	1.0332	0.2453	0.0000	0.7547	0.7448	8.00%	0.0759
	2048	1,810	45,215	22,688	1253.7%	1	127	3,178	1,595	1253.7%	1.0000	1.0266	1.0332	0.2534	0.0000	0.7466	0.7382	8.00%	0.0703
	2049	1,324	36,996	17,685	1336.0%	1	86	2,408	1,151	1336.0%	1.0000	1.0315	1.0332	0.2617	0.0000	0.7383	0.7314	8.00%	0.0651
	2050	959	30,014	13,656	1423.8%	1	58	1,809	823	1423.8%	1.0000	1.0315	1.0332	0.2704	0.0000	0.7296	0.7246	8.00%	0.0603
	2051	688	24,134	10,380	1508.5%	1	38	1,347	579	1508.5%	1.0000	1.0255	1.0332	0.2795	0.0000	0.7205	0.7174	8.00%	0.0558
	2052	488	19,238	7,828	1602.6%	1	25	994	404	1602.6%	1.0000	1.0283	1.0332	0.2892	0.0000	0.7108	0.7099	8.00%	0.0517
	2053	343	15,215	5,849	1706.8%	1	16	728	280	1706.8%	1.0000	1.0308	1.0332	0.2999	0.0000	0.7001	0.7016	8.00%	0.0478
	Past	19,447,294	17,855,112	17,833,309	91.7%	12,196	55,147,375	31,804,627	36,411,529	66.0%									
	Future	9,411,656	25,567,017	19,991,088	212.4%	2,607	5,962,366	14,007,898	11,263,737	188.9%									
	Lifetime	28,858,950	43,422,129	37,824,397	131.1%	14,803	61,109,742	45,812,525	47,675,266	78.0%									

Attachment 14
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	74,934	0	0	0.0%				0.0323		0.9677		8.00%	6.1018
	1991	509,156	6,049	344,246	67.6%	509	2,876,639	34,177	1,944,929	67.6%				0.0286		0.9714		8.00%	5.6498
	1992	877,610	72,845	109,640	12.5%	655	4,591,055	381,072	573,562	12.5%				0.0466		0.9534		8.00%	5.2313
	1993	1,047,543	101,768	112,201	10.7%	723	5,074,098	492,945	543,479	10.7%				0.0386		0.9614		8.00%	4.8438
	1994	1,045,725	114,084	176,322	16.9%	695	4,690,087	511,666	790,807	16.9%				0.0387		0.9613		8.00%	4.4850
	1995	1,020,101	208,905	511,107	50.1%	675	4,236,261	867,537	2,122,517	50.1%				0.0316		0.9684		8.00%	4.1528
	1996	998,555	368,950	8,561	0.9%	658	3,839,615	1,418,675	32,920	0.9%				0.0252		0.9748		8.00%	3.8452
	1997	968,973	280,184	559,657	57.8%	636	3,449,876	997,550	1,992,572	57.8%				0.0334		0.9666		8.00%	3.5603
	1998	944,415	269,547	181,084	19.2%	612	3,113,373	888,594	596,965	19.2%				0.0377		0.9623		8.00%	3.2966
	1999	925,876	319,755	833,189	90.0%	597	2,826,164	976,028	2,543,244	90.0%				0.0245		0.9755		8.00%	3.0524
	2000	910,427	387,880	1,318,715	144.8%	583	2,573,155	1,096,271	3,727,105	144.8%				0.0235		0.9765		8.00%	2.8263
	2001	902,480	633,465	820,304	90.9%	565	2,361,753	1,657,751	2,146,703	90.9%				0.0309		0.9691		8.00%	2.6170
	2002	876,058	831,353	988,634	112.9%	543	2,122,785	2,014,460	2,395,570	112.9%				0.0389		0.9611		8.00%	2.4231
	2003	836,377	990,105	201,270	24.1%	520	1,876,514	2,221,421	451,574	24.1%				0.0424		0.9576		8.00%	2.2436
	2004	812,048	833,765	623,557	76.8%	500	1,686,969	1,732,087	1,295,393	76.8%				0.0385		0.9615		8.00%	2.0774
	2005	780,374	619,286	982,656	125.9%	481	1,501,083	1,191,223	1,890,182	125.9%				0.0380		0.9620		8.00%	1.9235
	2006	767,440	522,249	259,567	33.8%	465	1,366,855	930,156	462,304	33.8%				0.0333		0.9667		8.00%	1.7811
	2007	756,006	240,318	1,506,942	199.3%	449	1,246,750	396,316	2,485,141	199.3%				0.0344		0.9656		8.00%	1.6491
	2008	746,755	1,441,954	732,822	98.1%	435	1,140,273	2,201,821	1,118,998	98.1%				0.0312		0.9688		8.00%	1.5270
	2009	728,147	2,109,120	2,012,168	276.3%	412	1,029,500	2,982,004	2,844,927	276.3%				0.0529		0.9471		8.00%	1.4139
	2010	690,535	2,110,118	1,191,414	172.5%	392	904,001	2,762,420	1,559,717	172.5%				0.0485		0.9515		8.00%	1.3091
	2011	674,826	1,647,103	1,126,893	167.0%	367	817,996	1,996,549	1,365,973	167.0%				0.0638		0.9362		8.00%	1.2122
	2012	826,021	1,931,999	2,018,131	244.3%	345	927,100	2,168,416	2,265,087	244.3%				0.0599		0.9401		8.00%	1.1224
	2013	789,565	1,814,310	1,214,228	153.8%	319	820,540	1,885,486	1,261,863	153.8%				0.0754		0.9246		8.00%	1.0392
Projected Future Experience	2014	724,446	1,655,375	1,581,193	218.3%	295	697,098	1,592,885	1,521,504	218.3%	1.0000	1.4193	1.0000	0.0764	0.0000	0.9236	0.9175	8.00%	0.9623
	2015	659,099	1,920,985	1,561,983	237.0%	271	587,239	1,711,545	1,391,684	237.0%	1.0000	1.0858	1.0000	0.0805	0.0000	0.9195	0.9098	8.00%	0.8910
	2016	596,377	1,917,326	1,527,855	256.2%	248	491,996	1,581,746	1,260,441	256.2%	1.0000	1.0810	1.0000	0.0847	0.0000	0.9153	0.9048	8.00%	0.8250
	2017	536,619	1,834,264	1,483,000	276.4%	226	409,905	1,401,131	1,132,812	276.4%	1.0000	1.0787	1.0000	0.0889	0.0000	0.9111	0.8998	8.00%	0.7639
	2018	480,119	1,721,139	1,423,783	296.5%	205	339,580	1,217,332	1,007,017	296.5%	1.0000	1.0730	1.0000	0.0932	0.0000	0.9068	0.8947	8.00%	0.7073
	2019	427,113	1,610,927	1,358,209	318.0%	185	279,713	1,054,982	889,479	318.0%	1.0000	1.0723	1.0000	0.0975	0.0000	0.9025	0.8896	8.00%	0.6549
	2020	377,773	1,525,838	1,286,217	340.5%	166	229,075	925,239	779,937	340.5%	1.0000	1.0707	1.0000	0.1018	0.0000	0.8982	0.8845	8.00%	0.6064
	2021	332,207	1,445,221	1,208,675	363.8%	148	186,522	811,440	678,627	363.8%	1.0000	1.0686	1.0000	0.1062	0.0000	0.8938	0.8794	8.00%	0.5615
	2022	290,457	1,363,441	1,127,295	388.1%	132	151,001	708,817	586,051	388.1%	1.0000	1.0667	1.0000	0.1105	0.0000	0.8895	0.8743	8.00%	0.5199
	2023	252,499	1,279,386	1,043,816	413.4%	117	121,544	615,852	502,456	413.4%	1.0000	1.0651	1.0000	0.1149	0.0000	0.8851	0.8693	8.00%	0.4814
	2024	218,246	1,193,647	961,570	440.6%	103	97,274	532,018	428,580	440.6%	1.0000	1.0658	1.0000	0.1192	0.0000	0.8808	0.8643	8.00%	0.4457
	2025	187,562	1,107,897	883,082	470.8%	90	77,405	457,221	364,441	470.8%	1.0000	1.0686	1.0000	0.1236	0.0000	0.8764	0.8594	8.00%	0.4127
	2026	160,267	1,023,375	806,643	503.3%	79	61,242	391,055	308,237	503.3%	1.0000	1.0690	1.0000	0.1281	0.0000	0.8719	0.8545	8.00%	0.3821
	2027	136,155	940,176	731,267	537.1%	68	48,174	332,651	258,735	537.1%	1.0000	1.0671	1.0000	0.1326	0.0000	0.8674	0.8496	8.00%	0.3538
	2028	115,001	858,314	656,597	570.9%	59	37,675	281,191	215,107	570.9%	1.0000	1.0630	1.0000	0.1371	0.0000	0.8629	0.8446	8.00%	0.3276
	2029	96,570	778,002	583,906	604.6%	51	29,294	236,000	177,123	604.6%	1.0000	1.0590	1.0000	0.1418	0.0000	0.8582	0.8397	8.00%	0.3033
	2030	80,622	699,882	514,657	638.4%	43	22,644	196,577	144,552	638.4%	1.0000	1.0558	1.0000	0.1464	0.0000	0.8536	0.8349	8.00%	0.2809
	2031	66,917	625,373	452,456	676.1%	37	17,403	162,639	117,669	676.1%	1.0000	1.0592	1.0000	0.1511	0.0000	0.8489	0.8300	8.00%	0.2601
	2032	55,222	556,078	397,956	720.6%	31	13,298	133,905	95,829	720.6%	1.0000	1.0658	1.0000	0.1559	0.0000	0.8441	0.8252	8.00%	0.2408
	2033	45,310	492,786	348,928	770.1%	26	10,103	109,874	77,799	770.1%	1.0000	1.0686	1.0000	0.1607	0.0000	0.8393	0.8205	8.00%	0.2230
	2034	36,967	435,152	303,851	822.0%	22	7,632	89,837	62,730	822.0%	1.0000	1.0674	1.0000	0.1656	0.0000	0.8344	0.8159	8.00%	0.2064
	2035	29,990	382,461	262,279	874.6%	18	5,733	73,110	50,136	874.6%	1.0000	1.0640	1.0000	0.1706	0.0000	0.8294	0.8113	8.00%	0.1912
	2036	24,192	334,371	224,791	929.2%	15	4,282	59,183	39,787	929.2%	1.0000	1.0624	1.0000	0.1756	0.0000	0.8244	0.8067	8.00%	0.1770
	2037	19,403	290,683	191,423	986.6%	12	3,180	47,639	31,372	986.6%	1.0000	1.0617	1.0000	0.1808	0.0000	0.8192	0.8020	8.00%	0.1639
	2038	15,469	251,486	162,909	1053.1%	10	2,347	38,162	24,721	1053.1%	1.0000	1.0675	1.0000	0.1861	0.0000	0.8139	0.7973	8.00%	0.1517
	2039	12,256	216,879	138,739	1132.0%	8	1,722	30,473	19,494	1132.0%	1.0000	1.0749	1.0000	0.1916	0.0000	0.8084	0.7923	8.00%	0.1405
	2040	9,647	186,714	118,542	1228.7%	6	1,255	24,291	15,422	1228.7%	1.0000	1.0855	1.0000	0.1973	0.0000	0.8027	0.7871	8.00%	0.1301
	2041	7,542	160,544	101,064	1340.0%	5	909	19,339	12,174	1340.0%	1.0000	1.0906	1.0000	0.2033	0.0000	0.7967	0.7818	8.00%	0.1205
	2042	5,854	137,880	86,058	1470.2%	4	653	15,379	9,599	1470.2%	1.0000	1.0971	1.0000	0.2095	0.0000	0.7905	0.7761	8.00%	0.1115
	2043	4,509	118,248	72,910	1617.0%	3	466	12,212	7,530	1617.0%	1.0000	1.0999	1.0000	0.2160	0.0000	0.7840	0.7703	8.00%	0.1033
	2044	3,446	101,131	61,143	1774.5%	2	330	9,671	5,847	1774.5%	1.0000	1.0974	1.0000	0.2229	0.0000	0.7771	0.7642	8.00%	0.0956
	2045	2,611	86,026	50,418	1930.7%	2	231	7,617	4,464	1930.7%	1.0000	1.0880	1.0000	0.2301	0.0000	0.7699	0.7579	8.00%	0.0885
	2046	1,962	72,565	40,596	2068.8%	1	161	5,949	3,328	2068.8%	1.0000	1.0715	1.0000	0.2376	0.0000	0.7624	0.7514	8.00%	0.0820
	2047	1,462	60,564	32,054	2193.1%	1	111	4,597	2,433	2193.1%	1.0000	1.0601	1.0000	0.2453	0.0000	0.7547	0.7448	8.00%	0.0759
	2048	1,079	50,016	25,098	2326.1%	1	76	3,516	1,764	2326.1%	1.0000	1.0607	1.0000	0.2534	0.0000	0.7466	0.7382	8.00%	0.0703
	2049	789	40,925	19,564	2479.0%	1	51	2,663	1,273	2479.0%	1.0000	1.0657	1.0000	0.2617	0.0000	0.7383	0.7314	8.00%	0.0651
	2050	572	33,201	15,106	2641.8%	1	34	2,001	910	2641.8%	1.0000	1.0657	1.0000	0.2704	0.0000	0.7296	0.7246	8.00%	0.0603
	2051	410	26,697	11,482	2799.0%	1	23	1,490	641	2799.0%	1.0000	1.0595	1.0000	0.2795	0.0000	0.7205	0.7174	8.00%	0.0558
	2052	291	21,281	8,659	2973.6%	1	15	1,099	447	2973.6%	1.0000	1.0624	1.0000	0.2892	0.0000	0.7108	0.7099	8.00%	0.0517
	2053	204	16,831	6,470	3166.9%	1	10	805	309	3166.9%	1.0000	1.0650	1.0000	0.2999	0.0000	0.7001	0.7016	8.00%	0.0478
	Past	19,447,294	17,855,112	17,833,309	91.7%	12,196	55,147,375	31,804,627	36,411,529	66.0%									
	Future	6,017,239	27,573,089	21,872,241	363.5%	2,695	3,937,405	14,903,132	12,232,464	310.7%									
	Lifetime	25,464,532	45,428,201	39,705,550	155.9%	14,891	59,084,780	46,707,760	48,643,993	82.3%									

Attachment 15
MetLife Insurance Company USA
Anticipated Loss Ratios
LTC2 Comprehensive Policy Forms
Experience as of December 31, 2013

Nationwide Experience
With No Increase

1	Present Value of Future Claims:	922,910,475
2	Active Life Reserves at 12/31/2013:	485,053,586
3	Present Value of Future Premium:	265,180,478
	Anticipated Loss Ratio = (1 - 2) / 3:	**165.1%**

Nationwide Experience
With 91.7% Increase

1	Present Value of Future Claims:	850,601,347
2	Active Life Reserves at 12/31/2013:	485,053,586
3	Present Value of Future Premium:	397,687,848
	Anticipated Loss Ratio = (1 - 2) / 3:	**91.9%**

Virginia-Specific Experience
With No Increase

1	Present Value of Future Claims:	12,232,464
2	Active Life Reserves at 12/31/2013:	6,365,894
3	Present Value of Future Premium:	3,937,405
	Anticipated Loss Ratio = (1 - 2) / 3:	**149.0%**

Virginia-Specific Experience
With 91.7% Increase

1	Present Value of Future Claims:	11,263,737
2	Active Life Reserves at 12/31/2013:	6,365,894
3	Present Value of Future Premium:	5,962,366
	Anticipated Loss Ratio = (1 - 2) / 3:	**82.1%**

Future claims, active life reserves, and future premium are discounted at the originial pricing interest rate assumption of 8.0%.

Attachment 16
MetLife Insurance Company USA
Nationwide Experience Projections
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	259,951	0	0	0.0%	495	1,586,168	0	0	0.0%				0.0040		0.9960		8.00%	6.1018
	1991	23,360,807	120,678	1,276,319	5.5%	10,920	131,984,320	681,811	7,210,973	5.5%				0.0173		0.9827		8.00%	5.6498
	1992	68,409,521	657,120	3,491,298	5.1%	20,991	357,871,649	3,437,600	18,264,076	5.1%				0.0400		0.9600		8.00%	5.2313
	1993	107,761,183	1,754,692	5,337,087	5.0%	27,528	521,974,563	8,499,394	25,851,831	5.0%				0.0610		0.9390		8.00%	4.8438
	1994	122,850,058	3,398,970	11,675,192	9.5%	28,793	550,983,507	15,244,407	52,363,331	9.5%				0.0568		0.9432		8.00%	4.4850
	1995	136,166,984	5,477,145	13,576,947	10.0%	31,684	565,472,248	22,745,406	56,382,146	10.0%				0.0372		0.9628		8.00%	4.1528
	1996	155,337,164	8,421,841	12,759,950	8.2%	36,497	597,298,044	32,383,424	49,064,197	8.2%				0.0318		0.9682		8.00%	3.8452
	1997	171,518,847	11,038,389	17,717,263	10.3%	35,418	610,666,102	39,300,461	63,079,551	10.3%				0.0307		0.9693		8.00%	3.5603
	1998	167,945,345	13,219,576	22,366,178	13.3%	34,500	553,651,118	43,579,851	73,732,674	13.3%				0.0260		0.9740		8.00%	3.2966
	1999	164,555,217	16,761,458	28,321,266	17.2%	33,684	502,291,824	51,163,028	86,448,433	17.2%				0.0237		0.9763		8.00%	3.0524
	2000	161,309,080	22,519,743	31,643,082	19.6%	32,855	455,910,414	63,647,908	89,433,346	19.6%				0.0246		0.9754		8.00%	2.8263
	2001	158,697,774	26,248,319	34,066,935	21.5%	31,951	415,305,591	68,690,777	89,151,778	21.5%				0.0275		0.9725		8.00%	2.6170
	2002	156,050,599	30,763,442	45,545,802	29.2%	31,059	378,127,819	74,543,213	110,362,504	29.2%				0.0279		0.9721		8.00%	2.4231
	2003	152,258,251	34,505,104	51,256,622	33.7%	30,103	341,609,760	77,416,364	115,000,416	33.7%				0.0308		0.9692		8.00%	2.2436
	2004	148,132,961	36,231,361	53,777,362	36.3%	29,106	307,735,345	75,267,991	111,718,520	36.3%				0.0331		0.9669		8.00%	2.0774
	2005	143,038,040	34,619,598	54,261,044	37.9%	27,912	275,139,835	66,592,289	104,373,457	37.9%				0.0410		0.9590		8.00%	1.9235
	2006	138,451,604	31,804,193	70,038,334	50.6%	26,842	246,590,396	56,645,125	124,742,364	50.6%				0.0383		0.9617		8.00%	1.7811
	2007	135,170,084	21,547,423	72,914,670	53.9%	25,776	222,912,793	35,534,462	120,245,636	53.9%				0.0397		0.9603		8.00%	1.6491
	2008	130,737,329	113,731,251	83,333,016	63.7%	24,598	199,632,048	173,664,268	127,247,059	63.7%				0.0457		0.9543		8.00%	1.5270
	2009	126,031,754	145,412,448	102,020,429	80.9%	23,368	178,191,458	205,593,077	144,242,767	80.9%				0.0500		0.9500		8.00%	1.4139
	2010	120,221,529	148,792,789	104,003,860	86.5%	22,103	157,385,744	194,789,269	136,154,688	86.5%				0.0541		0.9459		8.00%	1.3091
	2011	111,811,075	112,105,221	109,083,596	97.6%	20,728	135,532,738	135,889,290	132,226,601	97.6%				0.0622		0.9378		8.00%	1.2122
	2012	104,796,530	123,356,785	108,770,126	103.8%	19,387	117,620,369	138,451,822	122,080,209	103.8%				0.0647		0.9353		8.00%	1.1224
	2013	99,197,875	131,907,940	131,506,144	132.6%	18,277	103,089,456	137,082,752	136,665,193	132.6%				0.0573		0.9427		8.00%	1.0392
Projected Future Experience	2014	93,243,873	141,397,298	118,129,328	126.7%	16,867	89,723,959	136,059,613	113,669,999	126.7%	1.0000	0.9556	1.0000	0.0771	0.0000	0.9229	0.9400	8.00%	0.9623
	2015	84,857,755	150,685,909	117,091,427	138.0%	15,474	75,605,938	134,257,022	104,325,258	138.0%	1.0000	1.0892	1.0000	0.0826	0.0000	0.9174	0.9101	8.00%	0.8910
	2016	76,690,894	145,784,803	114,469,571	149.3%	14,114	63,268,044	120,268,769	94,434,496	149.3%	1.0000	1.0817	1.0000	0.0879	0.0000	0.9121	0.9038	8.00%	0.8250
	2017	68,867,389	136,096,373	110,942,904	161.1%	12,809	52,605,417	103,959,314	84,745,449	161.1%	1.0000	1.0793	1.0000	0.0924	0.0000	0.9076	0.8980	8.00%	0.7639
	2018	61,484,333	127,121,209	106,683,762	173.5%	11,567	43,486,812	89,910,645	75,455,590	173.5%	1.0000	1.0771	1.0000	0.0970	0.0000	0.9030	0.8928	8.00%	0.7073
	2019	54,568,703	118,350,047	101,846,169	186.6%	10,391	35,736,579	77,506,438	66,698,189	186.6%	1.0000	1.0756	1.0000	0.1017	0.0000	0.8983	0.8875	8.00%	0.6549
	2020	48,139,924	112,324,470	96,495,413	200.4%	9,286	29,191,136	68,111,425	58,512,986	200.4%	1.0000	1.0740	1.0000	0.1064	0.0000	0.8936	0.8822	8.00%	0.6064
	2021	42,209,720	106,609,549	90,807,513	215.1%	8,254	23,699,234	59,857,412	50,985,140	215.1%	1.0000	1.0733	1.0000	0.1111	0.0000	0.8889	0.8768	8.00%	0.5615
	2022	36,782,067	100,845,850	84,916,277	230.9%	7,298	19,122,040	52,427,133	44,145,762	230.9%	1.0000	1.0731	1.0000	0.1159	0.0000	0.8841	0.8714	8.00%	0.5199
	2023	31,853,403	94,941,885	78,892,723	247.7%	6,417	15,333,107	45,701,681	37,976,179	247.7%	1.0000	1.0728	1.0000	0.1206	0.0000	0.8794	0.8660	8.00%	0.4814
	2024	27,413,125	88,920,182	72,872,046	265.8%	5,612	12,218,253	39,632,449	32,479,664	265.8%	1.0000	1.0733	1.0000	0.1254	0.0000	0.8746	0.8606	8.00%	0.4457
	2025	23,444,371	82,847,508	66,963,665	285.6%	4,882	9,675,321	34,190,564	27,635,417	285.6%	1.0000	1.0745	1.0000	0.1302	0.0000	0.8698	0.8552	8.00%	0.4127
	2026	19,924,931	76,803,988	61,210,956	307.2%	4,223	7,613,772	29,348,562	23,390,108	307.2%	1.0000	1.0756	1.0000	0.1350	0.0000	0.8650	0.8499	8.00%	0.3821
	2027	16,828,275	70,834,058	55,600,568	330.4%	3,633	5,954,138	25,062,329	19,672,453	330.4%	1.0000	1.0755	1.0000	0.1397	0.0000	0.8603	0.8446	8.00%	0.3538
	2028	14,124,667	64,978,202	50,178,974	355.3%	3,108	4,627,365	21,287,430	16,439,073	355.3%	1.0000	1.0752	1.0000	0.1445	0.0000	0.8555	0.8393	8.00%	0.3276
	2029	11,782,252	59,280,155	45,023,544	382.1%	2,644	3,574,046	17,982,130	13,657,508	382.1%	1.0000	1.0756	1.0000	0.1492	0.0000	0.8508	0.8342	8.00%	0.3033
	2030	9,768,088	53,789,435	40,172,504	411.3%	2,237	2,743,580	15,107,932	11,283,321	411.3%	1.0000	1.0762	1.0000	0.1539	0.0000	0.8461	0.8291	8.00%	0.2809
	2031	8,049,075	48,550,379	35,668,290	443.1%	1,883	2,093,294	12,626,323	9,276,124	443.1%	1.0000	1.0775	1.0000	0.1586	0.0000	0.8414	0.8240	8.00%	0.2601
	2032	6,592,751	43,604,919	31,545,384	478.5%	1,575	1,587,549	10,500,162	7,596,199	478.5%	1.0000	1.0798	1.0000	0.1633	0.0000	0.8367	0.8191	8.00%	0.2408
	2033	5,367,930	38,992,580	27,796,028	517.8%	1,311	1,196,861	8,693,982	6,197,542	517.8%	1.0000	1.0822	1.0000	0.1680	0.0000	0.8320	0.8142	8.00%	0.2230
	2034	4,345,170	34,721,035	24,369,437	560.8%	1,084	897,057	7,168,127	5,031,049	560.8%	1.0000	1.0831	1.0000	0.1726	0.0000	0.8274	0.8095	8.00%	0.2064
	2035	3,497,117	30,784,886	21,253,747	607.8%	892	668,497	5,884,734	4,062,794	607.8%	1.0000	1.0836	1.0000	0.1772	0.0000	0.8228	0.8048	8.00%	0.1912
	2036	2,798,719	27,181,975	18,471,962	660.0%	730	495,364	4,811,124	3,269,479	660.0%	1.0000	1.0860	1.0000	0.1819	0.0000	0.8181	0.8003	8.00%	0.1770
	2037	2,227,355	23,918,222	16,047,251	720.5%	594	365,032	3,919,861	2,629,919	720.5%	1.0000	1.0916	1.0000	0.1866	0.0000	0.8134	0.7958	8.00%	0.1639
	2038	1,762,878	20,977,647	13,858,603	786.1%	480	267,510	3,183,279	2,102,991	786.1%	1.0000	1.0912	1.0000	0.1914	0.0000	0.8086	0.7915	8.00%	0.1517
	2039	1,387,591	18,327,811	11,897,690	857.4%	386	194,965	2,575,164	1,671,694	857.4%	1.0000	1.0907	1.0000	0.1962	0.0000	0.8038	0.7871	8.00%	0.1405
	2040	1,086,138	15,942,054	10,141,493	933.7%	308	141,304	2,074,029	1,319,387	933.7%	1.0000	1.0890	1.0000	0.2012	0.0000	0.7988	0.7828	8.00%	0.1301
	2041	845,361	13,799,724	8,588,001	1015.9%	245	101,833	1,662,329	1,034,520	1015.9%	1.0000	1.0880	1.0000	0.2064	0.0000	0.7936	0.7783	8.00%	0.1205
	2042	654,106	11,884,780	7,229,768	1105.3%	193	72,958	1,325,605	806,394	1105.3%	1.0000	1.0880	1.0000	0.2118	0.0000	0.7882	0.7738	8.00%	0.1115
	2043	503,023	10,180,610	6,036,430	1200.0%	151	51,950	1,051,412	623,418	1200.0%	1.0000	1.0857	1.0000	0.2174	0.0000	0.7826	0.7690	8.00%	0.1033
	2044	384,347	8,671,273	5,003,886	1301.9%	117	36,754	829,198	478,501	1301.9%	1.0000	1.0849	1.0000	0.2233	0.0000	0.7767	0.7641	8.00%	0.0956
	2045	291,681	7,341,648	4,109,342	1408.8%	90	25,826	650,048	363,851	1408.8%	1.0000	1.0821	1.0000	0.2294	0.0000	0.7706	0.7589	8.00%	0.0885
	2046	219,781	6,174,218	3,331,934	1516.0%	69	18,018	506,186	273,165	1516.0%	1.0000	1.0761	1.0000	0.2358	0.0000	0.7642	0.7535	8.00%	0.0820
	2047	164,367	5,154,928	2,674,411	1627.1%	52	12,477	391,315	203,017	1627.1%	1.0000	1.0733	1.0000	0.2424	0.0000	0.7576	0.7479	8.00%	0.0759
	2048	121,964	4,273,283	2,129,847	1746.3%	39	8,573	300,360	149,702	1746.3%	1.0000	1.0733	1.0000	0.2494	0.0000	0.7506	0.7420	8.00%	0.0703
	2049	89,761	3,518,090	1,681,442	1873.3%	29	5,842	228,962	109,431	1873.3%	1.0000	1.0727	1.0000	0.2566	0.0000	0.7434	0.7360	8.00%	0.0651
	2050	65,497	2,875,941	1,311,789	2002.8%	21	3,947	173,306	79,049	2002.8%	1.0000	1.0692	1.0000	0.2641	0.0000	0.7359	0.7297	8.00%	0.0603
	2051	47,366	2,335,044	1,016,646	2146.4%	16	2,643	130,288	56,726	2146.4%	1.0000	1.0717	1.0000	0.2721	0.0000	0.7279	0.7232	8.00%	0.0558
	2052	33,933	1,884,066	782,298	2305.4%	11	1,753	97,338	40,416	2305.4%	1.0000	1.0741	1.0000	0.2805	0.0000	0.7195	0.7164	8.00%	0.0517
	2053	24,069	1,510,902	596,046	2476.4%	8	1,151	72,277	28,513	2476.4%	1.0000	1.0742	1.0000	0.2895	0.0000	0.7105	0.7093	8.00%	0.0478
	Past	3,004,069,563	1,074,395,485	1,168,742,522	38.9%	624,575	7,928,563,310	1,720,843,990	2,096,041,749	26.4%									
	Future	762,543,751	2,114,216,936	1,667,839,068	218.7%	149,100	502,429,898	1,139,526,256	922,910,475	183.7%									
	Lifetime	3,766,613,314	3,188,612,421	2,836,581,590	75.3%	773,675	8,430,993,209	2,860,370,247	3,018,952,224	35.8%									

Attachment 17
MetLife Insurance Company USA
Virginia-Specific Experience
Historical and Projected Experience Restated to the Proposed Virginia Rate Level
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	32,723	0	0	0.0%	60	199,671	0	0	0.0%				0.0323		0.9677		8.00%	6.1018
	1991	1,352,569	6,049	344,246	25.5%	509	7,641,772	34,177	1,944,929	25.5%				0.0286		0.9714		8.00%	5.6498
	1992	2,334,882	72,845	109,640	4.7%	655	12,214,500	381,072	573,562	4.7%				0.0466		0.9534		8.00%	5.2313
	1993	2,785,697	101,768	112,201	4.0%	723	13,493,381	492,945	543,479	4.0%				0.0386		0.9614		8.00%	4.8438
	1994	2,781,503	114,084	176,322	6.3%	695	12,475,062	511,666	790,807	6.3%				0.0387		0.9613		8.00%	4.4850
	1995	2,714,326	208,905	511,107	18.8%	675	11,272,011	867,537	2,122,517	18.8%				0.0316		0.9684		8.00%	4.1528
	1996	2,654,354	368,950	8,561	0.3%	658	10,206,448	1,418,675	32,920	0.3%				0.0252		0.9748		8.00%	3.8452
	1997	2,576,521	280,184	559,657	21.7%	636	9,173,300	997,550	1,992,572	21.7%				0.0334		0.9666		8.00%	3.5603
	1998	2,507,275	269,547	181,084	7.2%	612	8,265,520	888,594	596,965	7.2%				0.0377		0.9623		8.00%	3.2966
	1999	2,459,322	319,755	833,189	33.9%	597	7,506,888	976,028	2,543,244	33.9%				0.0245		0.9755		8.00%	3.0524
	2000	2,421,378	387,880	1,318,715	54.5%	583	6,843,580	1,096,271	3,727,105	54.5%				0.0235		0.9765		8.00%	2.8263
	2001	2,395,992	633,465	820,304	34.2%	565	6,270,212	1,657,751	2,146,703	34.2%				0.0309		0.9691		8.00%	2.6170
	2002	2,322,218	831,353	988,634	42.6%	543	5,626,991	2,014,460	2,395,570	42.6%				0.0389		0.9611		8.00%	2.4231
	2003	2,219,586	990,105	201,270	9.1%	520	4,979,908	2,221,421	451,574	9.1%				0.0424		0.9576		8.00%	2.2436
	2004	2,145,729	833,765	623,557	29.1%	500	4,457,594	1,732,087	1,295,393	29.1%				0.0385		0.9615		8.00%	2.0774
	2005	2,069,789	619,286	982,656	47.5%	481	3,981,329	1,191,223	1,890,182	47.5%				0.0380		0.9620		8.00%	1.9235
	2006	2,028,370	522,249	259,567	12.8%	465	3,612,646	930,156	462,304	12.8%				0.0333		0.9667		8.00%	1.7811
	2007	2,000,249	240,318	1,506,942	75.3%	449	3,298,667	396,316	2,485,141	75.3%				0.0344		0.9656		8.00%	1.6491
	2008	1,979,783	1,441,954	732,822	37.0%	435	3,023,070	2,201,821	1,118,998	37.0%				0.0312		0.9688		8.00%	1.5270
	2009	1,920,867	2,109,120	2,012,168	104.8%	412	2,715,840	2,982,004	2,844,927	104.8%				0.0529		0.9471		8.00%	1.4139
	2010	1,819,368	2,110,118	1,191,414	65.5%	392	2,381,791	2,762,420	1,559,717	65.5%				0.0485		0.9515		8.00%	1.3091
	2011	1,711,010	1,647,103	1,126,893	65.9%	367	2,074,015	1,996,549	1,365,973	65.9%				0.0638		0.9362		8.00%	1.2122
	2012	1,611,945	1,931,999	2,018,131	125.2%	345	1,809,197	2,168,416	2,265,087	125.2%				0.0599		0.9401		8.00%	1.1224
	2013	1,493,597	1,814,310	1,214,228	81.3%	319	1,552,191	1,885,486	1,261,863	81.3%				0.0754		0.9246		8.00%	1.0392
Projected Future Experience	2014	1,388,762	1,655,375	1,581,193	113.9%	295	1,336,337	1,592,885	1,521,504	113.9%	1.0000	1.4193	1.0000	0.0764	0.0000	0.9236	0.9175	8.00%	0.9623
	2015	1,263,494	1,920,985	1,561,983	123.6%	271	1,125,738	1,711,545	1,391,684	123.6%	1.0000	1.0858	1.0000	0.0805	0.0000	0.9195	0.9098	8.00%	0.8910
	2016	1,143,254	1,917,326	1,527,855	133.6%	248	943,156	1,581,746	1,260,441	133.6%	1.0000	1.0810	1.0000	0.0847	0.0000	0.9153	0.9048	8.00%	0.8250
	2017	1,028,699	1,834,264	1,483,000	144.2%	226	785,787	1,401,131	1,132,812	144.2%	1.0000	1.0787	1.0000	0.0889	0.0000	0.9111	0.8998	8.00%	0.7639
	2018	920,389	1,721,139	1,423,783	154.7%	205	650,975	1,217,332	1,007,017	154.7%	1.0000	1.0730	1.0000	0.0932	0.0000	0.9068	0.8947	8.00%	0.7073
	2019	818,776	1,610,927	1,358,209	165.9%	185	536,210	1,054,982	889,479	165.9%	1.0000	1.0723	1.0000	0.0975	0.0000	0.9025	0.8896	8.00%	0.6549
	2020	724,192	1,525,838	1,286,217	177.6%	166	439,136	925,239	779,937	177.6%	1.0000	1.0707	1.0000	0.1018	0.0000	0.8982	0.8845	8.00%	0.6064
	2021	636,841	1,445,221	1,208,675	189.8%	148	357,563	811,440	678,627	189.8%	1.0000	1.0686	1.0000	0.1062	0.0000	0.8938	0.8794	8.00%	0.5615
	2022	556,806	1,363,441	1,127,295	202.5%	132	289,469	708,817	586,051	202.5%	1.0000	1.0667	1.0000	0.1105	0.0000	0.8895	0.8743	8.00%	0.5199
	2023	484,040	1,279,386	1,043,816	215.6%	117	233,000	615,852	502,456	215.6%	1.0000	1.0651	1.0000	0.1149	0.0000	0.8851	0.8693	8.00%	0.4814
	2024	418,378	1,193,647	961,570	229.8%	103	186,475	532,018	428,580	229.8%	1.0000	1.0658	1.0000	0.1192	0.0000	0.8808	0.8643	8.00%	0.4457
	2025	359,556	1,107,897	883,082	245.6%	90	148,386	457,221	364,441	245.6%	1.0000	1.0686	1.0000	0.1236	0.0000	0.8764	0.8594	8.00%	0.4127
	2026	307,232	1,023,375	806,643	262.6%	79	117,400	391,055	308,237	262.6%	1.0000	1.0690	1.0000	0.1281	0.0000	0.8719	0.8545	8.00%	0.3821
	2027	261,009	940,176	731,267	280.2%	68	92,350	332,651	258,735	280.2%	1.0000	1.0671	1.0000	0.1326	0.0000	0.8674	0.8496	8.00%	0.3538
	2028	220,458	858,314	656,597	297.8%	59	72,224	281,191	215,107	297.8%	1.0000	1.0630	1.0000	0.1371	0.0000	0.8629	0.8446	8.00%	0.3276
	2029	185,125	778,002	583,906	315.4%	51	56,156	236,000	177,123	315.4%	1.0000	1.0590	1.0000	0.1418	0.0000	0.8582	0.8397	8.00%	0.3033
	2030	154,552	699,882	514,657	333.0%	43	43,409	196,577	144,552	333.0%	1.0000	1.0558	1.0000	0.1464	0.0000	0.8536	0.8349	8.00%	0.2809
	2031	128,281	625,373	452,456	352.7%	37	33,361	162,639	117,669	352.7%	1.0000	1.0592	1.0000	0.1511	0.0000	0.8489	0.8300	8.00%	0.2601
	2032	105,860	556,078	397,956	375.9%	31	25,491	133,905	95,829	375.9%	1.0000	1.0658	1.0000	0.1559	0.0000	0.8441	0.8252	8.00%	0.2408
	2033	86,859	492,786	348,928	401.7%	26	19,367	109,874	77,799	401.7%	1.0000	1.0686	1.0000	0.1607	0.0000	0.8393	0.8205	8.00%	0.2230
	2034	70,865	435,152	303,851	428.8%	22	14,630	89,837	62,730	428.8%	1.0000	1.0674	1.0000	0.1656	0.0000	0.8344	0.8159	8.00%	0.2064
	2035	57,491	382,461	262,279	456.2%	18	10,990	73,110	50,136	456.2%	1.0000	1.0640	1.0000	0.1706	0.0000	0.8294	0.8113	8.00%	0.1912
	2036	46,377	334,371	224,791	484.7%	15	8,209	59,183	39,787	484.7%	1.0000	1.0624	1.0000	0.1756	0.0000	0.8244	0.8067	8.00%	0.1770
	2037	37,196	290,683	191,423	514.6%	12	6,096	47,639	31,372	514.6%	1.0000	1.0617	1.0000	0.1808	0.0000	0.8192	0.8020	8.00%	0.1639
	2038	29,655	251,486	162,909	549.4%	10	4,500	38,162	24,721	549.4%	1.0000	1.0675	1.0000	0.1861	0.0000	0.8139	0.7973	8.00%	0.1517
	2039	23,495	216,879	138,739	590.5%	8	3,301	30,473	19,494	590.5%	1.0000	1.0749	1.0000	0.1916	0.0000	0.8084	0.7923	8.00%	0.1405
	2040	18,494	186,714	118,542	641.0%	6	2,406	24,291	15,422	641.0%	1.0000	1.0855	1.0000	0.1973	0.0000	0.8027	0.7871	8.00%	0.1301
	2041	14,458	160,544	101,064	699.0%	5	1,742	19,339	12,174	699.0%	1.0000	1.0906	1.0000	0.2033	0.0000	0.7967	0.7818	8.00%	0.1205
	2042	11,221	137,880	86,058	766.9%	4	1,252	15,379	9,599	766.9%	1.0000	1.0971	1.0000	0.2095	0.0000	0.7905	0.7761	8.00%	0.1115
	2043	8,644	118,248	72,910	843.5%	3	893	12,212	7,530	843.5%	1.0000	1.0999	1.0000	0.2160	0.0000	0.7840	0.7703	8.00%	0.1033
	2044	6,605	101,131	61,143	925.6%	2	632	9,671	5,847	925.6%	1.0000	1.0974	1.0000	0.2229	0.0000	0.7771	0.7642	8.00%	0.0956
	2045	5,006	86,026	50,418	1007.1%	2	443	7,617	4,464	1007.1%	1.0000	1.0880	1.0000	0.2301	0.0000	0.7699	0.7579	8.00%	0.0885
	2046	3,762	72,565	40,596	1079.2%	1	308	5,949	3,328	1079.2%	1.0000	1.0715	1.0000	0.2376	0.0000	0.7624	0.7514	8.00%	0.0820
	2047	2,802	60,564	32,054	1144.0%	1	213	4,597	2,433	1144.0%	1.0000	1.0601	1.0000	0.2453	0.0000	0.7547	0.7448	8.00%	0.0759
	2048	2,068	50,016	25,098	1213.4%	1	145	3,516	1,764	1213.4%	1.0000	1.0607	1.0000	0.2534	0.0000	0.7466	0.7382	8.00%	0.0703
	2049	1,513	40,925	19,564	1293.1%	1	98	2,663	1,273	1293.1%	1.0000	1.0657	1.0000	0.2617	0.0000	0.7383	0.7314	8.00%	0.0651
	2050	1,096	33,201	15,106	1378.1%	1	66	2,001	910	1378.1%	1.0000	1.0657	1.0000	0.2704	0.0000	0.7296	0.7246	8.00%	0.0603
	2051	786	26,697	11,482	1460.1%	1	44	1,490	641	1460.1%	1.0000	1.0595	1.0000	0.2795	0.0000	0.7205	0.7174	8.00%	0.0558
	2052	558	21,281	8,659	1551.2%	1	29	1,099	447	1551.2%	1.0000	1.0624	1.0000	0.2892	0.0000	0.7108	0.7099	8.00%	0.0517
	2053	392	16,831	6,470	1652.0%	1	19	805	309	1652.0%	1.0000	1.0650	1.0000	0.2999	0.0000	0.7001	0.7016	8.00%	0.0478
	Past	50,339,053	17,855,112	17,833,309	35.4%	12,196	145,075,586	31,804,627	36,411,529	25.1%									
	Future	11,535,049	27,573,089	21,872,241	189.6%	2,695	7,548,006	14,903,132	12,232,464	162.1%									
	Lifetime	61,874,102	45,428,201	39,705,550	64.2%	14,891	152,623,593	46,707,760	48,643,993	31.9%									

Attachment 18
MetLife Insurance Company USA
60/80 Test After Requested 91.7% Increase
Nationwide Experience for LTC2 Comprehensive Policy Forms

1	Accumulated value of earned premium	2,180,717,478	x	60%	=	1,308,430,487
2	Present value of future projected earned premium without the requested rate increase	275,830,805	x	60%	=	165,498,483
3a	Present value of future projected premium with the requested rate increase	463,478,135				
3b	Present value of future projected premium with increase in excess of the projected earned premiums without increase (3a - 2)	187,647,331	x	80%	=	150,117,865
4	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2, and 3b**					**1,624,046,834**
5a	Accumulated value of incurred claims without the inclusion of active life reserves					1,687,025,913
5b	Present value of future projected incurred claims without the inclusion of active life reserves					1,029,133,490
6	**Lifetime Incurred Claims with Rate Increase: Sum of 5a and 5b**					**2,716,159,403**
7	Test: 6 is not less than 4					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	97,556	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	8,766,998	120,678	1,276,319	14.6%	8,766,998	120,678	1,276,319	14.6%	1.000	14.4%	14.4%	1.000
	1992	25,673,178	657,120	3,491,298	13.6%	25,673,178	657,120	3,491,298	13.6%	1.000	13.8%	13.8%	1.000
	1993	40,441,331	1,754,692	5,337,087	13.2%	40,441,331	1,754,692	5,337,087	13.2%	1.000	13.5%	13.5%	1.000
	1994	46,103,984	3,398,970	11,675,192	25.3%	46,103,984	3,398,970	11,675,192	25.3%	1.000	17.7%	17.7%	1.000
	1995	51,101,648	5,477,145	13,576,947	26.6%	51,101,648	5,477,145	13,576,947	26.6%	1.000	20.0%	20.0%	1.000
	1996	58,295,960	8,421,841	12,759,950	21.9%	58,295,960	8,421,841	12,759,950	21.9%	1.000	20.4%	20.4%	1.000
	1997	64,368,729	11,038,389	17,717,263	27.5%	64,368,729	11,038,389	17,717,263	27.5%	1.000	21.7%	21.7%	1.000
	1998	63,027,642	13,219,576	22,366,178	35.5%	63,027,642	13,219,576	22,366,178	35.5%	1.000	23.7%	23.7%	1.000
	1999	61,755,372	16,761,458	28,321,266	45.9%	61,755,372	16,761,458	28,321,266	45.9%	1.000	26.2%	26.2%	1.000
	2000	60,537,140	22,519,743	31,643,082	52.3%	60,537,140	22,519,743	31,643,082	52.3%	1.000	28.7%	28.7%	1.000
	2001	59,557,152	26,248,319	34,066,935	57.2%	59,557,152	26,248,319	34,066,935	57.2%	1.000	30.9%	30.9%	1.000
	2002	58,563,703	30,763,442	45,545,802	77.8%	58,563,703	30,763,442	45,545,802	77.8%	1.000	34.1%	34.1%	1.000
	2003	57,140,485	34,505,104	51,256,622	89.7%	57,140,485	34,505,104	51,256,622	89.7%	1.000	37.2%	37.2%	1.000
	2004	57,714,550	36,231,361	53,777,362	93.2%	57,714,550	36,231,361	53,777,362	93.2%	1.000	40.1%	40.1%	1.000
	2005	58,028,365	34,619,598	54,261,044	93.5%	58,028,365	34,619,598	54,261,044	93.5%	1.000	42.5%	42.5%	1.000
	2006	56,167,718	31,804,193	70,038,334	124.7%	56,167,718	31,804,193	70,038,334	124.7%	1.000	45.7%	45.7%	1.000
	2007	54,836,454	21,547,423	72,914,670	133.0%	54,836,454	21,547,423	72,914,670	133.0%	1.000	48.6%	48.6%	1.000
	2008	53,038,153	113,731,251	83,333,016	157.1%	53,038,153	113,731,251	83,333,016	157.1%	1.000	51.8%	51.8%	1.000
	2009	51,129,172	145,412,448	102,020,429	199.5%	51,129,172	145,412,448	102,020,429	199.5%	1.000	55.6%	55.6%	1.000
	2010	55,500,691	148,792,789	104,003,860	187.4%	55,500,691	148,792,789	104,003,860	187.4%	1.000	58.9%	58.9%	1.000
	2011	59,013,436	112,105,221	109,083,596	184.8%	59,013,436	112,105,221	109,083,596	184.8%	1.000	62.0%	62.0%	1.000
	2012	55,311,186	123,356,785	108,770,126	196.7%	55,311,186	123,356,785	108,770,126	196.7%	1.000	64.7%	64.7%	1.000
	2013	52,356,240	131,907,940	131,506,144	251.2%	52,356,240	131,907,940	131,506,144	251.2%	1.000	68.0%	68.0%	1.000
Projected Future Experience	2014	49,213,741	141,397,298	118,129,328	240.0%	34,773,376	130,561,231	70,427,034	202.5%	1.185	70.6%	69.5%	1.017
	2015	44,787,581	150,685,909	117,091,427	261.4%	31,410,978	124,592,208	70,324,470	223.9%	1.168	73.0%	70.8%	1.031
	2016	40,477,145	145,784,803	114,469,571	282.8%	28,191,003	110,648,844	69,845,045	247.8%	1.141	75.2%	72.1%	1.043
	2017	36,347,931	136,096,373	110,942,904	305.2%	25,235,317	96,571,047	69,144,789	274.0%	1.114	77.2%	73.4%	1.052
	2018	32,451,184	127,121,209	106,683,762	328.8%	22,632,342	86,457,300	68,248,692	301.6%	1.090	79.0%	74.5%	1.060
	2019	28,801,142	118,350,047	101,846,169	353.6%	20,304,337	78,754,382	67,203,850	331.0%	1.068	80.5%	75.6%	1.066
	2020	25,408,058	112,324,470	96,495,413	379.8%	18,191,147	75,273,551	66,077,482	363.2%	1.046	81.9%	76.5%	1.071
	2021	22,278,120	106,609,549	90,807,513	407.6%	16,272,016	72,856,791	64,873,845	398.7%	1.022	83.2%	77.4%	1.074
	2022	19,413,427	100,845,850	84,916,277	437.4%	14,567,557	70,916,880	63,626,579	436.8%	1.001	84.3%	78.3%	1.076
	2023	16,812,098	94,941,885	78,892,723	469.3%	13,028,387	69,173,781	62,126,088	476.9%	0.984	85.2%	79.1%	1.078
	2024	14,468,537	88,920,182	72,872,046	503.7%	11,572,381	67,401,500	60,215,070	520.3%	0.968	86.0%	79.8%	1.078
	2025	12,373,845	82,847,508	66,963,665	541.2%	10,191,365	65,450,315	57,935,210	568.5%	0.952	86.7%	80.4%	1.079
	2026	10,516,298	76,803,988	61,210,956	582.1%	8,856,227	63,222,057	55,220,017	623.5%	0.934	87.3%	80.9%	1.078
	2027	8,881,896	70,834,058	55,600,568	626.0%	7,585,295	60,630,605	52,079,926	686.6%	0.912	87.8%	81.4%	1.078
	2028	7,454,942	64,978,202	50,178,974	673.1%	6,432,786	57,675,808	48,667,200	756.5%	0.890	88.2%	81.9%	1.078
	2029	6,218,625	59,280,155	45,023,544	724.0%	5,364,338	54,372,915	44,922,617	837.4%	0.865	88.6%	82.3%	1.077
	2030	5,155,558	53,789,435	40,172,504	779.2%	4,417,050	50,777,537	40,953,912	927.2%	0.840	88.9%	82.6%	1.076
	2031	4,248,269	48,550,379	35,668,290	839.6%	3,627,052	47,023,912	37,308,226	1028.6%	0.816	89.1%	82.9%	1.076
	2032	3,479,628	43,604,919	31,545,384	906.6%	3,009,830	43,356,779	34,152,194	1134.7%	0.799	89.3%	83.1%	1.075
	2033	2,833,172	38,992,580	27,796,028	981.1%	2,511,882	39,861,818	31,276,666	1245.1%	0.788	89.5%	83.3%	1.075
	2034	2,293,363	34,721,035	24,369,437	1062.6%	2,096,834	36,587,763	28,568,723	1362.5%	0.780	89.7%	83.5%	1.074
	2035	1,845,764	30,784,886	21,253,747	1151.5%	1,727,212	33,490,102	25,668,093	1486.1%	0.775	89.8%	83.6%	1.074
	2036	1,477,153	27,181,975	18,471,962	1250.5%	1,405,043	30,457,885	22,814,173	1623.7%	0.770	89.9%	83.7%	1.073
	2037	1,175,589	23,918,222	16,047,251	1365.0%	1,128,578	27,446,765	20,008,656	1772.9%	0.770	89.9%	83.8%	1.073
	2038	930,440	20,977,647	13,858,603	1489.5%	903,500	24,511,525	17,421,075	1928.2%	0.772	90.0%	83.9%	1.073
	2039	732,365	18,327,811	11,897,690	1624.6%	716,103	21,695,749	15,013,282	2096.5%	0.775	90.0%	83.9%	1.073
	2040	573,259	15,942,054	10,141,493	1769.1%	546,931	18,924,702	12,136,802	2219.1%	0.797	90.1%	84.0%	1.072
	2041	446,178	13,799,724	8,588,001	1924.8%	417,989	16,183,758	9,996,583	2391.6%	0.805	90.1%	84.0%	1.072
	2042	345,235	11,884,780	7,229,768	2094.2%	299,902	13,586,392	7,604,299	2535.6%	0.826	90.1%	84.1%	1.072
	2043	265,493	10,180,610	6,036,430	2273.7%	213,328	11,122,114	5,630,465	2639.3%	0.861	90.1%	84.1%	1.072
	2044	202,857	8,671,273	5,003,886	2466.7%	161,489	8,981,850	4,474,728	2770.9%	0.890	90.2%	84.1%	1.072
	2045	153,948	7,341,648	4,109,342	2669.3%	122,398	7,240,110	3,617,033	2955.1%	0.903	90.2%	84.1%	1.072
	2046	116,000	6,174,218	3,331,934	2872.4%	88,804	5,815,442	2,793,613	3145.8%	0.913	90.2%	84.1%	1.072
	2047	86,752	5,154,928	2,674,411	3082.8%	60,818	4,620,099	2,090,888	3438.0%	0.897	90.2%	84.1%	1.072
	2048	64,372	4,273,283	2,129,847	3308.7%	43,263	3,669,032	1,685,055	3894.9%	0.849	90.2%	84.1%	1.072
	2049	47,375	3,518,090	1,681,442	3549.2%	30,508	2,908,031	1,285,171	4212.6%	0.843	90.2%	84.1%	1.072
	2050	34,569	2,875,941	1,311,789	3794.7%	21,253	2,285,539	953,063	4484.4%	0.846	90.2%	84.1%	1.072
	2051	25,000	2,335,044	1,016,646	4066.6%	13,513	1,775,556	674,494	4991.6%	0.815	90.2%	84.1%	1.072
	2052	17,910	1,884,066	782,298	4368.0%	8,029	1,353,383	429,065	5343.8%	0.817	90.2%	84.1%	1.072
	2053	12,704	1,510,902	596,046	4691.9%	4,931	1,005,857	276,451	5606.9%	0.837	90.2%	84.1%	1.072
TOTALS	Past	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	1.000	68.0%	68.0%	1.000
	Future	402,467,524	2,114,216,936	1,667,839,068	414.4%	298,185,092	1,739,240,915	1,317,770,623	441.9%	0.938	348.0%	343.1%	1.014
	Lifetime	1,610,994,368	3,188,612,421	2,836,581,590	176.1%	1,506,711,936	2,813,636,400	2,486,513,146	165.0%	1.067	90.2%	84.1%	1.072

Attachment 19
MetLife Insurance Company USA
Nationwide Experience Projections
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	97,556	0	0	0.0%	97,556	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	8,766,998	120,678	1,276,319	14.6%	8,766,998	120,678	1,276,319	14.6%	1.000	14.4%	14.4%	1.000
	1992	25,673,178	657,120	3,491,298	13.6%	25,673,178	657,120	3,491,298	13.6%	1.000	13.8%	13.8%	1.000
	1993	40,441,331	1,754,692	5,337,087	13.2%	40,441,331	1,754,692	5,337,087	13.2%	1.000	13.5%	13.5%	1.000
	1994	46,103,984	3,398,970	11,675,192	25.3%	46,103,984	3,398,970	11,675,192	25.3%	1.000	17.7%	17.7%	1.000
	1995	51,101,648	5,477,145	13,576,947	26.6%	51,101,648	5,477,145	13,576,947	26.6%	1.000	20.0%	20.0%	1.000
	1996	58,295,960	8,421,841	12,759,950	21.9%	58,295,960	8,421,841	12,759,950	21.9%	1.000	20.4%	20.4%	1.000
	1997	64,368,729	11,038,389	17,717,263	27.5%	64,368,729	11,038,389	17,717,263	27.5%	1.000	21.7%	21.7%	1.000
	1998	63,027,642	13,219,576	22,366,178	35.5%	63,027,642	13,219,576	22,366,178	35.5%	1.000	23.7%	23.7%	1.000
	1999	61,755,372	16,761,458	28,321,266	45.9%	61,755,372	16,761,458	28,321,266	45.9%	1.000	26.2%	26.2%	1.000
	2000	60,537,140	22,519,743	31,643,082	52.3%	60,537,140	22,519,743	31,643,082	52.3%	1.000	28.7%	28.7%	1.000
	2001	59,557,152	26,248,319	34,066,935	57.2%	59,557,152	26,248,319	34,066,935	57.2%	1.000	30.9%	30.9%	1.000
	2002	58,563,703	30,763,442	45,545,802	77.8%	58,563,703	30,763,442	45,545,802	77.8%	1.000	34.1%	34.1%	1.000
	2003	57,140,485	34,505,104	51,256,622	89.7%	57,140,485	34,505,104	51,256,622	89.7%	1.000	37.2%	37.2%	1.000
	2004	57,714,550	36,231,361	53,777,362	93.2%	57,714,550	36,231,361	53,777,362	93.2%	1.000	40.1%	40.1%	1.000
	2005	58,028,365	34,619,598	54,261,044	93.5%	58,028,365	34,619,598	54,261,044	93.5%	1.000	42.5%	42.5%	1.000
	2006	56,167,718	31,804,193	70,038,334	124.7%	56,167,718	31,804,193	70,038,334	124.7%	1.000	45.7%	45.7%	1.000
	2007	54,836,454	21,547,423	72,914,670	133.0%	54,836,454	21,547,423	72,914,670	133.0%	1.000	48.6%	48.6%	1.000
	2008	53,038,153	113,731,251	83,333,016	157.1%	53,038,153	113,731,251	83,333,016	157.1%	1.000	51.8%	51.8%	1.000
	2009	51,129,172	145,412,448	102,020,429	199.5%	51,129,172	145,412,448	102,020,429	199.5%	1.000	55.6%	55.6%	1.000
	2010	55,500,691	148,792,789	104,003,860	187.4%	55,500,691	148,792,789	104,003,860	187.4%	1.000	58.9%	58.9%	1.000
	2011	59,013,436	112,105,221	109,083,596	184.8%	59,013,436	112,105,221	109,083,596	184.8%	1.000	62.0%	62.0%	1.000
	2012	55,311,186	123,356,785	108,770,126	196.7%	55,311,186	123,356,785	108,770,126	196.7%	1.000	64.7%	64.7%	1.000
	2013	52,356,240	131,907,940	131,506,144	251.2%	52,356,240	131,907,940	131,506,144	251.2%	1.000	68.0%	68.0%	1.000
Projected Future Experience	2014	49,213,741	141,397,298	118,129,328	240.0%	34,773,376	130,561,231	70,427,034	202.5%	1.185	70.6%	69.5%	1.017
	2015	58,249,722	149,558,621	111,888,799	192.1%	31,410,978	124,592,208	70,324,470	223.9%	0.858	72.6%	70.8%	1.025
	2016	67,894,076	141,647,479	103,480,189	152.4%	28,191,003	110,648,844	69,845,045	247.8%	0.615	74.0%	72.1%	1.026
	2017	60,967,965	128,991,458	100,292,091	164.5%	25,235,317	96,571,047	69,144,789	274.0%	0.600	75.3%	73.4%	1.026
	2018	54,431,782	118,342,628	96,441,838	177.2%	22,632,342	86,457,300	68,248,692	301.6%	0.588	76.4%	74.5%	1.026
	2019	48,309,407	108,770,236	92,068,667	190.6%	20,304,337	78,754,382	67,203,850	331.0%	0.576	77.5%	75.6%	1.026
	2020	42,618,041	102,525,495	87,231,598	204.7%	18,191,147	75,273,551	66,077,482	363.2%	0.563	78.5%	76.5%	1.026
	2021	37,368,060	96,956,014	82,089,751	219.7%	16,272,016	72,856,791	64,873,845	398.7%	0.551	79.4%	77.4%	1.025
	2022	32,562,986	91,541,183	76,764,089	235.7%	14,567,557	70,916,880	63,626,579	436.8%	0.540	80.1%	78.3%	1.024
	2023	28,199,663	86,075,477	71,318,813	252.9%	13,028,387	69,173,781	62,126,088	476.9%	0.530	80.8%	79.1%	1.022
	2024	24,268,706	80,549,679	65,876,137	271.4%	11,572,381	67,401,500	60,215,070	520.3%	0.522	81.4%	79.8%	1.021
	2025	20,755,188	75,006,370	60,534,976	291.7%	10,191,365	65,450,315	57,935,210	568.5%	0.513	81.9%	80.4%	1.019
	2026	17,639,445	69,507,788	55,334,543	313.7%	8,856,227	63,222,057	55,220,017	623.5%	0.503	82.4%	80.9%	1.018
	2027	14,897,990	64,087,455	50,262,766	337.4%	7,585,295	60,630,605	52,079,926	686.6%	0.491	82.8%	81.4%	1.016
	2028	12,504,499	58,777,755	45,361,660	362.8%	6,432,786	57,675,808	48,667,200	756.5%	0.479	83.1%	81.9%	1.015
	2029	10,430,771	53,615,240	40,701,165	390.2%	5,364,338	54,372,915	44,922,617	837.4%	0.466	83.4%	82.3%	1.014
	2030	8,647,641	48,643,488	36,315,837	420.0%	4,417,050	50,777,537	40,953,912	927.2%	0.453	83.6%	82.6%	1.013
	2031	7,125,807	43,901,623	32,244,040	452.5%	3,627,052	47,023,912	37,308,226	1028.6%	0.440	83.8%	82.9%	1.012
	2032	5,836,531	39,426,625	28,516,944	488.6%	3,009,830	43,356,779	34,152,194	1134.7%	0.431	84.0%	83.1%	1.011
	2033	4,752,202	35,254,139	25,127,536	528.8%	2,511,882	39,861,818	31,276,666	1245.1%	0.425	84.1%	83.3%	1.010
	2034	3,846,758	31,390,753	22,029,906	572.7%	2,096,834	36,587,763	28,568,723	1362.5%	0.420	84.2%	83.5%	1.009
	2035	3,095,981	27,831,275	19,213,331	620.6%	1,727,212	33,490,102	25,668,093	1486.1%	0.418	84.3%	83.6%	1.009
	2036	2,477,693	24,573,521	16,698,604	674.0%	1,405,043	30,457,885	22,814,173	1623.7%	0.415	84.4%	83.7%	1.008
	2037	1,971,866	21,622,660	14,506,673	735.7%	1,128,578	27,446,765	20,008,656	1772.9%	0.415	84.5%	83.8%	1.008
	2038	1,560,668	18,964,128	12,528,140	802.7%	903,500	24,511,525	17,421,075	1928.2%	0.416	84.5%	83.9%	1.007
	2039	1,228,427	16,568,527	10,755,480	875.5%	716,103	21,695,749	15,013,282	2096.5%	0.418	84.5%	83.9%	1.007
	2040	961,553	14,411,701	9,167,883	953.4%	546,931	18,924,702	12,136,802	2219.1%	0.430	84.6%	84.0%	1.007
	2041	748,394	12,474,959	7,763,530	1037.4%	417,989	16,183,758	9,996,583	2391.6%	0.434	84.6%	84.0%	1.007
	2042	579,077	10,743,821	6,535,691	1128.6%	299,902	13,586,392	7,604,299	2535.6%	0.445	84.6%	84.1%	1.007
	2043	445,324	9,203,244	5,456,917	1225.4%	213,328	11,122,114	5,630,465	2639.3%	0.464	84.6%	84.1%	1.007
	2044	340,261	7,838,808	4,523,500	1329.4%	161,489	8,981,850	4,474,728	2770.9%	0.480	84.7%	84.1%	1.007
	2045	258,224	6,636,830	3,714,834	1438.6%	122,398	7,240,110	3,617,033	2955.1%	0.487	84.7%	84.1%	1.007
	2046	194,571	5,581,476	3,012,059	1548.1%	88,804	5,815,442	2,793,613	3145.8%	0.492	84.7%	84.1%	1.007
	2047	145,513	4,660,042	2,417,660	1661.5%	60,818	4,620,099	2,090,888	3438.0%	0.483	84.7%	84.1%	1.007
	2048	107,974	3,863,036	1,925,376	1783.2%	43,263	3,669,032	1,685,055	3894.9%	0.458	84.7%	84.1%	1.007
	2049	79,465	3,180,344	1,520,019	1912.8%	30,508	2,908,031	1,285,171	4212.6%	0.454	84.7%	84.1%	1.007
	2050	57,984	2,599,843	1,185,854	2045.1%	21,253	2,285,539	953,063	4484.4%	0.456	84.7%	84.1%	1.007
	2051	41,933	2,110,874	919,045	2191.7%	13,513	1,775,556	674,494	4991.6%	0.439	84.7%	84.1%	1.007
	2052	30,041	1,703,191	707,195	2354.1%	8,029	1,353,383	429,065	5343.8%	0.441	84.7%	84.1%	1.007
	2053	21,309	1,365,851	538,824	2528.7%	4,931	1,005,857	276,451	5606.9%	0.451	84.7%	84.1%	1.007
TOTALS	Past	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	1,208,526,844	1,074,395,485	1,168,742,522	96.7%	1.000	68.0%	68.0%	1.000
	Future	624,867,238	1,961,900,934	1,525,101,287	244.1%	298,185,092	1,739,240,915	1,317,770,623	441.9%	0.552	213.9%	343.1%	0.623
	Lifetime	1,833,394,082	3,036,296,419	2,693,843,810	146.9%	1,506,711,936	2,813,636,400	2,486,513,146	165.0%	0.890	84.7%	84.1%	1.007

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with No Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	12,281	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	509,156	6,049	344,246	67.6%	509,156	6,049	344,246	67.6%	1.000	65.9%	65.9%	1.000
	1992	877,610	72,845	109,640	12.5%	877,610	72,845	109,640	12.5%	1.000	33.4%	33.4%	1.000
	1993	1,047,543	101,768	112,201	10.7%	1,047,543	101,768	112,201	10.7%	1.000	24.3%	24.3%	1.000
	1994	1,045,725	114,084	176,322	16.9%	1,045,725	114,084	176,322	16.9%	1.000	22.3%	22.3%	1.000
	1995	1,020,101	208,905	511,107	50.1%	1,020,101	208,905	511,107	50.1%	1.000	27.7%	27.7%	1.000
	1996	998,555	368,950	8,561	0.9%	998,555	368,950	8,561	0.9%	1.000	23.7%	23.7%	1.000
	1997	968,973	280,184	559,657	57.8%	968,973	280,184	559,657	57.8%	1.000	27.7%	27.7%	1.000
	1998	944,415	269,547	181,084	19.2%	944,415	269,547	181,084	19.2%	1.000	26.9%	26.9%	1.000
	1999	925,876	319,755	833,189	90.0%	925,876	319,755	833,189	90.0%	1.000	32.0%	32.0%	1.000
	2000	910,427	387,880	1,318,715	144.8%	910,427	387,880	1,318,715	144.8%	1.000	39.8%	39.8%	1.000
	2001	902,480	633,465	820,304	90.9%	902,480	633,465	820,304	90.9%	1.000	42.9%	42.9%	1.000
	2002	876,058	831,353	988,634	112.9%	876,058	831,353	988,634	112.9%	1.000	46.4%	46.4%	1.000
	2003	836,377	990,105	201,270	24.1%	836,377	990,105	201,270	24.1%	1.000	45.4%	45.4%	1.000
	2004	812,048	833,765	623,557	76.8%	812,048	833,765	623,557	76.8%	1.000	46.6%	46.6%	1.000
	2005	780,374	619,286	982,656	125.9%	780,374	619,286	982,656	125.9%	1.000	49.1%	49.1%	1.000
	2006	767,440	522,249	259,567	33.8%	767,440	522,249	259,567	33.8%	1.000	48.7%	48.7%	1.000
	2007	756,006	240,318	1,506,942	199.3%	756,006	240,318	1,506,942	199.3%	1.000	52.5%	52.5%	1.000
	2008	746,755	1,441,954	732,822	98.1%	746,755	1,441,954	732,822	98.1%	1.000	53.5%	53.5%	1.000
	2009	728,147	2,109,120	2,012,168	276.3%	728,147	2,109,120	2,012,168	276.3%	1.000	58.0%	58.0%	1.000
	2010	690,535	2,110,118	1,191,414	172.5%	690,535	2,110,118	1,191,414	172.5%	1.000	59.9%	59.9%	1.000
	2011	674,826	1,647,103	1,126,893	167.0%	674,826	1,647,103	1,126,893	167.0%	1.000	61.6%	61.6%	1.000
	2012	826,021	1,931,999	2,018,131	244.3%	826,021	1,931,999	2,018,131	244.3%	1.000	64.7%	64.7%	1.000
	2013	789,565	1,814,310	1,214,228	153.8%	789,565	1,814,310	1,214,228	153.8%	1.000	66.0%	66.0%	1.000
Projected Future Experience	2014	724,446	1,655,375	1,581,193	218.3%	520,803	1,522,968	971,116	186.5%	1.171	67.9%	67.1%	1.012
	2015	659,099	1,920,985	1,561,983	237.0%	473,173	1,601,244	968,945	204.8%	1.157	69.7%	68.1%	1.023
	2016	596,377	1,917,326	1,527,855	256.2%	431,198	1,481,920	970,849	225.2%	1.138	71.3%	69.1%	1.031
	2017	536,619	1,834,264	1,483,000	276.4%	392,151	1,340,235	965,158	246.1%	1.123	72.8%	70.1%	1.038
	2018	480,119	1,721,139	1,423,783	296.5%	356,448	1,212,806	956,048	268.2%	1.106	74.1%	70.9%	1.044
	2019	427,113	1,610,927	1,358,209	318.0%	323,755	1,118,331	943,879	291.5%	1.091	75.3%	71.8%	1.049
	2020	377,773	1,525,838	1,286,217	340.5%	294,632	1,069,426	929,056	315.3%	1.080	76.3%	72.5%	1.052
	2021	332,207	1,445,221	1,208,675	363.8%	269,479	1,036,530	918,560	340.9%	1.067	77.2%	73.2%	1.055
	2022	290,457	1,363,441	1,127,295	388.1%	246,189	1,011,405	903,157	366.9%	1.058	78.0%	73.9%	1.056
	2023	252,499	1,279,386	1,043,816	413.4%	222,854	987,204	876,863	393.5%	1.051	78.7%	74.5%	1.057
	2024	218,246	1,193,647	961,570	440.6%	196,476	958,929	839,644	427.4%	1.031	79.3%	75.0%	1.057
	2025	187,562	1,107,897	883,082	470.8%	169,535	924,830	793,811	468.2%	1.006	79.8%	75.5%	1.058
	2026	160,267	1,023,375	806,643	503.3%	142,816	881,806	736,585	515.8%	0.976	80.3%	75.9%	1.058
	2027	136,155	940,176	731,267	537.1%	125,207	833,615	696,102	556.0%	0.966	80.6%	76.3%	1.057
	2028	115,001	858,314	656,597	570.9%	105,296	785,207	643,661	611.3%	0.934	81.0%	76.6%	1.057
	2029	96,570	778,002	583,906	604.6%	91,200	732,969	595,457	652.9%	0.926	81.2%	76.9%	1.057
	2030	80,622	699,882	514,657	638.4%	78,111	678,127	536,365	686.7%	0.930	81.4%	77.1%	1.056
	2031	66,917	625,373	452,456	676.1%	67,583	623,815	492,629	728.9%	0.928	81.6%	77.3%	1.056
	2032	55,222	556,078	397,956	720.6%	58,239	572,557	450,513	773.6%	0.932	81.8%	77.5%	1.056
	2033	45,310	492,786	348,928	770.1%	50,976	526,181	418,049	820.1%	0.939	81.9%	77.6%	1.055
	2034	36,967	435,152	303,851	822.0%	44,130	484,346	387,263	877.6%	0.937	82.0%	77.7%	1.055
	2035	29,990	382,461	262,279	874.6%	36,250	443,171	340,809	940.2%	0.930	82.0%	77.8%	1.054
	2036	24,192	334,371	224,791	929.2%	28,789	394,580	275,091	955.5%	0.972	82.1%	77.9%	1.054
	2037	19,403	290,683	191,423	986.6%	21,012	338,010	218,031	1037.6%	0.951	82.2%	78.0%	1.054
	2038	15,469	251,486	162,909	1053.1%	15,931	284,110	177,894	1116.7%	0.943	82.2%	78.0%	1.054
	2039	12,256	216,879	138,739	1132.0%	12,759	238,498	150,858	1182.4%	0.957	82.2%	78.0%	1.054
	2040	9,647	186,714	118,542	1228.7%	10,274	201,631	124,296	1209.8%	1.016	82.2%	78.1%	1.054
	2041	7,542	160,544	101,064	1340.0%	7,207	168,358	96,643	1340.9%	0.999	82.3%	78.1%	1.054
	2042	5,854	137,880	86,058	1470.2%	4,710	136,895	71,592	1520.1%	0.967	82.3%	78.1%	1.054
	2043	4,509	118,248	72,910	1617.0%	3,274	109,009	51,807	1582.5%	1.022	82.3%	78.1%	1.054
	2044	3,446	101,131	61,143	1774.5%	2,298	85,330	39,647	1725.5%	1.028	82.3%	78.1%	1.054
	2045	2,611	86,026	50,418	1930.7%	2,016	67,981	36,984	1835.0%	1.052	82.3%	78.1%	1.054
	2046	1,962	72,565	40,596	2068.8%	1,712	56,184	33,894	1980.3%	1.045	82.3%	78.1%	1.054
	2047	1,462	60,564	32,054	2193.1%	1,081	46,441	25,172	2328.0%	0.942	82.3%	78.1%	1.054
	2048	1,079	50,016	25,098	2326.1%	746	38,135	20,298	2719.7%	0.855	82.3%	78.1%	1.054
	2049	789	40,925	19,564	2479.0%	650	31,910	18,823	2894.9%	0.856	82.3%	78.1%	1.054
	2050	572	33,201	15,106	2641.8%	438	27,024	15,275	3485.4%	0.758	82.3%	78.1%	1.054
	2051	410	26,697	11,482	2799.0%	308	22,590	12,915	4187.7%	0.668	82.3%	78.1%	1.054
	2052	291	21,281	8,659	2973.6%	144	17,824	7,217	5011.7%	0.593	82.3%	78.1%	1.054
	2053	204	16,831	6,470	3166.9%	28	12,605	1,432	5078.4%	0.624	82.3%	78.1%	1.054
TOTALS	Past	19,447,294	17,855,112	17,833,309	91.7%	19,447,294	17,855,112	17,833,309	91.7%	1.000	66.0%	66.0%	1.000
	Future	6,017,239	27,573,089	21,872,241	363.5%	4,809,878	23,104,739	17,712,386	368.3%	0.987	310.7%	298.9%	1.039
	Lifetime	25,464,532	45,428,201	39,705,550	155.9%	24,257,172	40,959,851	35,545,695	146.5%	1.064	82.3%	78.1%	1.054

Attachment 20
MetLife Insurance Company USA
Virginia-Specific Experience
Actual to Expected Experience Projections by Calendar Year with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Actual Experience				Expected Pricing Experience					Cumulative Loss Ratio		
		A	B	C	D = C / A	E	F	G	H = G / E	I = D / H	J	K	L = J / K
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual at 8.0% (on Col D)	Expected at 8.0% (on Col H)	Actual to Expected Ratio
Historical Experience	1990	12,281	0	0	0.0%	12,281	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	509,156	6,049	344,246	67.6%	509,156	6,049	344,246	67.6%	1.000	65.9%	65.9%	1.000
	1992	877,610	72,845	109,640	12.5%	877,610	72,845	109,640	12.5%	1.000	33.4%	33.4%	1.000
	1993	1,047,543	101,768	112,201	10.7%	1,047,543	101,768	112,201	10.7%	1.000	24.3%	24.3%	1.000
	1994	1,045,725	114,084	176,322	16.9%	1,045,725	114,084	176,322	16.9%	1.000	22.3%	22.3%	1.000
	1995	1,020,101	208,905	511,107	50.1%	1,020,101	208,905	511,107	50.1%	1.000	27.7%	27.7%	1.000
	1996	998,555	368,950	8,561	0.9%	998,555	368,950	8,561	0.9%	1.000	23.7%	23.7%	1.000
	1997	968,973	280,184	559,657	57.8%	968,973	280,184	559,657	57.8%	1.000	27.7%	27.7%	1.000
	1998	944,415	269,547	181,084	19.2%	944,415	269,547	181,084	19.2%	1.000	26.9%	26.9%	1.000
	1999	925,876	319,755	833,189	90.0%	925,876	319,755	833,189	90.0%	1.000	32.0%	32.0%	1.000
	2000	910,427	387,880	1,318,715	144.8%	910,427	387,880	1,318,715	144.8%	1.000	39.8%	39.8%	1.000
	2001	902,480	633,465	820,304	90.9%	902,480	633,465	820,304	90.9%	1.000	42.9%	42.9%	1.000
	2002	876,058	831,353	988,634	112.9%	876,058	831,353	988,634	112.9%	1.000	46.4%	46.4%	1.000
	2003	836,377	990,105	201,270	24.1%	836,377	990,105	201,270	24.1%	1.000	45.4%	45.4%	1.000
	2004	812,048	833,765	623,557	76.8%	812,048	833,765	623,557	76.8%	1.000	46.6%	46.6%	1.000
	2005	780,374	619,286	982,656	125.9%	780,374	619,286	982,656	125.9%	1.000	49.1%	49.1%	1.000
	2006	767,440	522,249	259,567	33.8%	767,440	522,249	259,567	33.8%	1.000	48.7%	48.7%	1.000
	2007	756,006	240,318	1,506,942	199.3%	756,006	240,318	1,506,942	199.3%	1.000	52.5%	52.5%	1.000
	2008	746,755	1,441,954	732,822	98.1%	746,755	1,441,954	732,822	98.1%	1.000	53.5%	53.5%	1.000
	2009	728,147	2,109,120	2,012,168	276.3%	728,147	2,109,120	2,012,168	276.3%	1.000	58.0%	58.0%	1.000
	2010	690,535	2,110,118	1,191,414	172.5%	690,535	2,110,118	1,191,414	172.5%	1.000	59.9%	59.9%	1.000
	2011	674,826	1,647,103	1,126,893	167.0%	674,826	1,647,103	1,126,893	167.0%	1.000	61.6%	61.6%	1.000
	2012	826,021	1,931,999	2,018,131	244.3%	826,021	1,931,999	2,018,131	244.3%	1.000	64.7%	64.7%	1.000
	2013	789,565	1,814,310	1,214,228	153.8%	789,565	1,814,310	1,214,228	153.8%	1.000	66.0%	66.0%	1.000
Projected Future Experience	2014	724,446	1,655,375	1,581,193	218.3%	520,803	1,522,968	971,116	186.5%	1.171	67.9%	67.1%	1.012
	2015	914,914	1,903,545	1,478,870	161.6%	473,173	1,601,244	968,945	204.8%	0.789	69.3%	68.1%	1.017
	2016	1,000,328	1,858,133	1,381,176	138.1%	431,198	1,481,920	970,849	225.2%	0.613	70.3%	69.1%	1.016
	2017	900,094	1,737,170	1,340,628	148.9%	392,151	1,340,235	965,158	246.1%	0.605	71.2%	70.1%	1.016
	2018	805,325	1,602,363	1,287,096	159.8%	356,448	1,212,806	956,048	268.2%	0.596	72.1%	70.9%	1.016
	2019	716,416	1,481,684	1,227,817	171.4%	323,755	1,118,331	943,879	291.5%	0.588	72.8%	71.8%	1.015
	2020	633,656	1,393,661	1,162,736	183.5%	294,632	1,069,426	929,056	315.3%	0.582	73.6%	72.5%	1.014
	2021	557,226	1,315,053	1,092,639	196.1%	269,479	1,036,530	918,560	340.9%	0.575	74.2%	73.2%	1.013
	2022	487,196	1,238,057	1,019,071	209.2%	246,189	1,011,405	903,157	366.9%	0.570	74.8%	73.9%	1.012
	2023	423,527	1,160,165	943,607	222.8%	222,854	987,204	876,863	393.5%	0.566	75.3%	74.5%	1.011
	2024	366,074	1,081,444	869,257	237.5%	196,476	958,929	839,644	427.4%	0.556	75.7%	75.0%	1.009
	2025	314,606	1,003,138	798,304	253.7%	169,535	924,830	793,811	468.2%	0.542	76.1%	75.5%	1.008
	2026	268,823	926,219	729,203	271.3%	142,816	881,806	736,585	515.8%	0.526	76.4%	75.9%	1.007
	2027	228,379	850,669	661,064	289.5%	125,207	833,615	696,102	556.0%	0.521	76.7%	76.3%	1.006
	2028	192,897	776,436	593,562	307.7%	105,296	785,207	643,661	611.3%	0.503	76.9%	76.6%	1.005
	2029	161,982	703,670	527,849	325.9%	91,200	732,969	595,457	652.9%	0.499	77.1%	76.9%	1.004
	2030	135,231	632,934	465,248	344.0%	78,111	678,127	536,365	686.7%	0.501	77.3%	77.1%	1.003
	2031	112,243	565,497	409,019	364.4%	67,583	623,815	492,629	728.9%	0.500	77.4%	77.3%	1.002
	2032	92,626	502,795	359,751	388.4%	58,239	572,557	450,513	773.6%	0.502	77.5%	77.5%	1.001
	2033	76,000	445,540	315,430	415.0%	50,976	526,181	418,049	820.1%	0.506	77.6%	77.6%	1.001
	2034	62,006	393,414	274,681	443.0%	44,130	484,346	387,263	877.6%	0.505	77.7%	77.7%	1.000
	2035	50,303	345,766	237,100	471.3%	36,250	443,171	340,809	940.2%	0.501	77.8%	77.8%	0.999
	2036	40,579	302,283	203,210	500.8%	28,789	394,580	275,091	955.5%	0.524	77.8%	77.9%	0.999
	2037	32,546	262,785	173,046	531.7%	21,012	338,010	218,031	1037.6%	0.512	77.9%	78.0%	0.999
	2038	25,948	227,347	147,270	567.6%	15,931	284,110	177,894	1116.7%	0.508	77.9%	78.0%	0.999
	2039	20,558	196,061	125,420	610.1%	12,759	238,498	150,858	1182.4%	0.516	77.9%	78.0%	0.999
	2040	16,182	168,790	107,162	662.2%	10,274	201,631	124,296	1209.8%	0.547	77.9%	78.1%	0.999
	2041	12,650	145,132	91,361	722.2%	7,207	168,358	96,643	1340.9%	0.539	78.0%	78.1%	0.998
	2042	9,819	124,643	77,796	792.3%	4,710	136,895	71,592	1520.1%	0.521	78.0%	78.1%	0.998
	2043	7,563	106,896	65,910	871.5%	3,274	109,009	51,807	1582.5%	0.551	78.0%	78.1%	0.998
	2044	5,780	91,422	55,273	956.3%	2,298	85,330	39,647	1725.5%	0.554	78.0%	78.1%	0.999
	2045	4,380	77,767	45,578	1040.5%	2,016	67,981	36,984	1835.0%	0.567	78.0%	78.1%	0.999
	2046	3,291	65,598	36,698	1115.0%	1,712	56,184	33,894	1980.3%	0.563	78.0%	78.1%	0.999
	2047	2,452	54,750	28,977	1181.9%	1,081	46,441	25,172	2328.0%	0.508	78.0%	78.1%	0.999
	2048	1,810	45,215	22,688	1253.7%	746	38,135	20,298	2719.7%	0.461	78.0%	78.1%	0.999
	2049	1,324	36,996	17,685	1336.0%	650	31,910	18,823	2894.9%	0.462	78.0%	78.1%	0.999
	2050	959	30,014	13,656	1423.8%	438	27,024	15,275	3485.4%	0.408	78.0%	78.1%	0.999
	2051	688	24,134	10,380	1508.5%	308	22,590	12,915	4187.7%	0.360	78.0%	78.1%	0.999
	2052	488	19,238	7,828	1602.6%	144	17,824	7,217	5011.7%	0.320	78.0%	78.1%	0.999
	2053	343	15,215	5,849	1706.8%	28	12,605	1,432	5078.4%	0.336	78.0%	78.1%	0.999
TOTALS	Past	19,447,294	17,855,112	17,833,309	91.7%	19,447,294	17,855,112	17,833,309	91.7%	1.000	66.0%	66.0%	1.000
	Future	9,411,656	25,567,017	19,991,088	212.4%	4,809,878	23,104,739	17,712,386	368.3%	0.577	188.9%	298.9%	0.632
	Lifetime	28,858,950	43,422,129	37,824,397	131.1%	24,257,172	40,959,851	35,545,695	146.5%	0.894	78.0%	78.1%	0.999

MetLife Insurance Company USA

Insured/Policyholder: [xxxxxxxxxx] **Policy Number: [xxxxxxxxxx]**

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy

The Benefit

As stated in the Policy, We will give You (the Policyholder) prior written notice of any change in the premium rates for the Policy.

- Subject to the Conditions and Payment Limitations below, this Benefit provides a continuation of the Policy if, after the date of the rate increase notification and within 120 days following the effective date of any premium rate increase, your policy lapses or is cancelled. This option may be elected at any time during this period. A lapse or cancellation of your Policy at any time during this period will be deemed to be the election of the Benefit.

Limited Benefit Allowance

As used below, the Limited Benefit Allowance is an amount equal to A minus B, where:

A= The sum of all premium paid for the Policy, excluding any waived premium.

B= The amount of all benefits paid or payable under the Policy for expenses incurred prior to the date the Policy is continued under the provisions of this Benefit.

Conditions

Continuation of the Policy under the provisions of this Benefit is subject to the following conditions:

- The Policy will be continued under a paid-up status (with no further premium becoming due); subject to all of the terms and conditions of the Policy and of this Benefit.
- Except as stated below, the Policy will have the same Benefits, Elimination Period requirement and other payment limits that were in effect on the date that this Benefit is implemented on the Policy.
- Any Benefit Increase provision that was in effect under the Policy will no longer apply.

Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

- the total amount of Policy benefits paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for MetLife Insurance Company USA

[signature
NAME
Current Officer]

MetLife Insurance Company USA
Long Term Care Insurance Division
Policyholder Services
PO Box 40005
Lynchburg, VA 24506-4005

COVERAGE AMENDMENT RIDER

Contract Number	Name of Insured	Certificate No. (If any)
[LTCXXXXXXX]	[NAME]	

Effective Date of Change	Revised Premium and Payment Mode (If applicable)
[xx/xx/xxxx]	[The premium on the Policy has changed to $xxx.xx per xx month(s)]

It is understood and agreed that the Contract is changed as indicated below:

[Based on your current benefits, the Lifetime Payment Maximum is now [$xxx,xxx.xx].

[The Daily Benefit Amount for the Nursing Home Benefit is changed from $xxx to $xxx.]

[The Nursing Home Benefit Limit is changed from [period] to [period].]

[The Nursing Home Benefit Elimination Period/Deductible Period is changed from xx days to xxx days.]

[The Benefit Increase Option is changed to [inflation protection] on the Policy.]

The premium on the coverage has changed to $[$xxx.xx.]

The premium payment mode is changed from [xxxxxx to xxxxx.]

This Rider is to be attached to and forms a part of the Contract cited above. Following acceptance by the Insured, this Rider takes effect on the date stated above.

Signed for MetLife Insurance Company USA

[Secretary]

[SIGNATURE]

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milliman.com

November 4, 2015

Ms. Janet Houser
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-129920189

Policy Forms:	Long Term Care	H-LTC2J
	Long Term Care	H-LTC2J-37
	Annual 5% Benefit Inflation Rider	H-5IR
	Annual 5% Benefit Inflation Rider	H-5IR-2
	Cost of Living (CPI) Benefit Rider	H-CPIR
	Cost of Living (CPI) Benefit Rider	H-CPIR-2

Dear Ms. Houser:

Thank you for reviewing our filing. This letter is in response to recent conversations between Milliman and the Bureau on the above referenced filing. Requests from these conversations have been summarized and restated below in italics for reference.

1. *The Bureau is willing to approve a rate increase that would bring the Virginia rate level to the average nationwide approved rate level. Please provide the rate increase needed in Virginia to yield the nationwide average including documentation of its derivation.*

   Attachment 1 to this letter provides an updated status listing for recent approvals since the prior status listing provided in the March 26, 2015 supplement to the actuarial memorandum. As demonstrated in the enclosed Excel workbook, a rate increase of 43.8% results in the Virginia rate level equaling the nationwide average for the above referenced policy forms. The enclosed Excel workbook has been provided with formulas retained for calculating the nationwide average and the rate increase needed in Virginia to yield the nationwide average.

   I have spoken with the company regarding the Bureau's offer of bringing the Virginia rate level to the nationwide average which results in a reduced rate increase on the above-referenced policy forms. Even though the company does not believe in the methodology of using the nationwide average as a means of determining a rate increase and that a higher increase than 43.8% is

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needed to alleviate the poor performance on this block of business, it is willing to accept a 43.8% increase on these forms at this time.

2. *In addition, please provide updated actuarial memorandum, exhibits, rate tables, and Long Term Care Insurance Rate Request Summary for the revised rate increase.*

   Enclosed with this letter is an updated actuarial memorandum and Long Term Care Insurance Rate Request Summary reflecting the revised rate increase of 43.8%.

   Exhibit VI of the enclosed actuarial memorandum provides revised rate tables reflecting a 43.8% rate increase. Please note that the actual rates implemented may vary slightly from those in Exhibit VI of the actuarial memorandum due to rounding in the implementation algorithm.

Limitations and Qualifications

Milliman's work has been prepared for the use and benefit of GNA Corporation (Genworth) and MetLife USA. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Bureau, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Bureau may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Bureau, who receive Milliman's work and may include disclaimer language on its work product so stating. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Bureau agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Bureau may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Bureau, or (ii) any applicable regulatory or governmental agency, as required.

In performing this analysis, we relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose. We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience

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will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I, Amy Pahl, am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion as described herein.

❖❖❖

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2419 or by e-mail at amy.pahl@milliman.com.

Respectfully,

Amy Pahl, FSA, MAAA
Principal & Consulting Actuary

ABP/mse

Attachment 1: State Status Listing with Calculation for Virginia Rate Increase

Enclosures: Excel Workbook of State Status Listing with Formulas Retained
Updated Actuarial Memorandum
Updated Long Term Care Insurance Rate Request Summary

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Attachment 1
MetLife Insurance Company USA
Status of Filings as of August 17, 2015
All Jurisdictions in which these Forms are Active
LTC2 Comprehensive Policy Form

	First Round			Second Round			Third Round				Third Round Follow-Up**				
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	Cumulative Approved Increase
Alaska*	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	N/A	50.0%	Not Filing				171.1%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	12/16/2013	1/14/2014	20.0%	34.8%				102.8%
Arkansas	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	12/31/2013	1/29/2015	25.0%	42.2%				91.1%
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	36.8%	11/13/2013	4/8/2014	36.8%	Not Filing				105.2%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%								53.4%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	11/6/2014	1/12/2015	35.0%	31.7%				106.4%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	9/27/2013	3/28/2014	20.0%	59.8%	2/9/2015	3/20/2015	10.0%	83.5%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	3/6/2014	4/18/2014	10.0%	10.0%	4/21/2015	5/13/2015	10.0%	21.0%
Delaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	12/13/2013	2/25/2014	25.0%	25.0%	4/30/2015			87.5%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	11/13/2014	5/22/2015	9.8%	59.7%				43.9%
Georgia	39.0%	2/4/2005	24.0%	30.0%	5/13/2010	15.0%	88.1%	10/31/2013	7/16/2014	15.0%	63.6%	5/4/2015	8/3/2015	13.0%	85.3%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	10/18/2013							62.5%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	78.4%	12/3/2013	4/7/2014	17.0%	52.5%	4/15/2015			78.2%
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/28/2010	7.0%	82.0%	2/5/2014	10/31/2014	30.0%	40.0%				93.3%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	10/8/2013	1/8/2015	50.0%	Not Filing				171.1%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	25.0%	62.0%	10/30/2014	2/24/2015	11.1%	45.8%				87.5%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	11/13/2013	5/21/2014	28.3%	Not Filing				76.4%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	12/4/2013	3/4/2014	20.4%	47.4%	8/14/2015			67.5%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	8/1/2014	1/14/2015	25.0%	53.4%				73.8%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	5/15/2014							52.9%
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	15.0%	10/18/2013	2/4/2014	15.0%	15.0%	4/13/2015	6/16/2015	15.0%	82.5%
Maine	39.0%	6/22/2004	39.0%	12.0%	10/19/2010	12.0%	15.1%	7/14/2014	12/8/2014	15.1%	Not Filing				79.2%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	11/7/2013	12/2/2013	50.0%	Not Filing				171.1%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing				Not Filing				75.8%
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	13.9%	1/24/2014	1/30/2014	13.9%	48.6%	3/4/2015	3/27/2015	25.0%	129.8%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	4/21/2014	5/20/2014	25.0%	25.0%	8/11/2015			104.4%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	1/3/2014	2/6/2014	20.0%	25.0%	4/17/2015	Disapproved	0.0%	116.8%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	12/2/2013	2/6/2014	24.0%	Not Filing				124.1%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/2/2014	1/21/2014	15.0%	65.5%	3/3/2015	3/20/2015	15.0%	85.7%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	12/12/2013	9/29/2014	25.0%	37.8%	6/10/2015			98.1%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	12/17/2013	Disapproved	0.0%	72.2%				58.5%
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	74.7%	12/9/2013	7/3/2014	52.1%	Not Filing				137.3%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	12/20/2013	5/21/2014	15.0%	30.4%	5/19/2015	7/31/2015	15.0%	139.0%
Nevada	39.0%	6/21/2004	39.0%	30.0%	11/30/2010	10.0%	77.8%	2/4/2014	10/16/2014	35.0%	Not Filing				106.4%
New York	39.0%	8/2/2005	8.0%	30.0%	1/28/2011	15.0%	100.0%	11/14/2013	7/21/2015	15.0%	73.9%				42.8%
Ohio	39.0%	6/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.2%	3/11/2014	3/31/2015	15.0%	46.3%				93.5%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	12/19/2013	3/17/2014	25.0%	54.6%	5/21/2015			71.9%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	1/17/2014	4/21/2014	30.0%	43.8%	8/12/2015			86.9%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	11/6/2013	2/28/2014	15.0%	48.7%	4/14/2015	7/21/2015	15.0%	111.3%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	2/5/2014	4/22/2014	50.0%	Not Filing				171.1%
Rhode Island	39.0%	10/15/2004	39.0%	30.0%	9/19/2011	25.0%	57.0%	10/31/2013							73.8%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	10/21/2013	2/4/2014	20.0%	36.6%	3/27/2015	5/4/2015	20.0%	140.2%
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	56.9%	2/7/2014	3/5/2014	56.9%	Not Filing				172.7%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	12/3/2013	4/14/2014	77.8%	Not Filing				171.9%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	70.8%	3/13/2014	4/28/2014	22.0%	40.0%				95.1%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	7/22/2014	11/5/2014	30.0%	47.5%				80.7%
Virginia	39.0%	Disapproved	0.0%	39.0%	2/25/2011	39.0%	91.7%	6/3/2014							39.0%
Virgin Islands	39.0%	10/15/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	2/6/2014	Disapproved	0.0%	Not Filing				39.0%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	12/5/2013	Disapproved	0.0%	Not Filing				25.0%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	Not Filing				Not Filing				80.7%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	12/18/2013	2/27/2014	50.0%	Not Filing				171.1%
West Virginia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	2/3/2014	9/11/2014	50.0%	Not Filing				171.1%
Wyoming	39.0%	5/6/2004	39.0%	30.0%	6/4/2010	30.0%	50.0%	2/6/2014	2/7/2014	50.0%	Not Filing				171.1%
											Nationwide Average (Excluding Virginia)				**99.9%**
											Virginia Rate Increase to Achieve Nationwide Average				**43.8%**

**Alaska does not require Long Term Care rates to be filed before use.*
***The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.*
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/12/2016	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/14/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Rate	Rate Tables	01/12/2016	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf (Superceded) Prem_365EP_LTC2_NQ_Comp_VA_43.8_20151104.pdf (Superceded)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	01/13/2016	AM_LTC2_NQ_Comp_VA_20151104.pdf (Superceded)

State: *Virginia* **Filing Company:** *MetLife Insurance Company USA*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *2013 Rate Increase/145GEC01-30*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/04/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	01/12/2016	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20151104.pdf
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Supporting Document	L&H Actuarial Memorandum	11/04/2015	AM_LTC2_NQ_Comp_VA_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Supporting Document	Long Term Care Insurance Rate Request Summary	11/04/2015	Long Term Care Insurance Rate Request Summary Part 1_LTC2 NQ Comp_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)
02/10/2015	Withdrawn 01/14/2016	Rate	Rate Tables	11/04/2015	Prem_Current_365EP_LTC2_NQ_Comp_VA_20150326.pdf Prem_365EP_LTC2_NQ_Comp_VA_91.7_20150326.pdf (Superceded)

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129920189

Effective Date: On Approval

(Projected) Number of Insureds Affected: 349

New Rates

Average Annual Premium Per Member: 2,384

Revised Rates

Average Annual Premium Per Member: 3,428

Average Requested Percentage Rate Change Per Member: 43.8%

Minimum Requested Percentage Rate Change Per Member: 43.8%

Maximum Requested Percentage Rate Change Per Member: 43.8%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
H-LTC2J	Long Term Care
H-LTC2J-37	Long Term Care
H-5IR	Annual 5% Benefit Inflation Rider
H-5IR-2	Annual 5% Benefit Inflation Rider
H-CPIR	Cost of Living (CPI) Benefit Rider
H-CPIR-2	Cost of Living (CPI) Benefit Rider

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

November 2015

Product or Rider	Form Number
Long Term Care	H-LTC2J
Long Term Care	H-LTC2J-37
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5IR-2
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Rider	H-CPIR-2

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from August 1990 through February 1995.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for nursing facilities, home health, adult day care, and respite care.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

Benefit periods are 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and continence) or cognitive impairment.

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either “to age 86” or “for life”, depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

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 form and all riders associated with the base forms.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on these policy forms.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year		
	1990 through 1992	1993 through 1994	1995 and Later
1 - 4	228.0%	118.6%	109.4%
5 - 7	167.7%	148.7%	117.9%
8	173.6%	160.5%	121.2%
9	173.6%	160.5%	125.2%
10 - 11	173.6%	167.1%	128.6%
12 - 13	172.3%	169.2%	134.0%
14 - 15	172.5%	165.8%	146.8%
16	170.5%	165.8%	145.0%
17	170.5%	165.8%	146.5%
18	169.2%	162.4%	144.5%
19	169.2%	164.1%	144.5%
20	165.8%	162.4%	141.0%
21	163.3%	159.9%	137.5%
22	160.9%	155.9%	134.0%
23	158.5%	152.0%	130.7%
24	154.5%	148.2%	127.4%
25	150.7%	144.5%	124.2%
26	146.9%	140.9%	121.1%
27	143.2%	137.4%	118.1%
28	139.7%	134.0%	115.1%
29	136.2%	130.6%	112.3%
30	132.8%	127.3%	109.5%
31	129.4%	124.2%	106.7%
32	126.2%	121.1%	104.1%
33	123.1%	118.0%	101.5%
34	120.0%	115.1%	98.9%
35	117.0%	112.2%	96.4%
36	114.1%	109.4%	94.0%
37	111.2%	106.7%	91.7%
38	108.4%	104.0%	89.4%
39	105.7%	101.4%	87.2%
40	103.1%	98.9%	85.0%
41+	103.1%	97.6%	83.3%

A cumulative 1.4% increase in morbidity is assumed due to adverse selection from the rate increase.

b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 4.4% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

c. 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 experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.8%
Semi-Annual	0.51*AP	18.2%
Quarterly	0.26*AP	12.9%
Monthly	0.09*AP	21.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

LR_j = loss ratio for year *j*

Pmt_t^j = claim payments in year *t* on claims incurred in year *j*, assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year *j*

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year *j*

EP_j = earned premium in year *j*, assumed mid-year

j = year of incurral

v = 1 / 1.0585 = 0.944714

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 8.0% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company originally requested an increase of 91.7%. After extensive review and analysis of the data presented, the Virginia State Corporation Commission determined that a rate increase of 43.8% was the maximum percentage increase that was allowable at this time. The company has revised its request to 43.8% at this time. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 43.8% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 43.8% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: $2,384
After increase: $3,428

19. Proposed Effective Date

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

20. Nationwide Distribution of Business as of 12/31/2012 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	3.2%
48 - 52	6.1%
53 - 57	14.6%
58 - 62	24.8%
63 - 67	29.2%
68 - 72	17.4%
73 +	4.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.9%
60-day	14.3%
90-day	< 0.1%
100-day	42.4%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	16.3%
5-Year	31.2%
Unlimited	52.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.3%
Compound to Age 86	20.2%
Compound for Life	15.5%
CPI	51.0%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	15.8%
Standard	84.2%

21. Number of Policyholders

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	349	$832,155
Nationwide	19,580	$54,058,997

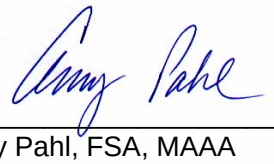
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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 the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: November 4, 2015

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	48,211,284	144,388,656	115,902,852	240.4%	16,706	44,511,425	133,307,897	107,008,168	240.4%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	5.47%	0.9233
	2015	43,769,477	141,484,233	114,516,442	261.6%	15,310	38,350,307	123,966,839	100,337,975	261.6%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	5.43%	0.8762
	2016	39,486,993	133,473,691	111,672,227	282.8%	13,954	32,857,396	111,064,368	92,923,221	282.8%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	35,405,060	126,065,323	107,997,399	305.0%	12,655	27,993,513	99,675,334	85,389,674	305.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	31,561,753	118,562,253	103,641,884	328.4%	11,420	23,712,956	89,078,115	77,868,153	328.4%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	27,970,032	113,293,909	98,763,439	353.1%	10,252	19,961,866	80,856,461	70,486,244	353.1%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	24,638,809	108,187,559	93,420,611	379.2%	9,156	16,696,267	73,312,325	63,305,636	379.2%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	21,572,886	102,909,484	87,790,896	407.0%	8,134	13,874,444	66,185,482	56,462,073	407.0%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	18,773,008	97,397,367	81,998,401	436.8%	7,188	11,453,492	59,422,547	50,027,572	436.8%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	16,236,026	91,682,990	76,109,876	468.8%	6,318	9,397,735	53,067,939	44,053,910	468.8%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	13,955,214	85,835,572	70,245,750	503.4%	5,523	7,665,785	47,150,626	38,586,928	503.4%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	11,920,706	79,942,692	64,502,286	541.1%	4,802	6,214,250	41,674,031	33,624,965	541.1%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	10,119,997	74,076,451	58,920,965	582.2%	4,152	5,007,132	36,651,252	29,152,681	582.2%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	8,538,500	68,285,367	53,490,386	626.5%	3,571	4,011,078	32,077,990	25,127,844	626.5%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	7,160,124	62,607,919	48,251,654	673.9%	3,054	3,194,917	27,936,266	21,530,360	673.9%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	5,967,834	57,093,197	43,275,535	725.1%	2,598	2,530,654	24,210,307	18,350,942	725.1%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	4,944,177	51,784,134	38,596,287	780.6%	2,198	1,993,368	20,878,063	15,561,055	780.6%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	4,071,738	46,720,468	34,257,557	841.3%	1,849	1,561,589	17,918,191	13,138,427	841.3%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	3,333,541	41,949,413	30,292,772	908.7%	1,547	1,216,865	15,313,079	11,057,976	908.7%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	2,713,362	37,498,173	26,663,474	982.7%	1,287	943,237	13,035,367	9,268,936	982.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	2,195,962	33,369,223	23,341,726	1062.9%	1,065	727,255	11,051,169	7,730,277	1062.9%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	1,767,247	29,558,724	20,314,646	1149.5%	876	557,824	9,330,082	6,412,229	1149.5%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	1,414,366	26,060,939	17,587,128	1243.5%	717	425,925	7,848,049	5,296,227	1243.5%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,125,763	22,880,708	15,204,897	1350.6%	583	323,952	6,584,211	4,375,400	1350.6%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	891,184	20,021,447	13,128,278	1473.1%	471	245,413	5,513,477	3,615,246	1473.1%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	701,648	17,461,460	11,267,828	1605.9%	379	185,068	4,605,676	2,972,029	1605.9%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	549,382	15,167,682	9,602,045	1747.8%	303	138,866	3,833,892	2,427,082	1747.8%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	427,740	13,116,106	8,129,652	1900.6%	240	103,650	3,178,301	1,969,981	1900.6%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	331,091	11,287,590	6,843,413	2066.9%	189	76,932	2,622,775	1,590,130	2066.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	254,720	9,663,816	5,713,598	2243.1%	148	56,758	2,153,351	1,273,139	2243.1%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	194,712	8,227,635	4,736,413	2432.5%	115	41,600	1,757,842	1,011,939	2432.5%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	147,839	6,963,766	3,889,627	2631.0%	89	30,279	1,426,264	796,643	2631.0%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	111,456	5,855,008	3,154,211	2830.0%	68	21,879	1,149,328	619,166	2830.0%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	83,402	4,887,592	2,532,165	3036.1%	51	15,688	919,358	476,301	3036.1%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	61,925	4,051,160	2,016,751	3256.8%	39	11,160	730,123	363,470	3256.8%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	45,605	3,334,892	1,592,347	3491.6%	29	7,875	575,903	274,983	3491.6%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	33,301	2,725,977	1,242,474	3731.1%	21	5,510	451,084	205,600	3731.1%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	24,100	2,213,164	963,119	3996.3%	15	3,821	350,906	152,706	3996.3%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	17,279	1,785,641	741,210	4289.6%	11	2,626	271,335	112,630	4289.6%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	165,215	327,513,675	1,360,125,478	1,117,514,870	341.2%									
	Lifetime	1,600,237,770	3,096,848,330	2,827,257,620	176.7%	771,792	2,511,954,397	2,650,575,777	2,760,715,237	109.9%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 43.8% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	55,985,286	143,912,282	113,708,443	203.1%	16,539	51,688,830	132,868,082	104,982,163	203.1%	1.2030	1.0958	1.0064	0.0787	0.0100	0.9121	0.8917	5.47%	0.9233
	2015	59,581,877	139,735,827	109,883,550	184.4%	15,157	52,204,948	122,434,907	96,278,688	184.4%	1.1954	1.0829	1.0136	0.0836	0.0000	0.9164	0.8804	5.43%	0.8762
	2016	53,752,280	130,464,160	107,154,400	199.3%	13,814	44,727,638	108,560,117	89,163,907	199.3%	1.0000	1.0664	1.0136	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	48,195,685	122,334,561	103,628,241	215.0%	12,529	38,106,602	96,725,555	81,935,138	215.0%	1.0000	1.0641	1.0136	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	42,963,925	114,477,539	99,448,934	231.5%	11,306	32,279,628	86,009,190	74,717,908	231.5%	1.0000	1.0621	1.0136	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	38,074,638	109,100,765	94,767,852	248.9%	10,150	27,173,398	77,863,866	67,634,643	248.9%	1.0000	1.0608	1.0136	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	33,539,959	104,039,893	89,641,174	267.3%	9,065	22,728,052	70,501,697	60,744,535	267.3%	1.0000	1.0593	1.0136	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	29,366,425	98,894,668	84,239,216	286.9%	8,053	18,886,801	63,603,383	54,177,836	286.9%	1.0000	1.0589	1.0136	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	25,555,047	93,554,854	78,681,063	307.9%	7,116	15,591,242	57,078,213	48,003,650	307.9%	1.0000	1.0589	1.0136	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	22,101,541	88,039,286	73,030,764	330.4%	6,255	12,792,812	50,958,890	42,271,659	330.4%	1.0000	1.0588	1.0136	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	18,996,751	82,407,326	67,403,879	354.8%	5,468	10,435,169	45,267,445	37,025,850	354.8%	1.0000	1.0594	1.0136	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	16,227,245	76,738,962	61,892,772	381.4%	4,754	8,459,244	40,003,930	32,264,629	381.4%	1.0000	1.0605	1.0136	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	13,776,003	71,100,775	56,537,251	410.4%	4,111	6,816,036	35,178,959	27,973,276	410.4%	1.0000	1.0615	1.0136	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	11,623,166	65,537,664	51,326,371	441.6%	3,535	5,460,142	30,787,218	24,111,269	441.6%	1.0000	1.0615	1.0136	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	9,746,829	60,085,373	46,299,579	475.0%	3,024	4,349,130	26,810,681	20,659,324	475.0%	1.0000	1.0612	1.0136	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	8,123,807	54,790,537	41,524,774	511.1%	2,572	3,444,891	23,233,866	17,608,534	511.1%	1.0000	1.0616	1.0136	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	6,730,338	49,693,978	37,034,831	550.3%	2,176	2,713,503	20,035,365	14,931,515	550.3%	1.0000	1.0620	1.0136	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	5,542,716	44,833,468	32,871,629	593.1%	1,831	2,125,737	17,194,491	12,606,897	593.1%	1.0000	1.0633	1.0136	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	4,537,834	40,254,267	29,067,243	640.6%	1,531	1,656,476	14,694,289	10,610,613	640.6%	1.0000	1.0656	1.0136	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	3,693,606	35,982,346	25,584,773	692.7%	1,274	1,283,996	12,508,425	8,893,951	692.7%	1.0000	1.0668	1.0136	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	2,989,287	32,019,958	22,397,410	749.3%	1,054	989,988	10,604,321	7,417,540	749.3%	1.0000	1.0671	1.0136	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	2,405,692	28,363,326	19,492,794	810.3%	867	759,346	8,952,760	6,152,815	810.3%	1.0000	1.0669	1.0136	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	1,925,328	25,006,872	16,875,621	876.5%	710	579,797	7,530,625	5,081,962	876.5%	1.0000	1.0672	1.0136	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,532,462	21,955,198	14,589,765	952.0%	577	440,985	6,317,884	4,198,388	952.0%	1.0000	1.0716	1.0136	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	1,213,138	19,211,549	12,597,159	1038.4%	467	334,072	5,290,448	3,468,987	1038.4%	1.0000	1.0760	1.0136	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	955,129	16,755,087	10,811,975	1132.0%	375	251,927	4,419,362	2,851,792	1132.0%	1.0000	1.0755	1.0136	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	747,855	14,554,074	9,213,583	1232.0%	300	189,033	3,678,793	2,328,892	1232.0%	1.0000	1.0737	1.0136	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	582,267	12,585,483	7,800,757	1339.7%	238	141,095	3,049,720	1,890,283	1339.7%	1.0000	1.0728	1.0136	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	450,702	10,830,938	6,566,555	1457.0%	187	104,725	2,516,667	1,525,799	1457.0%	1.0000	1.0729	1.0136	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	346,742	9,272,855	5,482,448	1581.1%	147	77,263	2,066,235	1,221,633	1581.1%	1.0000	1.0706	1.0136	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	265,055	7,894,776	4,544,796	1714.7%	114	56,629	1,686,727	971,000	1714.7%	1.0000	1.0699	1.0136	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	201,248	6,682,039	3,732,268	1854.6%	88	41,218	1,368,563	764,414	1854.6%	1.0000	1.0670	1.0136	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	151,721	5,618,137	3,026,604	1994.9%	67	29,783	1,102,831	594,117	1994.9%	1.0000	1.0612	1.0136	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	113,533	4,689,859	2,429,724	2140.1%	51	21,356	882,164	457,032	2140.1%	1.0000	1.0584	1.0136	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	84,296	3,887,266	1,935,161	2295.7%	38	15,192	700,585	348,766	2295.7%	1.0000	1.0583	1.0136	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	62,080	3,199,975	1,527,927	2461.2%	28	10,721	552,604	263,858	2461.2%	1.0000	1.0577	1.0136	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	45,331	2,615,695	1,192,208	2630.0%	21	7,501	432,835	197,282	2630.0%	1.0000	1.0542	1.0136	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	32,807	2,123,628	924,155	2817.0%	15	5,202	336,710	146,529	2817.0%	1.0000	1.0567	1.0136	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	23,522	1,713,401	711,223	3023.7%	11	3,574	260,358	108,073	3023.7%	1.0000	1.0590	1.0136	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	159,820	418,367,001	1,323,058,632	1,079,162,099	257.9%									
	Lifetime	1,846,815,701	2,938,064,025	2,678,391,011	145.0%	766,397	2,602,807,722	2,613,508,932	2,722,362,466	104.6%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	723,868	2,122,019	1,618,063	223.5%	298	668,317	1,959,170	1,493,888	223.5%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	5.47%	0.9233
	2015	655,642	2,034,427	1,585,010	241.7%	273	574,466	1,782,541	1,388,767	241.7%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	5.43%	0.8762
	2016	590,639	1,898,520	1,538,183	260.4%	249	491,474	1,579,771	1,279,933	260.4%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	529,154	1,785,046	1,481,553	280.0%	227	418,383	1,411,372	1,171,411	280.0%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	471,430	1,677,481	1,411,889	299.5%	205	354,194	1,260,324	1,060,780	299.5%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	417,645	1,588,244	1,338,657	320.5%	185	298,068	1,133,510	955,383	320.5%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	367,914	1,504,687	1,260,895	342.7%	165	249,313	1,019,638	854,434	342.7%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	322,283	1,421,388	1,179,470	366.0%	148	207,274	914,155	758,568	366.0%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	280,736	1,336,415	1,095,890	390.4%	131	171,279	815,352	668,607	390.4%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	243,192	1,249,580	1,011,361	415.9%	116	140,765	723,282	585,396	415.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	209,511	1,161,957	928,941	443.4%	102	115,087	638,278	510,280	443.4%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	179,502	1,075,302	850,748	473.9%	89	93,574	560,554	443,494	473.9%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	152,945	990,570	775,470	507.0%	78	75,673	490,110	383,684	507.0%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	129,594	907,892	701,882	541.6%	67	60,879	426,495	329,719	541.6%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	109,196	827,078	629,207	576.2%	58	48,724	369,050	280,759	576.2%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	91,493	748,305	558,634	610.6%	50	38,797	317,318	236,888	610.6%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	76,229	672,006	491,598	644.9%	42	30,734	270,936	198,200	644.9%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	63,155	599,480	431,618	683.4%	36	24,221	229,912	165,534	683.4%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	52,032	532,342	379,222	728.8%	30	18,994	194,324	138,430	728.8%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	42,632	471,038	331,424	777.4%	25	14,820	163,745	115,212	777.4%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	34,740	415,214	287,880	828.7%	21	11,505	137,510	95,340	828.7%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	28,156	364,363	248,235	881.6%	18	8,887	115,009	78,354	881.6%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	22,696	318,143	212,570	936.6%	14	6,835	95,806	64,014	936.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	18,192	276,289	180,882	994.3%	12	5,235	79,506	52,051	994.3%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	14,498	238,833	153,842	1061.1%	10	3,992	65,770	42,365	1061.1%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	11,483	205,825	130,939	1140.3%	8	3,029	54,289	34,537	1140.3%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	9,037	177,079	111,769	1236.8%	6	2,284	44,760	28,251	1236.8%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	7,064	152,153	95,182	1347.4%	5	1,712	36,870	23,065	1347.4%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	5,483	130,573	80,964	1476.6%	4	1,274	30,340	18,813	1476.6%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	4,224	111,888	68,518	1622.0%	3	941	24,932	15,268	1622.0%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	3,229	95,607	57,397	1777.4%	2	690	20,427	12,263	1777.4%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	2,449	81,255	47,280	1930.8%	2	502	16,642	9,684	1930.8%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	1,841	68,485	38,040	2065.8%	1	361	13,444	7,467	2065.8%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	1,373	57,119	30,019	2186.5%	1	258	10,744	5,647	2186.5%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,015	47,143	23,491	2315.2%	1	183	8,496	4,234	2315.2%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	743	38,553	18,305	2463.2%	1	128	6,658	3,161	2463.2%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	539	31,262	14,129	2620.4%	1	89	5,173	2,338	2620.4%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	387	25,127	10,734	2770.8%	1	61	3,984	1,702	2770.8%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	275	20,021	8,092	2938.0%	1	42	3,042	1,230	2938.0%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	6,671,188	29,402,642	23,050,093	345.5%	3,007	4,917,017	18,925,824	15,108,145	307.3%									
	Lifetime	25,330,239	45,443,444	41,104,013	162.3%	14,888	42,986,880	42,557,434	44,169,783	102.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 43.8% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	873,501	2,114,322	1,581,276	181.0%	295	806,466	1,952,063	1,459,925	181.0%	1.2587	1.0892	1.0077	0.0787	0.0100	0.9121	0.8828	5.47%	0.9233
	2015	892,503	2,008,425	1,520,887	170.4%	270	782,001	1,759,758	1,332,583	170.4%	1.1424	1.0729	1.0136	0.0827	0.0000	0.9173	0.8844	5.43%	0.8762
	2016	804,016	1,855,974	1,475,954	183.6%	247	669,027	1,544,369	1,228,152	183.6%	1.0000	1.0628	1.0136	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	720,319	1,733,005	1,421,615	197.4%	224	569,531	1,370,225	1,124,020	197.4%	1.0000	1.0606	1.0136	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	641,741	1,620,866	1,354,770	211.1%	203	482,153	1,217,788	1,017,865	211.1%	1.0000	1.0553	1.0136	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	568,526	1,530,342	1,284,500	225.9%	183	405,750	1,092,186	916,732	225.9%	1.0000	1.0558	1.0136	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	500,828	1,447,626	1,209,884	241.6%	164	339,382	980,971	819,867	241.6%	1.0000	1.0548	1.0136	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	438,713	1,366,331	1,131,754	258.0%	146	282,155	878,746	727,879	258.0%	1.0000	1.0535	1.0136	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	382,157	1,283,946	1,051,555	275.2%	130	233,156	783,341	641,558	275.2%	1.0000	1.0523	1.0136	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	331,049	1,200,086	970,446	293.1%	115	191,618	694,633	561,713	293.1%	1.0000	1.0510	1.0136	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	285,199	1,115,657	891,359	312.5%	101	156,664	612,845	489,636	312.5%	1.0000	1.0518	1.0136	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	244,350	1,032,282	816,330	334.1%	88	127,380	538,127	425,552	334.1%	1.0000	1.0546	1.0136	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	208,199	950,827	744,097	357.4%	77	103,012	470,446	368,161	357.4%	1.0000	1.0554	1.0136	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	176,412	871,392	673,487	381.8%	66	82,872	409,348	316,380	381.8%	1.0000	1.0538	1.0136	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	148,645	793,775	603,752	406.2%	57	66,327	354,190	269,400	406.2%	1.0000	1.0496	1.0136	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	124,546	718,138	536,034	430.4%	49	52,814	304,526	227,305	430.4%	1.0000	1.0454	1.0136	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	103,768	644,891	471,710	454.6%	42	41,837	260,004	190,182	454.6%	1.0000	1.0420	1.0136	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	85,971	575,272	414,156	481.7%	36	32,972	220,628	158,837	481.7%	1.0000	1.0455	1.0136	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	70,830	510,833	363,881	513.7%	30	25,856	186,473	132,830	513.7%	1.0000	1.0521	1.0136	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	58,034	451,998	318,016	548.0%	25	20,174	157,127	110,551	548.0%	1.0000	1.0523	1.0136	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	47,291	398,426	276,234	584.1%	21	15,662	131,950	91,483	584.1%	1.0000	1.0516	1.0136	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	38,328	349,628	238,192	621.5%	17	12,098	110,358	75,184	621.5%	1.0000	1.0496	1.0136	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	30,895	305,275	203,970	660.2%	14	9,304	91,931	61,424	660.2%	1.0000	1.0481	1.0136	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	24,764	265,114	173,564	700.9%	12	7,126	76,290	49,945	700.9%	1.0000	1.0473	1.0136	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	19,735	229,172	147,618	748.0%	10	5,435	63,109	40,651	748.0%	1.0000	1.0529	1.0136	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	15,632	197,499	125,641	803.8%	8	4,123	52,093	33,139	803.8%	1.0000	1.0601	1.0136	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	12,302	169,916	107,247	871.8%	6	3,109	42,949	27,109	871.8%	1.0000	1.0701	1.0136	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	9,616	145,998	91,331	949.8%	5	2,330	35,378	22,131	949.8%	1.0000	1.0748	1.0136	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	7,464	125,290	77,688	1040.9%	4	1,734	29,112	18,052	1040.9%	1.0000	1.0812	1.0136	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	5,750	107,362	65,746	1143.4%	3	1,281	23,923	14,650	1143.4%	1.0000	1.0837	1.0136	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	4,396	91,739	55,075	1252.9%	2	939	19,600	11,767	1252.9%	1.0000	1.0811	1.0136	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	3,333	77,968	45,367	1361.0%	2	683	15,969	9,292	1361.0%	1.0000	1.0717	1.0136	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	2,507	65,715	36,501	1456.1%	1	492	12,900	7,165	1456.1%	1.0000	1.0555	1.0136	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	1,869	54,809	28,805	1541.2%	1	352	10,310	5,418	1541.2%	1.0000	1.0442	1.0136	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,381	45,236	22,541	1632.0%	1	249	8,153	4,062	1632.0%	1.0000	1.0446	1.0136	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	1,012	36,994	17,564	1736.3%	1	175	6,388	3,033	1736.3%	1.0000	1.0496	1.0136	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	734	29,997	13,557	1847.1%	1	121	4,964	2,243	1847.1%	1.0000	1.0495	1.0136	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	527	24,111	10,300	1953.1%	1	84	3,823	1,633	1953.1%	1.0000	1.0432	1.0136	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	375	19,211	7,765	2071.0%	1	57	2,919	1,180	2071.0%	1.0000	1.0461	1.0136	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	10,441,648	27,282,913	21,061,953	201.7%	2,909	6,310,467	18,422,498	14,587,686	231.2%									
	Lifetime	29,100,699	43,323,715	39,115,873	134.4%	14,790	44,380,329	42,054,108	43,649,324	98.4%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	97,556	0	36,381	37.3%
1991	8,767,121	1,404,624	811,303	25.3%
1992	25,673,240	3,779,684	1,173,385	19.3%
1993	40,441,382	5,631,559	7,450,279	32.3%
1994	46,104,016	12,764,321	17,296,856	65.2%
1995	51,101,690	14,701,201	26,683,819	81.0%
1996	58,295,997	13,802,699	32,227,657	79.0%
1997	64,376,053	19,155,643	39,233,374	90.7%
1998	63,038,865	24,128,852	40,827,106	103.0%
1999	61,766,726	30,601,049	40,405,739	115.0%
2000	60,548,498	33,979,276	39,907,245	122.0%
2001	59,568,512	37,047,644	38,425,738	126.7%
2002	58,575,062	49,644,047	37,561,989	148.9%
2003	57,151,843	56,172,602	35,527,059	160.4%
2004	57,726,720	58,196,310	34,031,989	159.8%
2005	58,040,637	58,552,588	30,558,895	153.5%
2006	56,179,954	74,517,089	29,416,686	185.0%
2007	54,848,629	76,968,680	27,185,294	189.9%
2008	53,050,323	87,167,528	22,667,168	207.0%
2009	51,141,195	104,552,559	18,634,614	240.9%
2010	55,516,273	104,748,448	15,628,974	216.8%
2011	59,031,476	112,437,559	9,196,131	206.0%
2012	55,689,397	119,360,242	9,625,181	231.6%
Total	1,156,731,167	1,099,314,203	554,512,861	143.0%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	12,281	0	2,332	19.0%
1991	509,179	382,275	23,340	79.7%
1992	877,611	113,032	40,117	17.5%
1993	1,047,543	119,072	320,666	42.0%
1994	1,045,726	183,632	461,009	61.6%
1995	1,020,102	536,755	552,410	106.8%
1996	998,556	8,613	548,938	55.8%
1997	968,974	663,894	533,191	123.5%
1998	944,415	188,331	491,654	72.0%
1999	925,876	916,173	516,746	154.8%
2000	910,427	1,406,604	493,892	208.7%
2001	902,480	873,419	439,078	145.4%
2002	876,058	1,085,036	380,348	167.3%
2003	836,377	206,113	360,248	67.7%
2004	812,048	744,885	355,000	135.4%
2005	780,374	1,027,233	330,551	174.0%
2006	767,440	273,932	350,843	81.4%
2007	756,006	1,645,851	307,140	258.3%
2008	746,755	736,317	363,231	147.2%
2009	728,147	2,084,550	173,513	310.1%
2010	690,535	1,430,284	134,139	226.6%
2011	674,826	1,080,231	77,381	171.5%
2012	827,317	2,347,687	83,621	293.9%
Total	18,659,051	18,053,921	7,339,386	136.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	440.74	433.34	425.75	397.57	18-44	13.39	12.59	11.79	10.59
45-49	511.10	498.91	486.71	453.33	45-49	19.79	18.59	17.19	15.59
50-54	601.64	583.26	564.87	525.89	50-54	27.78	25.98	24.19	21.99
55	641.82	620.83	599.65	557.67	55	31.38	29.38	27.38	24.99
56	698.79	676.40	654.01	607.44	56	34.38	32.18	29.98	27.58
57	762.55	739.16	715.58	665.01	57	37.58	35.18	32.78	29.98
58	833.31	808.32	783.34	727.57	58	40.98	38.38	35.78	32.98
59	910.26	883.08	855.69	794.73	59	45.37	42.57	39.58	36.38
60	993.01	962.83	932.45	864.49	60	50.37	47.17	43.77	40.78
61	1,080.96	1,046.98	1,013.00	938.65	61	55.97	52.37	48.57	44.97
62	1,173.31	1,135.13	1,096.95	1,016.60	62	62.16	57.97	53.77	49.57
63	1,269.65	1,226.68	1,183.70	1,097.55	63	68.56	64.16	59.56	55.37
64	1,369.19	1,321.02	1,272.85	1,179.50	64	75.56	70.56	65.36	60.56
65	1,471.33	1,417.76	1,363.99	1,263.85	65	82.75	77.15	71.56	66.16
66	1,575.47	1,516.10	1,456.54	1,348.60	66	90.15	84.15	77.95	72.16
67	1,681.01	1,615.65	1,550.08	1,434.75	67	97.54	90.95	84.35	78.15
68	1,790.74	1,718.39	1,646.03	1,522.90	68	106.34	99.14	91.95	85.15
69	1,908.87	1,828.12	1,747.37	1,616.85	69	117.73	109.74	101.54	94.34
70	2,036.40	1,945.65	1,854.71	1,715.39	70	131.32	122.33	113.13	104.34
71	2,174.92	2,072.38	1,969.84	1,821.12	71	146.91	136.72	126.53	117.13
72	2,325.63	2,209.70	2,093.76	1,935.66	72	164.70	153.11	141.52	130.72
73	2,505.72	2,373.80	2,241.68	2,071.78	73	186.49	173.30	159.91	148.11
74	2,726.39	2,575.28	2,423.97	2,239.68	74	213.87	198.48	183.09	169.70

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,980.64	2,807.34	2,633.85	2,432.76	75	246.05	228.27	210.28	194.69
76	3,260.87	3,062.79	2,864.71	2,645.24	76	282.03	261.25	240.46	222.67
77	3,635.85	3,414.98	3,194.11	2,948.26	77	321.01	297.22	273.44	253.05
78	4,108.57	3,859.12	3,609.47	3,330.63	78	362.79	336.00	309.02	285.83
79	4,683.64	4,399.20	4,114.77	3,796.16	79	409.96	379.58	349.19	323.61
80		5,015.24	4,690.83		80	463.13	428.95	394.57	363.79
81		5,767.40	5,394.42		81	523.49	484.71	445.74	410.96
82		6,632.48	6,203.54		82	591.45	547.68	503.70	464.53
83		7,627.30	7,133.99		83	668.41	618.83	569.26	524.89
84		8,771.42	8,204.16		84	755.15	699.19	643.22	593.05
					85	853.30	790.13	726.97	670.40

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	456.73	448.74	440.74	411.56	18-44	14.99	14.19	13.39	11.99
45-49	537.68	524.89	511.90	476.72	45-49	22.39	21.19	19.79	17.79
50-54	641.62	622.63	603.44	561.87	50-54	31.78	29.98	27.98	25.39
55	687.79	666.01	644.02	599.05	55	35.98	33.78	31.58	28.98
56	747.96	724.57	700.99	651.02	56	39.38	36.98	34.58	31.78
57	814.52	789.53	764.55	710.58	57	42.97	40.38	37.78	34.38
58	888.88	862.09	835.31	775.74	58	46.97	44.17	41.38	38.18
59	971.83	942.44	912.86	847.70	59	52.17	48.97	45.77	42.18
60	1,062.57	1,029.79	996.81	924.25	60	57.97	54.57	50.97	47.37
61	1,160.12	1,123.14	1,086.16	1,006.41	61	64.56	60.56	56.77	52.57
62	1,263.45	1,222.08	1,180.50	1,094.15	62	71.76	67.36	62.96	58.17
63	1,372.19	1,325.62	1,279.04	1,185.90	63	79.55	74.76	69.76	64.76
64	1,485.32	1,433.35	1,381.18	1,279.84	64	87.55	82.15	76.75	71.16
65	1,602.05	1,544.09	1,486.12	1,376.99	65	96.14	90.15	84.15	77.95
66	1,721.58	1,657.42	1,593.26	1,475.13	66	104.94	98.34	91.75	84.95
67	1,842.91	1,772.55	1,702.00	1,575.27	67	113.73	106.74	99.54	92.15
68	1,971.44	1,893.68	1,815.73	1,679.81	68	124.33	116.53	108.74	100.74
69	2,113.55	2,026.20	1,938.86	1,793.94	69	137.92	129.32	120.53	111.93
70	2,270.26	2,171.72	2,072.98	1,917.27	70	154.51	144.71	134.72	124.33
71	2,442.96	2,331.02	2,219.09	2,051.59	71	173.70	162.50	151.31	140.12
72	2,632.45	2,505.52	2,378.60	2,198.90	72	195.48	182.89	170.10	157.11
73	2,858.91	2,714.00	2,569.08	2,374.40	73	222.07	207.48	192.89	178.69
74	3,135.95	2,969.05	2,802.15	2,589.07	74	255.65	238.66	221.67	205.48

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,454.96	3,262.67	3,070.19	2,835.73	75	295.23	275.44	255.45	236.46
76	3,807.35	3,586.68	3,366.01	3,108.17	76	339.40	316.41	293.23	271.44
77	4,245.29	3,999.24	3,753.18	3,464.35	77	387.57	360.99	334.20	309.42
78	4,797.17	4,519.13	4,241.10	3,913.29	78	437.94	407.76	377.58	349.19
79	5,468.57	5,151.76	4,834.75	4,460.37	79	494.91	460.93	426.75	395.57
					80	559.27	520.89	482.32	444.74
					81	631.83	588.45	544.88	502.50
					82	713.98	665.01	615.84	567.86
					83	806.92	751.36	695.79	641.62
					84	911.86	849.10	786.34	725.17
					85	1,030.39	959.43	888.48	819.32

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	497.71	488.31	478.72	446.94	18-44	19.39	18.39	17.39	15.59
45-49	602.24	587.25	572.26	533.09	45-49	28.98	27.38	25.78	23.39
50-54	736.57	714.58	692.39	644.62	50-54	41.18	38.98	36.78	33.38
55	796.33	771.14	745.76	693.59	55	46.57	44.17	41.58	37.98
56	865.69	838.31	810.72	752.96	56	50.97	48.37	45.57	41.98
57	941.44	912.06	882.48	820.12	57	55.77	52.77	49.77	45.37
58	1,026.79	994.81	962.83	894.27	58	61.16	57.97	54.57	50.37
59	1,123.74	1,088.36	1,052.78	977.62	59	67.76	64.16	60.36	55.57
60	1,231.07	1,191.50	1,151.72	1,067.77	60	75.36	71.36	67.16	62.36
61	1,347.80	1,303.23	1,258.66	1,166.31	61	83.95	79.35	74.56	68.96
62	1,472.93	1,422.96	1,372.79	1,272.25	62	93.34	88.15	82.95	76.55
63	1,605.25	1,549.09	1,492.92	1,384.38	63	103.54	97.74	91.75	85.35
64	1,743.97	1,681.21	1,618.24	1,499.51	64	114.13	107.74	101.14	93.74
65	1,887.49	1,817.73	1,747.97	1,619.64	65	125.13	118.13	110.93	102.74
66	2,035.20	1,958.24	1,881.09	1,741.77	66	136.72	128.92	120.93	111.93
67	2,185.71	2,101.36	2,016.81	1,866.70	67	148.31	139.92	131.32	121.53
68	2,348.21	2,254.87	2,161.52	1,999.82	68	161.90	152.71	143.32	132.72
69	2,532.90	2,427.97	2,323.03	2,149.33	69	179.89	169.50	158.91	147.51
70	2,740.58	2,621.65	2,502.52	2,314.43	70	201.48	189.69	177.70	163.90
71	2,971.65	2,836.33	2,701.01	2,497.13	71	226.67	213.07	199.48	184.89
72	3,227.09	3,073.19	2,919.28	2,698.81	72	255.05	239.66	224.27	207.28
73	3,530.72	3,354.62	3,178.32	2,937.47	73	289.83	272.04	254.25	235.46
74	3,899.10	3,695.62	3,491.94	3,226.30	74	333.80	313.02	292.23	270.84

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,322.05	4,086.99	3,851.73	3,557.50	75	385.57	361.19	336.60	311.62
76	4,789.57	4,519.13	4,248.49	3,923.08	76	443.54	414.96	386.37	357.79
77	5,340.45	5,038.83	4,737.00	4,372.42	77	506.30	473.32	440.34	407.56
78	6,034.64	5,693.84	5,352.84	4,939.28	78	572.06	534.88	497.51	460.13
79	6,879.54	6,490.97	6,102.20	5,629.48	79	646.42	604.44	562.27	521.09
					80	730.57	683.00	635.42	585.85
					81	825.51	771.74	717.98	662.01
					82	932.85	872.09	811.32	748.16
					83	1,054.18	985.62	916.86	845.50
					84	1,191.10	1,113.54	1,035.99	955.24
					85	1,346.01	1,258.46	1,170.71	1,079.56

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	835.51	801.13	766.55	715.78	18-44	54.77	51.17	47.57	42.57
45-49	909.46	869.69	829.71	772.74	45-49	61.56	57.57	53.37	48.17
50-54	1,004.61	957.83	910.86	848.10	50-54	70.16	65.56	60.76	55.17
55	1,046.78	997.01	947.04	880.88	55	73.96	68.96	63.96	58.57
56	1,116.94	1,064.97	1,013.00	940.84	56	77.75	72.56	67.36	62.16
57	1,196.29	1,142.33	1,088.36	1,011.40	57	81.95	76.55	70.96	64.76
58	1,283.84	1,227.48	1,170.91	1,087.56	58	86.75	80.95	75.16	69.36
59	1,377.59	1,317.82	1,258.06	1,168.31	59	92.35	86.15	79.95	73.56
60	1,477.33	1,413.37	1,349.20	1,250.86	60	98.74	92.15	85.35	79.35
61	1,582.27	1,513.31	1,444.35	1,338.21	61	105.94	98.74	91.35	84.55
62	1,691.80	1,617.25	1,542.69	1,429.76	62	113.53	105.74	97.94	90.35
63	1,805.73	1,724.98	1,644.03	1,524.50	63	121.73	113.53	105.14	97.74
64	1,923.26	1,835.72	1,747.97	1,619.84	64	130.52	121.53	112.33	104.14
65	2,043.79	1,948.85	1,853.91	1,717.79	65	139.52	129.92	120.13	111.13
66	2,166.72	2,064.18	1,961.64	1,816.33	66	148.71	138.52	128.12	118.53
67	2,291.65	2,181.31	2,070.78	1,916.67	67	158.31	147.31	136.12	125.93
68	2,420.17	2,301.04	2,181.91	2,018.61	68	168.90	157.11	145.11	134.52
69	2,555.29	2,425.97	2,296.64	2,124.95	69	181.89	169.10	156.11	144.91
70	2,698.81	2,557.89	2,416.97	2,235.28	70	196.88	182.89	168.90	155.71
71	2,852.72	2,698.41	2,543.90	2,351.81	71	214.07	198.68	183.29	169.90
72	3,018.22	2,848.92	2,679.42	2,477.14	72	233.26	216.47	199.48	184.29
73	3,210.50	3,023.62	2,836.53	2,621.45	73	256.45	237.66	218.87	202.68
74	3,439.17	3,231.49	3,023.81	2,793.75	74	285.03	264.04	242.86	225.07

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,697.62	3,466.75	3,235.69	2,988.64	75	318.21	294.43	270.64	250.45
76	3,979.45	3,722.80	3,466.15	3,200.71	76	354.99	328.41	301.62	279.24
77	4,437.18	4,150.95	3,864.72	3,567.29	77	394.77	364.98	335.00	310.02
78	5,013.84	4,690.63	4,367.22	4,029.82	78	446.14	412.36	378.58	350.19
79	5,715.83	5,347.24	4,978.66	4,593.09	79	504.10	465.92	427.75	396.37
80		5,767.40	5,394.42		80		497.51	457.73	
81		6,279.49	5,804.37		81		536.28	494.71	
82		7,017.66	6,557.13		82		590.45	542.48	
83		7,951.71	7,433.61		83		653.81	601.05	
84		9,030.47	8,442.02		84		726.57	668.41	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	917.46	880.48	843.50	787.54	18-44	63.36	59.56	55.57	49.77
45-49	1,004.41	961.83	919.26	856.09	45-49	71.16	66.76	62.36	56.37
50-54	1,116.14	1,066.57	1,016.80	946.64	50-54	81.35	76.35	71.16	64.76
55	1,165.91	1,113.14	1,060.17	986.02	55	85.75	80.55	75.16	68.76
56	1,241.47	1,186.10	1,130.73	1,050.18	56	90.35	84.75	79.15	72.96
57	1,326.22	1,268.25	1,210.29	1,124.74	57	95.34	89.35	83.35	75.96
58	1,420.16	1,359.20	1,298.23	1,205.89	58	100.94	94.54	88.15	81.35
59	1,523.10	1,458.14	1,393.18	1,293.84	59	107.54	100.94	94.14	86.75
60	1,634.04	1,564.28	1,494.52	1,385.58	60	115.13	107.94	100.74	93.54
61	1,752.37	1,677.01	1,601.65	1,484.12	61	123.73	115.93	107.94	99.94
62	1,877.09	1,795.54	1,713.99	1,588.66	62	132.92	124.53	115.93	106.94
63	2,007.81	1,919.47	1,830.92	1,697.80	63	142.72	133.72	124.53	115.73
64	2,143.53	2,047.79	1,951.85	1,808.73	64	153.11	143.32	133.52	123.73
65	2,283.45	2,179.91	2,076.17	1,923.66	65	163.90	153.51	142.92	132.32
66	2,427.17	2,315.23	2,203.30	2,040.00	66	175.10	163.90	152.51	141.12
67	2,573.48	2,453.15	2,332.62	2,158.93	67	186.49	174.50	162.30	150.11
68	2,726.19	2,596.27	2,466.14	2,281.65	68	199.28	186.49	173.50	160.71
69	2,890.29	2,748.98	2,607.46	2,412.58	69	215.07	201.08	186.89	173.50
70	3,067.79	2,913.08	2,758.37	2,551.09	70	233.46	218.07	202.68	186.89
71	3,260.48	3,090.58	2,920.68	2,700.21	71	254.65	237.86	220.87	204.68
72	3,469.95	3,283.06	3,096.17	2,862.31	72	278.24	259.65	241.06	222.67
73	3,713.61	3,506.73	3,299.85	3,049.60	73	306.82	286.03	265.24	245.65
74	4,002.84	3,771.97	3,541.11	3,271.67	74	342.20	318.81	295.23	273.64
75	4,329.84	4,072.00	3,813.95	3,522.72	75	383.17	356.79	330.21	305.62
76	4,687.23	4,399.40	4,111.37	3,796.56	76	428.95	398.96	368.78	341.40
77	5,226.31	4,905.30	4,584.09	4,231.30	77	478.32	444.54	410.76	380.18
78	5,905.71	5,542.93	5,180.14	4,779.78	78	540.48	502.30	464.13	429.35
79	6,732.43	6,318.87	5,905.31	5,447.98	79	610.84	567.66	524.49	486.11

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,089.36	1,045.98	1,002.41	936.05	18-44	81.55	76.95	72.36	64.76
45-49	1,202.69	1,152.52	1,102.15	1,026.59	45-49	91.75	86.55	81.35	73.56
50-54	1,348.40	1,289.44	1,230.27	1,145.52	50-54	104.94	98.94	92.95	84.55
55	1,413.17	1,350.20	1,287.24	1,197.29	55	110.73	104.54	98.14	89.75
56	1,501.31	1,435.15	1,368.99	1,271.65	56	116.73	110.13	103.34	95.14
57	1,599.06	1,529.70	1,460.14	1,357.00	57	123.13	116.13	108.94	99.34
58	1,708.39	1,635.03	1,561.68	1,450.54	58	130.32	122.93	115.33	106.54
59	1,829.92	1,751.57	1,673.21	1,553.88	59	139.12	131.12	122.93	113.13
60	1,962.84	1,878.69	1,794.34	1,663.62	60	148.91	140.32	131.72	122.33
61	2,106.16	2,015.21	1,924.06	1,782.75	61	160.11	150.71	141.32	130.72
62	2,258.87	2,160.12	2,061.38	1,910.47	62	172.10	161.90	151.71	140.12
63	2,419.77	2,312.83	2,205.70	2,045.19	63	184.89	174.10	163.10	151.51
64	2,587.87	2,472.14	2,356.21	2,183.31	64	198.48	186.69	174.90	162.10
65	2,762.37	2,637.04	2,511.72	2,327.23	65	212.67	199.88	187.09	173.10
66	2,942.06	2,806.94	2,671.82	2,473.94	66	227.07	213.47	199.88	184.89
67	3,126.15	2,980.84	2,835.33	2,624.25	67	242.06	227.47	212.87	197.08
68	3,321.04	3,164.13	3,007.02	2,781.96	68	258.85	243.26	227.47	210.68
69	3,535.31	3,364.01	3,192.72	2,954.06	69	279.44	262.45	245.26	227.67
70	3,770.57	3,582.68	3,394.80	3,139.75	70	303.62	285.03	266.24	245.65
71	4,028.82	3,821.94	3,614.87	3,342.03	71	331.20	310.62	290.03	268.64
72	4,311.45	4,083.19	3,854.72	3,563.50	72	362.39	339.60	316.81	292.63
73	4,639.26	4,385.61	4,131.96	3,818.75	73	399.76	374.38	348.99	323.21
74	5,025.63	4,741.80	4,457.97	4,118.97	74	446.34	417.55	388.57	359.99
75	5,461.78	5,143.36	4,824.95	4,456.37	75	500.50	467.72	434.74	402.36
76	5,938.89	5,582.30	5,225.72	4,825.55	76	560.87	523.49	486.11	450.13
77	6,621.89	6,224.33	5,826.76	5,378.42	77	626.03	583.86	541.48	501.10
78	7,482.78	7,033.45	6,584.11	6,075.41	78	707.38	659.61	611.84	565.87
79	8,530.36	8,018.27	7,505.97	6,924.51	79	799.33	745.36	691.39	640.82

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	407.76	401.36	394.77	368.58	18-44	9.79	9.19	8.40	7.60
45-49	463.93	453.33	442.54	412.16	45-49	14.79	13.79	12.59	11.39
50-54	536.28	520.09	503.90	469.12	50-54	21.19	19.59	17.99	16.39
55	568.46	549.88	531.29	494.11	55	23.99	22.19	20.39	18.59
56	619.23	599.65	580.06	538.88	56	26.38	24.59	22.59	20.79
57	676.60	656.21	635.62	590.65	57	28.78	26.78	24.59	22.39
58	740.16	718.58	696.79	647.22	58	31.58	29.38	26.98	24.99
59	809.32	785.74	761.95	707.58	59	35.18	32.58	29.98	27.58
60	883.48	857.09	830.71	770.15	60	39.18	36.38	33.58	31.18
61	962.03	932.45	902.67	836.31	61	43.97	40.78	37.38	34.58
62	1,044.58	1,011.00	977.42	905.87	62	48.97	45.37	41.78	38.58
63	1,130.33	1,092.56	1,054.58	977.82	63	54.37	50.37	46.37	43.17
64	1,218.88	1,176.51	1,133.93	1,050.78	64	60.16	55.77	51.37	47.57
65	1,309.83	1,262.25	1,214.48	1,125.34	65	66.16	61.36	56.37	52.17
66	1,402.37	1,349.40	1,296.43	1,200.29	66	72.36	67.16	61.76	57.17
67	1,496.12	1,437.75	1,379.19	1,276.45	67	78.75	72.96	67.16	62.16
68	1,593.26	1,528.50	1,463.74	1,354.20	68	86.35	79.95	73.56	68.16
69	1,697.40	1,625.04	1,552.48	1,436.55	69	96.34	89.15	81.95	76.16
70	1,809.93	1,728.18	1,646.43	1,522.70	70	108.34	100.34	92.15	84.95
71	1,931.46	1,838.91	1,746.37	1,614.65	71	122.53	113.33	103.94	96.34
72	2,063.78	1,958.84	1,853.91	1,713.79	72	138.52	128.12	117.53	108.54
73	2,222.69	2,102.96	1,983.03	1,832.72	73	157.91	145.91	133.92	124.13
74	2,418.77	2,281.05	2,143.13	1,980.03	74	182.49	168.50	154.31	142.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,645.24	2,486.93	2,328.43	2,150.53	75	211.08	194.88	178.49	165.30
76	2,895.49	2,714.00	2,532.50	2,338.62	76	243.26	224.47	205.48	190.29
77	3,228.49	3,026.21	2,823.73	2,606.46	77	278.24	256.45	234.66	217.27
78	3,648.25	3,419.58	3,190.92	2,944.26	78	314.41	289.83	265.24	245.26
79	4,158.94	3,898.30	3,637.45	3,355.62	79	355.19	327.41	299.62	277.64
80		4,443.98	4,146.75		80	401.56	370.18	338.60	312.22
81		5,110.58	4,768.78		81	453.73	418.15	382.57	352.79
82		5,877.13	5,484.16		82	512.70	472.52	432.34	398.76
83		6,758.81	6,306.68		83	579.26	533.88	488.51	450.53
84		7,772.61	7,252.72		84	654.61	603.44	552.07	509.10
					85	739.76	681.80	623.83	575.26

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	421.75	414.76	407.76	380.78	18-44	11.39	10.59	9.79	8.79
45-49	488.11	476.72	465.33	433.34	45-49	17.19	15.99	14.79	13.39
50-54	573.26	556.47	539.48	502.30	50-54	24.59	22.99	21.39	19.39
55	611.24	591.85	572.46	532.49	55	27.98	26.18	24.19	22.19
56	665.01	644.22	623.43	579.06	56	30.78	28.78	26.58	24.59
57	724.57	702.59	680.60	632.43	57	33.78	31.58	29.18	26.58
58	791.33	767.75	744.16	691.19	58	37.18	34.78	32.18	29.78
59	865.89	839.90	813.92	755.75	59	41.38	38.58	35.78	32.98
60	947.24	918.26	889.28	824.51	60	46.17	43.17	39.98	37.18
61	1,034.79	1,002.21	969.43	898.27	61	51.77	48.37	44.77	41.38
62	1,127.73	1,090.96	1,053.98	976.82	62	57.97	54.17	50.17	46.37
63	1,225.48	1,183.90	1,142.33	1,059.17	63	64.56	60.16	55.77	51.77
64	1,327.02	1,280.44	1,233.87	1,143.33	64	71.56	66.76	61.76	57.17
65	1,431.75	1,379.79	1,327.82	1,230.27	65	78.95	73.56	68.16	63.16
66	1,539.09	1,481.53	1,423.76	1,318.22	66	86.35	80.55	74.56	68.96
67	1,648.03	1,584.66	1,521.10	1,407.97	67	94.14	87.75	81.35	75.36
68	1,763.36	1,693.00	1,622.64	1,501.11	68	103.34	96.34	89.15	82.55
69	1,890.68	1,811.73	1,732.58	1,603.05	69	115.53	107.74	99.74	92.55
70	2,031.20	1,941.65	1,851.91	1,712.79	70	130.32	121.53	112.53	103.74
71	2,185.71	2,083.77	1,981.83	1,832.32	71	147.91	137.72	127.52	118.13
72	2,355.61	2,239.68	2,123.75	1,963.24	72	167.50	156.11	144.51	133.52
73	2,559.09	2,426.37	2,293.65	2,119.75	73	191.69	178.49	165.10	152.91
74	2,808.74	2,655.63	2,502.52	2,312.23	74	222.07	206.68	191.09	177.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,096.77	2,920.08	2,743.38	2,533.90	75	257.85	239.66	221.27	204.88
76	3,414.98	3,212.10	3,009.22	2,778.76	76	297.82	276.64	255.45	236.46
77	3,807.75	3,581.49	3,355.22	3,096.97	77	341.20	316.81	292.23	270.44
78	4,302.66	4,047.21	3,791.56	3,498.53	78	385.57	357.99	330.21	305.42
79	4,905.10	4,613.68	4,322.25	3,987.45	79	435.74	404.56	373.18	345.80
					80	492.31	457.13	421.75	388.97
					81	556.27	516.50	476.52	439.34
					82	628.63	583.66	538.48	496.51
					83	710.38	659.41	608.44	561.07
					84	802.73	745.16	687.59	634.03
					85	907.06	842.10	776.94	716.38

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	454.73	446.74	438.74	409.76	18-44	14.79	13.99	12.99	11.59
45-49	540.68	527.69	514.70	479.32	45-49	22.59	21.19	19.79	17.79
50-54	651.22	631.83	612.24	570.06	50-54	32.38	30.58	28.58	25.98
55	700.39	678.00	655.61	609.84	55	36.78	34.58	32.38	29.58
56	761.35	737.16	712.98	662.21	56	40.38	37.98	35.58	32.78
57	828.51	802.53	776.54	721.57	57	44.37	41.78	38.98	35.58
58	904.27	876.08	847.90	787.54	58	48.77	45.97	42.97	39.58
59	990.42	959.23	928.05	861.89	59	54.37	51.17	47.77	43.97
60	1,085.96	1,051.18	1,016.20	942.24	60	60.76	57.17	53.37	49.57
61	1,190.10	1,150.92	1,111.54	1,029.99	61	67.96	63.96	59.76	55.37
62	1,301.83	1,257.46	1,213.08	1,124.34	62	76.16	71.56	66.76	61.56
63	1,419.96	1,370.19	1,320.42	1,224.28	63	84.75	79.55	74.36	69.16
64	1,543.89	1,488.12	1,432.15	1,327.22	64	93.94	88.15	82.35	76.35
65	1,672.21	1,610.25	1,548.09	1,434.35	65	103.34	97.14	90.75	83.95
66	1,804.13	1,735.58	1,666.82	1,543.29	66	113.13	106.34	99.34	91.95
67	1,938.86	1,863.50	1,787.94	1,654.82	67	123.33	115.73	108.14	100.14
68	2,084.37	2,000.82	1,917.07	1,773.55	68	135.32	127.12	118.73	109.94
69	2,249.67	2,155.53	2,061.18	1,907.07	69	151.31	141.92	132.52	123.13
70	2,435.76	2,328.63	2,221.49	2,054.59	70	170.70	160.11	149.51	137.92
71	2,643.04	2,520.91	2,398.58	2,217.49	71	193.49	181.29	169.10	156.71
72	2,872.30	2,732.99	2,593.47	2,397.58	72	219.27	205.48	191.49	176.90
73	3,145.14	2,985.24	2,825.13	2,611.06	73	250.85	234.86	218.67	202.48
74	3,476.55	3,291.46	3,106.17	2,869.91	74	290.43	271.64	252.65	234.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,857.52	3,643.05	3,428.58	3,166.73	75	337.00	314.81	292.43	270.64
76	4,278.47	4,031.42	3,784.37	3,494.54	76	388.97	362.99	337.00	312.02
77	4,770.58	4,495.15	4,219.51	3,894.90	77	445.54	415.55	385.57	356.79
78	5,390.62	5,079.40	4,768.19	4,399.80	78	503.50	469.72	435.74	402.96
79	6,145.37	5,790.58	5,435.59	5,014.64	79	568.86	530.69	492.31	456.33
					80	642.82	599.65	556.27	512.90
					81	726.37	677.60	628.63	579.66
					82	820.92	765.75	710.38	655.01
					83	927.65	865.29	802.73	740.16
					84	1,048.18	977.62	907.06	836.51
					85	1,184.50	1,104.75	1,024.99	945.24

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	733.57	703.18	672.60	628.03	18-44	43.97	40.78	37.58	33.58
45-49	794.13	758.95	723.77	674.20	45-49	49.37	45.77	42.18	38.18
50-54	871.89	830.71	789.53	735.17	50-54	56.37	52.37	48.17	43.77
55	906.46	862.69	818.72	761.55	55	59.56	55.17	50.77	46.37
56	969.63	924.05	878.28	815.72	56	62.76	58.17	53.57	49.37
57	1,041.39	994.01	946.44	879.48	57	66.36	61.56	56.57	51.57
58	1,120.54	1,070.97	1,021.20	948.44	58	70.16	64.96	59.76	55.17
59	1,205.09	1,152.52	1,099.75	1,021.20	59	74.96	69.36	63.76	58.77
60	1,294.84	1,238.47	1,181.90	1,095.75	60	80.35	74.36	68.36	63.56
61	1,389.18	1,328.22	1,267.25	1,174.11	61	86.35	79.95	73.36	67.96
62	1,487.72	1,421.56	1,355.20	1,256.06	62	92.95	85.95	78.95	72.96
63	1,589.86	1,517.90	1,445.75	1,340.61	63	99.94	92.55	84.95	78.95
64	1,695.20	1,616.85	1,538.49	1,425.56	64	107.34	99.34	91.15	84.55
65	1,803.14	1,718.19	1,633.04	1,513.11	65	115.13	106.54	97.74	90.55
66	1,913.07	1,821.12	1,728.98	1,600.85	66	123.13	113.93	104.54	96.74
67	2,024.80	1,925.46	1,825.92	1,690.00	67	131.32	121.53	111.53	103.14
68	2,139.54	2,032.00	1,924.46	1,780.35	68	140.72	130.12	119.33	110.53
69	2,259.87	2,142.93	2,026.00	1,874.49	69	152.11	140.52	128.92	119.73
70	2,387.39	2,259.87	2,132.14	1,971.84	70	165.70	153.11	140.32	129.52
71	2,523.71	2,383.79	2,243.88	2,074.58	71	181.09	167.30	153.31	142.12
72	2,670.42	2,516.51	2,362.61	2,184.11	72	198.48	183.29	167.90	155.11
73	2,841.32	2,671.22	2,500.92	2,311.24	73	219.27	202.28	185.29	171.70
74	3,045.40	2,856.11	2,666.83	2,463.95	74	244.86	225.87	206.68	191.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,276.67	3,065.79	2,854.71	2,636.64	75	274.64	253.05	231.26	214.07
76	3,529.12	3,294.46	3,059.59	2,825.33	76	307.62	283.23	258.85	239.66
77	3,934.88	3,673.23	3,411.39	3,148.94	77	343.40	316.01	288.63	267.24
78	4,446.57	4,150.75	3,854.92	3,557.10	78	387.97	357.19	326.21	301.62
79	5,069.01	4,731.81	4,394.61	4,054.21	79	438.54	403.56	368.58	341.60
80		5,119.58	4,644.46		80		429.35	392.77	
81		5,607.09	5,107.38		81		460.73	420.75	
82		6,203.94	5,780.39		82		509.30	465.73	
83		7,036.25	6,558.93		83		564.07	515.90	
84		7,994.28	7,455.80		84		627.03	573.66	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	810.52	777.54	744.56	695.19	18-44	52.17	48.77	45.17	40.38
45-49	883.48	845.50	807.32	751.96	45-49	58.77	54.77	50.77	45.77
50-54	977.22	932.65	888.08	826.91	50-54	66.96	62.56	57.97	52.77
55	1,018.80	971.43	923.85	859.29	55	70.76	65.96	61.16	55.97
56	1,086.76	1,037.19	987.42	917.06	56	74.56	69.56	64.56	59.56
57	1,163.31	1,111.34	1,059.37	984.42	57	78.75	73.56	68.16	62.16
58	1,248.26	1,193.70	1,138.93	1,057.78	58	83.55	77.95	72.16	66.56
59	1,341.41	1,283.04	1,224.68	1,137.33	59	89.15	83.15	76.95	70.96
60	1,441.55	1,378.99	1,316.22	1,220.28	60	95.74	89.35	82.75	76.95
61	1,548.49	1,480.73	1,412.97	1,309.23	61	103.14	96.14	88.95	82.35
62	1,661.42	1,587.86	1,514.31	1,403.57	62	111.13	103.54	95.74	88.35
63	1,779.55	1,699.60	1,619.64	1,501.71	63	119.73	111.53	103.14	95.74
64	1,902.08	1,815.53	1,728.78	1,602.05	64	128.72	119.93	110.93	102.74
65	2,028.60	1,934.66	1,840.71	1,705.59	65	138.12	128.72	119.13	110.33
66	2,158.33	2,056.79	1,955.25	1,810.33	66	147.91	137.72	127.52	117.93
67	2,290.65	2,181.31	2,071.78	1,917.67	67	157.91	147.11	136.12	125.93
68	2,428.57	2,310.24	2,191.91	2,027.80	68	169.30	157.71	145.91	135.12
69	2,576.68	2,447.95	2,319.03	2,145.73	69	183.49	170.70	157.91	146.71
70	2,736.58	2,595.67	2,454.55	2,270.06	70	200.28	186.29	172.30	158.91
71	2,910.28	2,755.17	2,600.07	2,403.78	71	219.47	204.08	188.69	174.90
72	3,099.17	2,928.27	2,757.37	2,549.10	72	241.06	224.07	207.08	191.29
73	3,319.24	3,129.75	2,940.26	2,717.40	73	267.04	248.05	229.06	212.27
74	3,580.69	3,369.01	3,157.34	2,917.08	74	299.02	277.64	256.05	237.26
75	3,876.71	3,639.85	3,402.99	3,143.14	75	336.20	312.02	287.63	266.24
76	4,200.52	3,935.88	3,671.03	3,389.80	76	377.58	349.99	322.41	298.62
77	4,683.64	4,388.41	4,093.18	3,778.17	77	422.35	391.37	360.19	333.40
78	5,292.48	4,958.87	4,625.27	4,267.88	78	477.32	442.14	406.96	376.38
79	6,033.44	5,653.26	5,272.89	4,864.53	79	539.28	499.71	459.93	426.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 43.8% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	955.44	916.46	877.48	819.32	18-44	67.36	63.36	59.17	52.97
45-49	1,050.78	1,005.81	960.83	894.87	45-49	75.96	71.36	66.56	60.16
50-54	1,173.51	1,120.74	1,067.97	994.41	50-54	86.95	81.75	76.35	69.36
55	1,228.08	1,171.91	1,115.54	1,037.59	55	91.95	86.35	80.55	73.76
56	1,306.63	1,247.66	1,188.70	1,104.15	56	96.94	90.95	84.95	78.35
57	1,394.18	1,332.21	1,270.25	1,180.50	57	102.34	96.14	89.75	81.95
58	1,492.12	1,426.76	1,361.20	1,264.25	58	108.34	101.74	95.14	87.75
59	1,601.05	1,531.30	1,461.34	1,357.00	59	115.93	108.74	101.54	93.54
60	1,720.38	1,645.23	1,569.87	1,455.54	60	124.33	116.73	108.94	101.34
61	1,848.91	1,767.56	1,686.20	1,562.48	61	133.92	125.53	117.13	108.34
62	1,986.03	1,897.68	1,809.33	1,677.01	62	144.31	135.32	126.33	116.53
63	2,130.54	2,034.80	1,938.86	1,797.74	63	155.51	145.71	135.92	126.33
64	2,281.65	2,177.71	2,073.58	1,921.47	64	167.50	156.91	146.31	135.52
65	2,438.56	2,326.03	2,213.29	2,050.79	65	179.69	168.30	156.91	145.11
66	2,600.07	2,478.54	2,356.81	2,182.11	66	192.49	180.29	167.90	155.31
67	2,765.37	2,634.44	2,503.52	2,317.23	67	205.48	192.49	179.29	165.90
68	2,940.46	2,798.95	2,657.43	2,458.55	68	220.47	206.48	192.29	178.09
69	3,132.95	2,978.44	2,823.93	2,612.86	69	238.86	223.67	208.28	193.49
70	3,344.43	3,174.73	3,005.03	2,779.16	70	260.85	244.06	227.07	209.48
71	3,576.49	3,389.40	3,202.11	2,960.45	71	286.03	267.44	248.65	230.46
72	3,830.74	3,623.86	3,416.98	3,158.94	72	314.21	293.63	272.84	252.05
73	4,125.76	3,895.70	3,665.64	3,387.80	73	348.19	325.01	301.82	279.63
74	4,473.76	4,215.91	3,958.06	3,657.04	74	389.97	363.79	337.60	312.82
75	4,866.93	4,577.30	4,287.67	3,960.26	75	438.74	408.96	378.98	350.79
76	5,297.27	4,972.46	4,647.66	4,291.67	76	492.91	458.93	424.95	393.57
77	5,906.51	5,544.33	5,182.14	4,783.38	77	551.47	513.10	474.72	439.34
78	6,674.26	6,265.10	5,855.74	5,403.21	78	623.23	579.86	536.48	496.11
79	7,608.71	7,142.18	6,675.66	6,158.56	79	704.18	655.21	606.24	561.87

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

MetLife Insurance Company USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC2 Comprehensive Product

March 2015

Product or Rider	Form Number
Long Term Care	H-LTC2J
Long Term Care	H-LTC2J-37
Annual 5% Benefit Inflation Rider	H-5IR
Annual 5% Benefit Inflation Rider	H-5IR-2
Cost of Living (CPI) Benefit Rider	H-CPIR
Cost of Living (CPI) Benefit Rider	H-CPIR-2

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Virginia from August 1990 through February 1995.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Virginia. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for nursing facilities, home health, adult day care, and respite care.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 365 day elimination period also exists. The elimination period applies to all types of care except respite care. The elimination period will start over if 6 months or more elapse without a covered expense.

Benefit periods are 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five ADLs (dressing, eating, toileting, transferring, and continence) or cognitive impairment.

Any uses of the benefits are accumulated toward this maximum. The most the company will pay for all services received on one day will be the daily benefit amount.

A 5% compound (either “to age 86” or “for life”, depending on the state of issue) and a cost of living (CPI) inflation rider are available options.

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 form and all riders associated with the base forms.

5. Actuarial Assumptions

a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between Travelers and GECA and actual-to-expected factors that reflect actual emerging experience on these policy forms.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits.

The reinsurer's home health care benefit experience was used and validated against the 1982-1984 National Long Term Care Surveys. The surveys studied functionally impaired elderly Medicare beneficiaries living in the community who manifested impairment in ADLs. Both the incidence rates and the length of home care usage were extracted from these surveys and the company experience mentioned above. The home care incidence rates reflect a loading for cognitive impairment as a benefit trigger. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through June 30, 2012 and are shown in the following table:

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year		
	1990 through 1992	1993 through 1994	1995 and Later
1 - 4	228.0%	118.6%	109.4%
5 - 7	167.7%	148.7%	117.9%
8	173.6%	160.5%	121.2%
9	173.6%	160.5%	125.2%
10 - 11	173.6%	167.1%	128.6%
12 - 13	172.3%	169.2%	134.0%
14 - 15	172.5%	165.8%	146.8%
16	170.5%	165.8%	145.0%
17	170.5%	165.8%	146.5%
18	169.2%	162.4%	144.5%
19	169.2%	164.1%	144.5%
20	165.8%	162.4%	141.0%
21	163.3%	159.9%	137.5%
22	160.9%	155.9%	134.0%
23	158.5%	152.0%	130.7%
24	154.5%	148.2%	127.4%
25	150.7%	144.5%	124.2%
26	146.9%	140.9%	121.1%
27	143.2%	137.4%	118.1%
28	139.7%	134.0%	115.1%
29	136.2%	130.6%	112.3%
30	132.8%	127.3%	109.5%
31	129.4%	124.2%	106.7%
32	126.2%	121.1%	104.1%
33	123.1%	118.0%	101.5%
34	120.0%	115.1%	98.9%
35	117.0%	112.2%	96.4%
36	114.1%	109.4%	94.0%
37	111.2%	106.7%	91.7%
38	108.4%	104.0%	89.4%
39	105.7%	101.4%	87.2%
40	103.1%	98.9%	85.0%
41+	103.1%	97.6%	83.3%

A cumulative 3.3% increase in morbidity is assumed due to adverse selection from the rate increase.

b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

Future voluntary lapse rates vary by duration as developed from actual experience through March 31, 2012 and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7 - 13	1.00%
14 - 19	1.40%
20 +	1.75%

In the year of rate increase implementation, an additional 3.7% of in-force policyholders are assumed to lapse, and a 9.2% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	40.0%
3	45.0%
4	50.0%
5	55.0%
6	60.0%
7	65.0%
8	67.0%
9	70.0%
10	72.0%
11	75.0%
12	77.0%
13	80.0%
14	82.0%
15	85.0%
16	87.0%
17	90.0%
18	92.0%
19	94.0%
20+	95.0%

c. 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 experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

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.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, 100, and in some states 365 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 3-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2012) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.8%
Semi-Annual	0.51*AP	18.2%
Quarterly	0.26*AP	12.9%
Monthly	0.09*AP	21.1%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculation in Exhibits III and IV and as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2012 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

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

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit I and includes earned premiums, paid claims, incurred claims, and loss ratios. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that approved in Virginia on a nationwide basis.

Virginia-specific experience for these policy forms is shown in Exhibit II, including any previously implemented rate increases as described in Section 16 of this memorandum.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Virginia-specific experience for the above-referenced forms is not considered fully credible, but is being provided as required.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2012} Pmt_t^j * v^{t-j} + {}_jCR_{2012} * v^{2012-j+1/2} + {}_jIBNR_{2012} * v^{2012-j+1/2}}{EP_j}$$

LR_j = loss ratio for year *j*

Pmt_t^j = claim payments in year *t* on claims incurred in year *j*, assumed to occur mid-year

${}_jCR_{2012}$ = open claim reserve held on December 31, 2012 for claims incurred in year *j*

${}_jIBNR_{2012}$ = incurred but not reported reserve as of December 31, 2012 attributable to claims incurred in year *j*

EP_j = earned premium in year *j*, assumed mid-year

j = year of incurral

v = 1 / 1.0585 = 0.944714

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2012 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium.

Pursuant to 14VAC5-130-75, the loss ratios are calculated using an interest rate that is on a consistent basis, but not identical in value, to the interest rate assumed in the determination of premiums. The original pricing interest rate of 8.0% used in the determination of premiums is assumed to be reflective of a pre-tax net investment earnings rate. That is, the company's actual and future expected pre-tax investment earnings rate net of investment expenses and default risk.

The company's actual earned rates were only available beginning in 2004, so the weighted-average interest rate of 5.85% (using earned premium on all of MetLife Insurance Company USA's individual long-term care policy forms as weights) was assumed for the entire historical period (1988 through 2012). The historical earned rates are net of investment expenses and default risk, but are on a pre-tax basis.

The prospective interest rate assumption was derived from the 2012 cash flow testing results. The rates represent the runoff of the assets currently backing the company's long-term care liabilities and a reinvestment strategy consistent with the 2012 cash flow testing. Again, the prospective interest rates are net of investment expenses and default risk, but are on a pre-tax basis.

Exhibit III shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IV provides similar information on a Virginia-specific basis. The company does not consider Virginia-specific experience as fully credible, but is providing it as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. Projected Earned Premiums and Incurred Claims

Exhibits I and II contain lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2013 through 2052 are developed from an asset share model representing actual contracts in-force as of December 31, 2012. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2014.

16. History of Previous Rate Revisions

One prior rate increase has been approved and implemented on these policy forms and associated riders. A 39.0% increase was approved on February 25, 2011 and implemented on each contract's next billing anniversary beginning June 1, 2011.

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

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting an increase of 91.7%. Projected experience assuming this increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Current rate tables are included with this memorandum in Exhibit V. Rate tables reflecting the 91.7% increase are included with this memorandum in Exhibit VI. The proposed rates are uniformly 91.7% higher than the current rates. The actual rates implemented may vary slightly from those in Exhibit VI due to rounding in the implementation algorithm.

18. Virginia Average Annual Premium (Annual Premium Based on 2012 In-force)

Before increase: $2,384
After increase: $4,571

19. Proposed Effective Date

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

20. Nationwide Distribution of Business as of 12/31/2012 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	3.2%
48 - 52	6.1%
53 - 57	14.6%
58 - 62	24.8%
63 - 67	29.2%
68 - 72	17.4%
73 +	4.7%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	42.9%
60-day	14.3%
90-day	< 0.1%
100-day	42.4%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distribution
3-Year	16.3%
5-Year	31.2%
Unlimited	52.5%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	13.3%
Compound to Age 86	20.2%
Compound for Life	15.5%
CPI	51.0%

By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	15.8%
Standard	84.2%

21. Number of Policyholders

As of 12/31/2012, the number of policies in-force and annualized premium in the state and nationwide is:

	Number of Insured	Annual Premium based on 2012 In-force
Virginia	349	$832,155
Nationwide	19,580	$54,058,997

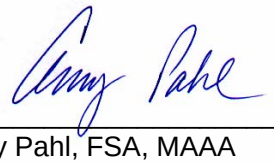
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Virginia and with the rules of the Bureau. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

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 the state where it is filed. Furthermore, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. The premiums are reasonable in relation to the benefits, as provided in 14VAC5-130-75.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: March 26, 2015

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
Historical	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
Experience	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
Projected	2014	48,211,284	144,388,656	115,902,852	240.4%	16,706	44,511,425	133,307,897	107,008,168	240.4%	1.0000	1.0973	1.0000	0.0787	0.0000	0.9213	0.9135	5.47%	0.9233
Future	2015	43,769,477	141,484,233	114,516,442	261.6%	15,310	38,350,307	123,966,839	100,337,975	261.6%	1.0000	1.0883	1.0000	0.0836	0.0000	0.9164	0.9079	5.43%	0.8762
Experience	2016	39,486,993	133,473,691	111,672,227	282.8%	13,954	32,857,396	111,064,368	92,923,221	282.8%	1.0000	1.0809	1.0000	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	35,405,060	126,065,323	107,997,399	305.0%	12,655	27,993,513	99,675,334	85,389,674	305.0%	1.0000	1.0786	1.0000	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	31,561,753	118,562,253	103,641,884	328.4%	11,420	23,712,956	89,078,115	77,868,153	328.4%	1.0000	1.0765	1.0000	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	27,970,032	113,293,909	98,763,439	353.1%	10,252	19,961,866	80,856,461	70,486,244	353.1%	1.0000	1.0753	1.0000	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	24,638,809	108,187,559	93,420,611	379.2%	9,156	16,696,267	73,312,325	63,305,636	379.2%	1.0000	1.0738	1.0000	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	21,572,886	102,909,484	87,790,896	407.0%	8,134	13,874,444	66,185,482	56,462,073	407.0%	1.0000	1.0733	1.0000	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	18,773,008	97,397,367	81,998,401	436.8%	7,188	11,453,492	59,422,547	50,027,572	436.8%	1.0000	1.0733	1.0000	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	16,236,026	91,682,990	76,109,876	468.8%	6,318	9,397,735	53,067,939	44,053,910	468.8%	1.0000	1.0732	1.0000	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	13,955,214	85,835,572	70,245,750	503.4%	5,523	7,665,785	47,150,626	38,586,928	503.4%	1.0000	1.0738	1.0000	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	11,920,706	79,942,692	64,502,286	541.1%	4,802	6,214,250	41,674,031	33,624,965	541.1%	1.0000	1.0750	1.0000	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	10,119,997	74,076,451	58,920,965	582.2%	4,152	5,007,132	36,651,252	29,152,681	582.2%	1.0000	1.0760	1.0000	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	8,538,500	68,285,367	53,490,386	626.5%	3,571	4,011,078	32,077,990	25,127,844	626.5%	1.0000	1.0760	1.0000	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	7,160,124	62,607,919	48,251,654	673.9%	3,054	3,194,917	27,936,266	21,530,360	673.9%	1.0000	1.0757	1.0000	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	5,967,834	57,093,197	43,275,535	725.1%	2,598	2,530,654	24,210,307	18,350,942	725.1%	1.0000	1.0761	1.0000	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	4,944,177	51,784,134	38,596,287	780.6%	2,198	1,993,368	20,878,063	15,561,055	780.6%	1.0000	1.0765	1.0000	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	4,071,738	46,720,468	34,257,557	841.3%	1,849	1,561,589	17,918,191	13,138,427	841.3%	1.0000	1.0778	1.0000	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	3,333,541	41,949,413	30,292,772	908.7%	1,547	1,216,865	15,313,079	11,057,976	908.7%	1.0000	1.0801	1.0000	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	2,713,362	37,498,173	26,663,474	982.7%	1,287	943,237	13,035,367	9,268,936	982.7%	1.0000	1.0814	1.0000	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	2,195,962	33,369,223	23,341,726	1062.9%	1,065	727,255	11,051,169	7,730,277	1062.9%	1.0000	1.0817	1.0000	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	1,767,247	29,558,724	20,314,646	1149.5%	876	557,824	9,330,082	6,412,229	1149.5%	1.0000	1.0814	1.0000	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	1,414,366	26,060,939	17,587,128	1243.5%	717	425,925	7,848,049	5,296,227	1243.5%	1.0000	1.0817	1.0000	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,125,763	22,880,708	15,204,897	1350.6%	583	323,952	6,584,211	4,375,400	1350.6%	1.0000	1.0862	1.0000	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	891,184	20,021,447	13,128,278	1473.1%	471	245,413	5,513,477	3,615,246	1473.1%	1.0000	1.0907	1.0000	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	701,648	17,461,460	11,267,828	1605.9%	379	185,068	4,605,676	2,972,029	1605.9%	1.0000	1.0901	1.0000	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	549,382	15,167,682	9,602,045	1747.8%	303	138,866	3,833,892	2,427,082	1747.8%	1.0000	1.0883	1.0000	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	427,740	13,116,106	8,129,652	1900.6%	240	103,650	3,178,301	1,969,981	1900.6%	1.0000	1.0874	1.0000	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	331,091	11,287,590	6,843,413	2066.9%	189	76,932	2,622,775	1,590,130	2066.9%	1.0000	1.0875	1.0000	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	254,720	9,663,816	5,713,598	2243.1%	148	56,758	2,153,351	1,273,139	2243.1%	1.0000	1.0852	1.0000	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	194,712	8,227,635	4,736,413	2432.5%	115	41,600	1,757,842	1,011,939	2432.5%	1.0000	1.0845	1.0000	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	147,839	6,963,766	3,889,627	2631.0%	89	30,279	1,426,264	796,643	2631.0%	1.0000	1.0816	1.0000	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	111,456	5,855,008	3,154,211	2830.0%	68	21,879	1,149,328	619,166	2830.0%	1.0000	1.0756	1.0000	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	83,402	4,887,592	2,532,165	3036.1%	51	15,688	919,358	476,301	3036.1%	1.0000	1.0728	1.0000	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	61,925	4,051,160	2,016,751	3256.8%	39	11,160	730,123	363,470	3256.8%	1.0000	1.0727	1.0000	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	45,605	3,334,892	1,592,347	3491.6%	29	7,875	575,903	274,983	3491.6%	1.0000	1.0721	1.0000	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	33,301	2,725,977	1,242,474	3731.1%	21	5,510	451,084	205,600	3731.1%	1.0000	1.0686	1.0000	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	24,100	2,213,164	963,119	3996.3%	15	3,821	350,906	152,706	3996.3%	1.0000	1.0711	1.0000	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	17,279	1,785,641	741,210	4289.6%	11	2,626	271,335	112,630	4289.6%	1.0000	1.0734	1.0000	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	443,506,602	2,154,360,785	1,727,943,417	389.6%	165,215	327,513,675	1,360,125,478	1,117,514,870	341.2%									
	Lifetime	1,600,237,770	3,096,848,330	2,827,257,620	176.7%	771,792	2,511,954,397	2,650,575,777	2,760,715,237	109.9%									

Exhibit I
MetLife Insurance Company USA
Nationwide Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	97,556	0	0	0.0%	495	350,749	0	0	0.0%				0.0040		0.9960		5.85%	3.5954
	1991	8,767,121	120,678	1,404,624	16.0%	10,920	29,778,319	409,895	4,770,934	16.0%				0.0173		0.9827		5.85%	3.3966
	1992	25,673,240	657,120	3,779,684	14.7%	20,991	82,380,458	2,108,570	12,128,275	14.7%				0.0400		0.9600		5.85%	3.2088
	1993	40,441,382	1,754,692	5,631,559	13.9%	27,528	122,594,169	5,319,181	17,071,530	13.9%				0.0610		0.9390		5.85%	3.0314
	1994	46,104,016	3,398,970	12,764,321	27.7%	28,793	132,033,127	9,734,002	36,554,584	27.7%				0.0568		0.9432		5.85%	2.8638
	1995	51,101,690	5,477,145	14,701,201	28.8%	31,684	138,254,643	14,818,310	39,773,818	28.8%				0.0372		0.9628		5.85%	2.7055
	1996	58,295,997	8,421,841	13,802,699	23.7%	36,497	148,999,056	21,525,430	35,278,393	23.7%				0.0318		0.9682		5.85%	2.5559
	1997	64,376,053	11,038,389	19,155,643	29.8%	35,422	155,442,383	26,653,287	46,253,204	29.8%				0.0307		0.9693		5.85%	2.4146
	1998	63,038,865	13,219,576	24,128,852	38.3%	34,506	143,798,315	30,155,251	55,040,461	38.3%				0.0260		0.9740		5.85%	2.2811
	1999	61,766,726	16,761,458	30,601,049	49.5%	33,690	133,106,822	36,120,813	65,945,025	49.5%				0.0236		0.9764		5.85%	2.1550
	2000	60,548,498	22,519,743	33,979,276	56.1%	32,861	123,267,736	45,846,848	69,176,751	56.1%				0.0246		0.9754		5.85%	2.0359
	2001	59,568,512	26,248,319	37,047,644	62.2%	31,957	114,567,943	50,483,313	71,253,625	62.2%				0.0275		0.9725		5.85%	1.9233
	2002	58,575,062	30,763,442	49,644,047	84.8%	31,065	106,428,867	55,896,112	90,201,521	84.8%				0.0279		0.9721		5.85%	1.8170
	2003	57,151,843	34,505,104	56,172,602	98.3%	30,109	98,101,858	59,228,445	96,420,978	98.3%				0.0308		0.9692		5.85%	1.7165
	2004	57,726,720	36,231,361	58,196,310	100.8%	29,112	93,610,420	58,753,259	94,371,913	100.8%				0.0331		0.9669		5.85%	1.6216
	2005	58,040,637	34,619,598	58,552,588	100.9%	27,918	88,915,975	53,035,864	89,700,264	100.9%				0.0410		0.9590		5.85%	1.5320
	2006	56,179,954	31,804,193	74,517,089	132.6%	26,848	81,307,260	46,029,082	107,845,946	132.6%				0.0383		0.9617		5.85%	1.4473
	2007	54,848,629	21,547,423	76,968,680	140.3%	25,782	74,991,845	29,460,736	105,235,507	140.3%				0.0397		0.9603		5.85%	1.3673
	2008	53,050,323	113,731,251	87,167,528	164.3%	24,604	68,523,038	146,902,231	112,590,905	164.3%				0.0457		0.9543		5.85%	1.2917
	2009	51,141,195	145,412,448	104,552,559	204.4%	23,374	62,405,054	177,439,571	127,580,283	204.4%				0.0500		0.9500		5.85%	1.2203
	2010	55,516,273	148,792,789	104,748,448	188.7%	22,109	63,998,459	171,526,448	120,752,688	188.7%				0.0541		0.9459		5.85%	1.1528
	2011	59,031,476	112,105,221	112,437,559	190.5%	20,732	64,288,481	122,088,671	122,450,605	190.5%				0.0623		0.9377		5.85%	1.0891
	2012	55,689,397	123,356,785	119,360,242	214.3%	19,580	57,295,743	126,914,980	122,803,158	214.3%				0.0556		0.9444		5.85%	1.0288
Projected Future Experience	2013	52,777,362	132,489,406	115,631,195	219.1%	18,132	51,383,317	128,989,873	112,576,950	219.1%	1.0000	1.0222	1.0000	0.0739	0.0000	0.9261	0.9477	5.50%	0.9736
	2014	62,786,908	143,258,218	110,695,507	176.3%	16,093	57,968,478	132,264,212	102,200,447	176.3%	1.4249	1.0930	1.0155	0.0787	0.0367	0.8875	0.8625	5.47%	0.9233
	2015	73,416,448	137,335,256	103,522,560	141.0%	14,748	64,326,638	120,331,554	90,705,264	141.0%	1.3453	1.0759	1.0332	0.0836	0.0000	0.9164	0.8413	5.43%	0.8762
	2016	66,233,251	126,332,057	100,951,397	152.4%	13,442	55,113,139	105,121,765	84,002,346	152.4%	1.0000	1.0462	1.0332	0.0886	0.0000	0.9114	0.9022	5.39%	0.8321
	2017	59,386,447	117,212,203	97,629,362	164.4%	12,191	46,954,736	92,675,489	77,192,039	164.4%	1.0000	1.0440	1.0332	0.0931	0.0000	0.9069	0.8966	5.36%	0.7907
	2018	52,939,901	108,869,203	93,691,989	177.0%	11,001	39,774,772	81,795,539	70,392,604	177.0%	1.0000	1.0420	1.0332	0.0976	0.0000	0.9024	0.8914	5.34%	0.7513
	2019	46,915,351	103,343,554	89,281,888	190.3%	9,876	33,482,905	73,755,015	63,719,378	190.3%	1.0000	1.0408	1.0332	0.1022	0.0000	0.8978	0.8862	5.33%	0.7137
	2020	41,327,745	98,345,124	84,451,985	204.3%	8,820	28,005,375	66,642,688	57,228,127	204.3%	1.0000	1.0393	1.0332	0.1069	0.0000	0.8931	0.8809	5.33%	0.6776
	2021	36,185,140	93,382,302	79,362,738	219.3%	7,836	23,272,208	60,058,145	51,041,565	219.3%	1.0000	1.0388	1.0332	0.1116	0.0000	0.8884	0.8756	5.33%	0.6431
	2022	31,488,782	88,279,059	74,126,338	235.4%	6,924	19,211,439	53,859,429	45,224,793	235.4%	1.0000	1.0389	1.0332	0.1163	0.0000	0.8837	0.8702	5.34%	0.6101
	2023	27,233,392	83,036,458	68,803,126	252.6%	6,086	15,763,229	48,063,154	39,824,618	252.6%	1.0000	1.0388	1.0332	0.1211	0.0000	0.8789	0.8649	5.35%	0.5788
	2024	23,407,687	77,700,324	63,501,972	271.3%	5,320	12,858,155	42,681,825	34,882,481	271.3%	1.0000	1.0393	1.0332	0.1258	0.0000	0.8742	0.8595	5.35%	0.5493
	2025	19,995,118	72,340,222	58,309,895	291.6%	4,626	10,423,431	37,710,872	30,396,880	291.6%	1.0000	1.0405	1.0332	0.1305	0.0000	0.8695	0.8542	5.35%	0.5213
	2026	16,974,712	67,015,155	53,264,397	313.8%	4,000	8,398,680	33,157,492	26,353,946	313.8%	1.0000	1.0415	1.0332	0.1353	0.0000	0.8647	0.8489	5.35%	0.4948
	2027	14,321,998	61,765,051	48,355,167	337.6%	3,440	6,727,955	29,014,982	22,715,504	337.6%	1.0000	1.0414	1.0332	0.1400	0.0000	0.8600	0.8437	5.35%	0.4698
	2028	12,009,987	56,621,903	43,619,367	363.2%	2,942	5,358,974	25,265,246	19,463,388	363.2%	1.0000	1.0412	1.0332	0.1447	0.0000	0.8553	0.8386	5.34%	0.4462
	2029	10,010,108	51,628,971	39,120,969	390.8%	2,503	4,244,775	21,893,208	16,589,203	390.8%	1.0000	1.0415	1.0332	0.1494	0.0000	0.8506	0.8335	5.34%	0.4240
	2030	8,293,083	46,824,183	34,890,941	420.7%	2,117	3,343,563	18,878,336	14,067,152	420.7%	1.0000	1.0420	1.0332	0.1541	0.0000	0.8459	0.8285	5.33%	0.4032
	2031	6,829,703	42,242,606	30,968,741	453.4%	1,781	2,619,321	16,200,846	11,877,103	453.4%	1.0000	1.0432	1.0332	0.1587	0.0000	0.8413	0.8235	5.32%	0.3835
	2032	5,591,493	37,926,822	27,384,585	489.8%	1,490	2,041,101	13,844,686	9,996,381	489.8%	1.0000	1.0454	1.0332	0.1634	0.0000	0.8366	0.8187	5.30%	0.3650
	2033	4,551,240	33,901,107	24,103,710	529.6%	1,240	1,582,132	11,784,931	8,379,094	529.6%	1.0000	1.0467	1.0332	0.1680	0.0000	0.8320	0.8140	5.29%	0.3476
	2034	3,683,382	30,167,409	21,100,859	572.9%	1,026	1,219,857	9,990,797	6,988,150	572.9%	1.0000	1.0470	1.0332	0.1726	0.0000	0.8274	0.8093	5.27%	0.3312
	2035	2,964,280	26,722,037	18,364,386	619.5%	844	935,662	8,434,694	5,796,638	619.5%	1.0000	1.0467	1.0332	0.1773	0.0000	0.8227	0.8048	5.26%	0.3156
	2036	2,372,377	23,559,633	15,898,717	670.2%	690	714,423	7,094,800	4,787,775	670.2%	1.0000	1.0470	1.0332	0.1819	0.0000	0.8181	0.8003	5.24%	0.3011
	2037	1,888,291	20,684,467	13,745,186	727.9%	562	543,379	5,952,215	3,955,350	727.9%	1.0000	1.0513	1.0332	0.1866	0.0000	0.8134	0.7959	5.22%	0.2878
	2038	1,494,821	18,099,555	11,867,929	793.9%	454	411,642	4,984,229	3,268,173	793.9%	1.0000	1.0557	1.0332	0.1914	0.0000	0.8086	0.7916	5.19%	0.2754
	2039	1,176,904	15,785,233	10,186,086	865.5%	365	310,423	4,163,551	2,686,706	865.5%	1.0000	1.0551	1.0332	0.1962	0.0000	0.8038	0.7873	5.16%	0.2638
	2040	921,503	13,711,587	8,680,223	942.0%	292	232,926	3,465,839	2,194,076	942.0%	1.0000	1.0534	1.0332	0.2012	0.0000	0.7988	0.7830	5.13%	0.2528
	2041	717,466	11,856,935	7,349,184	1024.3%	231	173,857	2,873,178	1,780,858	1024.3%	1.0000	1.0525	1.0332	0.2064	0.0000	0.7936	0.7786	5.10%	0.2423
	2042	555,353	10,203,952	6,186,427	1114.0%	182	129,041	2,370,981	1,437,473	1114.0%	1.0000	1.0526	1.0332	0.2118	0.0000	0.7882	0.7740	5.07%	0.2324
	2043	427,253	8,736,064	5,165,078	1208.9%	143	95,203	1,946,623	1,150,914	1208.9%	1.0000	1.0504	1.0332	0.2174	0.0000	0.7826	0.7693	5.05%	0.2228
	2044	326,599	7,437,760	4,281,705	1311.0%	111	69,778	1,589,085	914,790	1311.0%	1.0000	1.0496	1.0332	0.2233	0.0000	0.7767	0.7644	5.02%	0.2137
	2045	247,977	6,295,226	3,516,213	1418.0%	85	50,789	1,289,339	720,163	1418.0%	1.0000	1.0469	1.0332	0.2294	0.0000	0.7706	0.7593	5.00%	0.2048
	2046	186,949	5,292,912	2,851,399	1525.2%	65	36,698	1,038,990	559,725	1525.2%	1.0000	1.0411	1.0332	0.2358	0.0000	0.7642	0.7539	4.98%	0.1963
	2047	139,894	4,418,371	2,289,071	1636.3%	49	26,314	831,097	430,575	1636.3%	1.0000	1.0384	1.0332	0.2424	0.0000	0.7576	0.7483	4.96%	0.1881
	2048	103,869	3,662,238	1,823,137	1755.2%	37	18,720	660,029	328,576	1755.2%	1.0000	1.0383	1.0332	0.2493	0.0000	0.7507	0.7425	4.95%	0.1802
	2049	76,495	3,014,733	1,439,478	1881.8%	28	13,210	520,614	248,583	1881.8%	1.0000	1.0377	1.0332	0.2565	0.0000	0.7435	0.7365	4.93%	0.1727
	2050	55,856	2,464,276	1,123,193	2010.9%	20	9,243	407,779	185,862	2010.9%	1.0000	1.0343	1.0332	0.2641	0.0000	0.7359	0.7302	4.91%	0.1655
	2051	40,424	2,000,695	870,657	2153.8%	15	6,409	317,218	138,046	2153.8%	1.0000	1.0367	1.0332	0.2720	0.0000	0.7280	0.7237	4.90%	0.1586
	2052	28,983	1,614,214	670,052	2311.9%	11	4,404	245,286	101,817	2311.9%	1.0000	1.0389	1.0332	0.2804	0.0000	0.7196	0.7170	4.89%	0.1520
	Past	1,156,731,167	942,487,545	1,099,314,203	95.0%	606,577	2,184,440,722	1,290,450,299	1,643,200,367	75.2%									
	Future	690,084,534	1,995,576,480	1,579,076,808	228.8%	159,820	497,856,305	1,272,165,633	1,026,503,515	206.2%									
	Lifetime	1,846,815,701	2,938,064,025	2,678,391,011	145.0%	766,397	2,682,297,027	2,562,615,932	2,669,703,882	99.5%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with No Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	723,868	2,122,019	1,618,063	223.5%	298	668,317	1,959,170	1,493,888	223.5%	1.0000	1.0888	1.0000	0.0787	0.0000	0.9213	0.9106	5.47%	0.9233
	2015	655,642	2,034,427	1,585,010	241.7%	273	574,466	1,782,541	1,388,767	241.7%	1.0000	1.0815	1.0000	0.0827	0.0000	0.9173	0.9057	5.43%	0.8762
	2016	590,639	1,898,520	1,538,183	260.4%	249	491,474	1,579,771	1,279,933	260.4%	1.0000	1.0773	1.0000	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	529,154	1,785,046	1,481,553	280.0%	227	418,383	1,411,372	1,171,411	280.0%	1.0000	1.0751	1.0000	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	471,430	1,677,481	1,411,889	299.5%	205	354,194	1,260,324	1,060,780	299.5%	1.0000	1.0697	1.0000	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	417,645	1,588,244	1,338,657	320.5%	185	298,068	1,133,510	955,383	320.5%	1.0000	1.0702	1.0000	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	367,914	1,504,687	1,260,895	342.7%	165	249,313	1,019,638	854,434	342.7%	1.0000	1.0692	1.0000	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	322,283	1,421,388	1,179,470	366.0%	148	207,274	914,155	758,568	366.0%	1.0000	1.0679	1.0000	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	280,736	1,336,415	1,095,890	390.4%	131	171,279	815,352	668,607	390.4%	1.0000	1.0666	1.0000	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	243,192	1,249,580	1,011,361	415.9%	116	140,765	723,282	585,396	415.9%	1.0000	1.0653	1.0000	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	209,511	1,161,957	928,941	443.4%	102	115,087	638,278	510,280	443.4%	1.0000	1.0662	1.0000	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	179,502	1,075,302	850,748	473.9%	89	93,574	560,554	443,494	473.9%	1.0000	1.0689	1.0000	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	152,945	990,570	775,470	507.0%	78	75,673	490,110	383,684	507.0%	1.0000	1.0698	1.0000	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	129,594	907,892	701,882	541.6%	67	60,879	426,495	329,719	541.6%	1.0000	1.0682	1.0000	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	109,196	827,078	629,207	576.2%	58	48,724	369,050	280,759	576.2%	1.0000	1.0639	1.0000	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	91,493	748,305	558,634	610.6%	50	38,797	317,318	236,888	610.6%	1.0000	1.0596	1.0000	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	76,229	672,006	491,598	644.9%	42	30,734	270,936	198,200	644.9%	1.0000	1.0562	1.0000	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	63,155	599,480	431,618	683.4%	36	24,221	229,912	165,534	683.4%	1.0000	1.0597	1.0000	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	52,032	532,342	379,222	728.8%	30	18,994	194,324	138,430	728.8%	1.0000	1.0664	1.0000	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	42,632	471,038	331,424	777.4%	25	14,820	163,745	115,212	777.4%	1.0000	1.0667	1.0000	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	34,740	415,214	287,880	828.7%	21	11,505	137,510	95,340	828.7%	1.0000	1.0659	1.0000	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	28,156	364,363	248,235	881.6%	18	8,887	115,009	78,354	881.6%	1.0000	1.0639	1.0000	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	22,696	318,143	212,570	936.6%	14	6,835	95,806	64,014	936.6%	1.0000	1.0624	1.0000	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	18,192	276,289	180,882	994.3%	12	5,235	79,506	52,051	994.3%	1.0000	1.0616	1.0000	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	14,498	238,833	153,842	1061.1%	10	3,992	65,770	42,365	1061.1%	1.0000	1.0672	1.0000	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	11,483	205,825	130,939	1140.3%	8	3,029	54,289	34,537	1140.3%	1.0000	1.0746	1.0000	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	9,037	177,079	111,769	1236.8%	6	2,284	44,760	28,251	1236.8%	1.0000	1.0846	1.0000	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	7,064	152,153	95,182	1347.4%	5	1,712	36,870	23,065	1347.4%	1.0000	1.0894	1.0000	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	5,483	130,573	80,964	1476.6%	4	1,274	30,340	18,813	1476.6%	1.0000	1.0959	1.0000	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	4,224	111,888	68,518	1622.0%	3	941	24,932	15,268	1622.0%	1.0000	1.0985	1.0000	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	3,229	95,607	57,397	1777.4%	2	690	20,427	12,263	1777.4%	1.0000	1.0958	1.0000	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	2,449	81,255	47,280	1930.8%	2	502	16,642	9,684	1930.8%	1.0000	1.0863	1.0000	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	1,841	68,485	38,040	2065.8%	1	361	13,444	7,467	2065.8%	1.0000	1.0699	1.0000	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	1,373	57,119	30,019	2186.5%	1	258	10,744	5,647	2186.5%	1.0000	1.0584	1.0000	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,015	47,143	23,491	2315.2%	1	183	8,496	4,234	2315.2%	1.0000	1.0589	1.0000	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	743	38,553	18,305	2463.2%	1	128	6,658	3,161	2463.2%	1.0000	1.0639	1.0000	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	539	31,262	14,129	2620.4%	1	89	5,173	2,338	2620.4%	1.0000	1.0638	1.0000	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	387	25,127	10,734	2770.8%	1	61	3,984	1,702	2770.8%	1.0000	1.0574	1.0000	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	275	20,021	8,092	2938.0%	1	42	3,042	1,230	2938.0%	1.0000	1.0603	1.0000	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	6,671,188	29,402,642	23,050,093	345.5%	3,007	4,917,017	18,925,824	15,108,145	307.3%									
	Lifetime	25,330,239	45,443,444	41,104,013	162.3%	14,888	42,986,880	42,557,434	44,169,783	102.8%									

Exhibit II
MetLife Insurance Company USA
Virginia-Specific Experience Projections with 91.7% Increase
LTC2 Comprehensive Policy Forms

		Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest					With Interest				Premium	Morbidity Factors		Persistency Factors					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Loss Ratio	Rate Increase Factor	Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	1990	12,281	0	0	0.0%	60	44,153	0	0	0.0%				0.0323		0.9677		5.85%	3.5954
	1991	509,179	6,049	382,275	75.1%	509	1,729,471	20,547	1,298,433	75.1%				0.0286		0.9714		5.85%	3.3966
	1992	877,611	72,845	113,032	12.9%	655	2,816,084	233,744	362,697	12.9%				0.0466		0.9534		5.85%	3.2088
	1993	1,047,543	101,768	119,072	11.4%	723	3,175,527	308,500	360,954	11.4%				0.0386		0.9614		5.85%	3.0314
	1994	1,045,726	114,084	183,632	17.6%	695	2,994,760	326,714	525,888	17.6%				0.0387		0.9613		5.85%	2.8638
	1995	1,020,102	208,905	536,755	52.6%	675	2,759,866	565,188	1,452,179	52.6%				0.0316		0.9684		5.85%	2.7055
	1996	998,556	368,950	8,613	0.9%	658	2,552,214	943,001	22,015	0.9%				0.0252		0.9748		5.85%	2.5559
	1997	968,974	280,184	663,894	68.5%	636	2,339,683	676,531	1,603,039	68.5%				0.0334		0.9666		5.85%	2.4146
	1998	944,415	269,547	188,331	19.9%	612	2,154,311	614,866	429,603	19.9%				0.0377		0.9623		5.85%	2.2811
	1999	925,876	319,755	916,173	99.0%	597	1,995,256	689,070	1,974,346	99.0%				0.0245		0.9755		5.85%	2.1550
	2000	910,427	387,880	1,406,604	154.5%	583	1,853,494	789,666	2,863,636	154.5%				0.0235		0.9765		5.85%	2.0359
	2001	902,480	633,465	873,419	96.8%	565	1,735,737	1,218,341	1,679,845	96.8%				0.0309		0.9691		5.85%	1.9233
	2002	876,058	831,353	1,085,036	123.9%	543	1,591,767	1,510,540	1,971,473	123.9%				0.0389		0.9611		5.85%	1.8170
	2003	836,377	990,105	206,113	24.6%	520	1,435,652	1,699,528	353,796	24.6%				0.0424		0.9576		5.85%	1.7165
	2004	812,048	833,765	744,885	91.7%	500	1,316,827	1,352,045	1,207,915	91.7%				0.0385		0.9615		5.85%	1.6216
	2005	780,374	619,286	1,027,233	131.6%	481	1,195,503	948,722	1,573,681	131.6%				0.0380		0.9620		5.85%	1.5320
	2006	767,440	522,249	273,932	35.7%	465	1,110,689	755,832	396,452	35.7%				0.0333		0.9667		5.85%	1.4473
	2007	756,006	240,318	1,645,851	217.7%	449	1,033,650	328,576	2,250,292	217.7%				0.0344		0.9656		5.85%	1.3673
	2008	746,755	1,441,954	736,317	98.6%	435	964,554	1,862,516	951,072	98.6%				0.0312		0.9688		5.85%	1.2917
	2009	728,147	2,109,120	2,084,550	286.3%	412	888,522	2,573,655	2,543,673	286.3%				0.0529		0.9471		5.85%	1.2203
	2010	690,535	2,110,118	1,430,284	207.1%	392	796,040	2,432,517	1,648,813	207.1%				0.0485		0.9515		5.85%	1.1528
	2011	674,826	1,647,103	1,080,231	160.1%	367	734,922	1,793,784	1,176,430	160.1%				0.0638		0.9362		5.85%	1.0891
	2012	827,317	1,931,999	2,347,687	283.8%	349	851,180	1,987,727	2,415,406	283.8%				0.0490		0.9510		5.85%	1.0288
Projected Future Experience	2013	794,968	1,943,931	1,632,108	205.3%	323	773,970	1,892,584	1,588,998	205.3%	1.0000	0.7235	1.0000	0.0747	0.0000	0.9253	0.9609	5.50%	0.9736
	2014	1,004,417	2,103,753	1,530,768	152.4%	287	927,336	1,942,306	1,413,292	152.4%	1.5417	1.0891	1.0186	0.0787	0.0367	0.8875	0.8454	5.47%	0.9233
	2015	1,099,737	1,972,724	1,432,845	130.3%	263	963,577	1,728,478	1,255,442	130.3%	1.2434	1.0614	1.0332	0.0827	0.0000	0.9173	0.8536	5.43%	0.8762
	2016	990,704	1,797,559	1,390,514	140.4%	240	824,371	1,495,761	1,157,056	140.4%	1.0000	1.0427	1.0332	0.0869	0.0000	0.9131	0.9009	5.39%	0.8321
	2017	887,573	1,661,553	1,339,320	150.9%	218	701,772	1,313,731	1,058,952	150.9%	1.0000	1.0406	1.0332	0.0910	0.0000	0.9090	0.8959	5.36%	0.7907
	2018	790,750	1,543,133	1,276,344	161.4%	197	594,106	1,159,385	958,942	161.4%	1.0000	1.0353	1.0332	0.0952	0.0000	0.9048	0.8909	5.34%	0.7513
	2019	700,534	1,450,842	1,210,142	172.7%	178	499,963	1,035,448	863,664	172.7%	1.0000	1.0359	1.0332	0.0995	0.0000	0.9005	0.8859	5.33%	0.7137
	2020	617,118	1,369,281	1,139,846	184.7%	159	418,184	927,881	772,406	184.7%	1.0000	1.0349	1.0332	0.1037	0.0000	0.8963	0.8809	5.33%	0.6776
	2021	540,580	1,290,736	1,066,238	197.2%	142	347,670	830,128	685,743	197.2%	1.0000	1.0336	1.0332	0.1079	0.0000	0.8921	0.8760	5.33%	0.6431
	2022	470,891	1,211,906	990,682	210.4%	126	287,293	739,389	604,419	210.4%	1.0000	1.0324	1.0332	0.1122	0.0000	0.8878	0.8711	5.34%	0.6101
	2023	407,917	1,132,129	914,268	224.1%	112	236,110	655,299	529,197	224.1%	1.0000	1.0311	1.0332	0.1164	0.0000	0.8836	0.8663	5.35%	0.5788
	2024	351,421	1,052,087	839,760	239.0%	98	193,040	577,926	461,291	239.0%	1.0000	1.0319	1.0332	0.1207	0.0000	0.8793	0.8615	5.35%	0.5493
	2025	301,087	973,214	769,074	255.4%	86	156,956	507,336	400,917	255.4%	1.0000	1.0346	1.0332	0.1250	0.0000	0.8750	0.8568	5.35%	0.5213
	2026	256,541	896,260	701,023	273.3%	75	126,930	443,448	346,849	273.3%	1.0000	1.0355	1.0332	0.1293	0.0000	0.8707	0.8520	5.35%	0.4948
	2027	217,374	821,278	634,500	291.9%	65	102,115	385,806	298,065	291.9%	1.0000	1.0339	1.0332	0.1338	0.0000	0.8662	0.8473	5.35%	0.4698
	2028	183,159	748,049	568,802	310.6%	56	81,728	333,787	253,805	310.6%	1.0000	1.0298	1.0332	0.1382	0.0000	0.8618	0.8426	5.34%	0.4462
	2029	153,465	676,718	505,004	329.1%	48	65,077	286,962	214,146	329.1%	1.0000	1.0256	1.0332	0.1427	0.0000	0.8573	0.8379	5.34%	0.4240
	2030	127,862	607,660	444,404	347.6%	41	51,551	244,993	179,172	347.6%	1.0000	1.0223	1.0332	0.1473	0.0000	0.8527	0.8332	5.33%	0.4032
	2031	105,933	542,034	390,181	368.3%	35	40,627	207,880	149,642	368.3%	1.0000	1.0257	1.0332	0.1520	0.0000	0.8480	0.8285	5.32%	0.3835
	2032	87,276	481,301	342,816	392.8%	29	31,859	175,693	125,140	392.8%	1.0000	1.0322	1.0332	0.1567	0.0000	0.8433	0.8239	5.30%	0.3650
	2033	71,509	425,856	299,607	419.0%	24	24,858	148,039	104,151	419.0%	1.0000	1.0324	1.0332	0.1614	0.0000	0.8386	0.8193	5.29%	0.3476
	2034	58,271	375,376	260,243	446.6%	20	19,298	124,316	86,187	446.6%	1.0000	1.0317	1.0332	0.1662	0.0000	0.8338	0.8149	5.27%	0.3312
	2035	47,227	329,396	224,404	475.2%	17	14,907	103,973	70,832	475.2%	1.0000	1.0298	1.0332	0.1711	0.0000	0.8289	0.8105	5.26%	0.3156
	2036	38,068	287,608	192,163	504.8%	14	11,464	86,611	57,868	504.8%	1.0000	1.0283	1.0332	0.1761	0.0000	0.8239	0.8061	5.24%	0.3011
	2037	30,515	249,769	163,516	535.9%	11	8,781	71,874	47,054	535.9%	1.0000	1.0275	1.0332	0.1812	0.0000	0.8188	0.8016	5.22%	0.2878
	2038	24,318	215,908	139,073	571.9%	9	6,697	59,456	38,298	571.9%	1.0000	1.0330	1.0332	0.1865	0.0000	0.8135	0.7969	5.19%	0.2754
	2039	19,261	186,067	118,368	614.5%	7	5,080	49,077	31,221	614.5%	1.0000	1.0401	1.0332	0.1919	0.0000	0.8081	0.7921	5.16%	0.2638
	2040	15,158	160,080	101,039	666.6%	6	3,832	40,463	25,539	666.6%	1.0000	1.0498	1.0332	0.1976	0.0000	0.8024	0.7870	5.13%	0.2528
	2041	11,849	137,546	86,044	726.2%	5	2,871	33,330	20,850	726.2%	1.0000	1.0545	1.0332	0.2035	0.0000	0.7965	0.7817	5.10%	0.2423
	2042	9,197	118,037	73,191	795.8%	4	2,137	27,427	17,007	795.8%	1.0000	1.0607	1.0332	0.2097	0.0000	0.7903	0.7762	5.07%	0.2324
	2043	7,085	101,147	61,940	874.2%	3	1,579	22,538	13,802	874.2%	1.0000	1.0632	1.0332	0.2161	0.0000	0.7839	0.7704	5.05%	0.2228
	2044	5,417	86,429	51,886	957.9%	2	1,157	18,466	11,086	957.9%	1.0000	1.0606	1.0332	0.2229	0.0000	0.7771	0.7645	5.02%	0.2137
	2045	4,107	73,455	42,741	1040.6%	2	841	15,044	8,754	1040.6%	1.0000	1.0514	1.0332	0.2300	0.0000	0.7700	0.7583	5.00%	0.2048
	2046	3,089	61,911	34,388	1113.3%	1	606	12,153	6,750	1113.3%	1.0000	1.0356	1.0332	0.2374	0.0000	0.7626	0.7520	4.98%	0.1963
	2047	2,303	51,636	27,137	1178.4%	1	433	9,713	5,105	1178.4%	1.0000	1.0245	1.0332	0.2451	0.0000	0.7549	0.7456	4.96%	0.1881
	2048	1,702	42,617	21,236	1247.8%	1	307	7,681	3,827	1247.8%	1.0000	1.0249	1.0332	0.2531	0.0000	0.7469	0.7390	4.95%	0.1802
	2049	1,246	34,852	16,547	1327.5%	1	215	6,019	2,858	1327.5%	1.0000	1.0298	1.0332	0.2615	0.0000	0.7385	0.7324	4.93%	0.1727
	2050	904	28,261	12,773	1412.3%	1	150	4,677	2,114	1412.3%	1.0000	1.0297	1.0332	0.2702	0.0000	0.7298	0.7256	4.91%	0.1655
	2051	650	22,715	9,704	1493.3%	1	103	3,602	1,539	1493.3%	1.0000	1.0235	1.0332	0.2793	0.0000	0.7207	0.7185	4.90%	0.1586
	2052	462	18,099	7,315	1583.4%	1	70	2,750	1,112	1583.4%	1.0000	1.0263	1.0332	0.2890	0.0000	0.7110	0.7109	4.89%	0.1520
	Past	18,659,051	16,040,802	18,053,921	96.8%	11,881	38,069,863	23,631,610	29,061,638	76.3%									
	Future	10,441,648	27,282,913	21,061,953	201.7%	2,909	7,529,622	17,731,428	13,873,092	184.2%									
	Lifetime	29,100,699	43,323,715	39,115,873	134.4%	14,790	45,599,485	41,363,038	42,934,731	94.2%									

Exhibit III
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	97,556	0	36,381	37.3%
1991	8,767,121	1,404,624	811,303	25.3%
1992	25,673,240	3,779,684	1,173,385	19.3%
1993	40,441,382	5,631,559	7,450,279	32.3%
1994	46,104,016	12,764,321	17,296,856	65.2%
1995	51,101,690	14,701,201	26,683,819	81.0%
1996	58,295,997	13,802,699	32,227,657	79.0%
1997	64,376,053	19,155,643	39,233,374	90.7%
1998	63,038,865	24,128,852	40,827,106	103.0%
1999	61,766,726	30,601,049	40,405,739	115.0%
2000	60,548,498	33,979,276	39,907,245	122.0%
2001	59,568,512	37,047,644	38,425,738	126.7%
2002	58,575,062	49,644,047	37,561,989	148.9%
2003	57,151,843	56,172,602	35,527,059	160.4%
2004	57,726,720	58,196,310	34,031,989	159.8%
2005	58,040,637	58,552,588	30,558,895	153.5%
2006	56,179,954	74,517,089	29,416,686	185.0%
2007	54,848,629	76,968,680	27,185,294	189.9%
2008	53,050,323	87,167,528	22,667,168	207.0%
2009	51,141,195	104,552,559	18,634,614	240.9%
2010	55,516,273	104,748,448	15,628,974	216.8%
2011	59,031,476	112,437,559	9,196,131	206.0%
2012	55,689,397	119,360,242	9,625,181	231.6%
Total	1,156,731,167	1,099,314,203	554,512,861	143.0%

Exhibit IV
MetLife Insurance Company USA
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience, without Interest
LTC2 Comprehensive Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves	(d) = (b+c)/(a) Incurred Loss Ratio
1990	12,281	0	2,332	19.0%
1991	509,179	382,275	23,340	79.7%
1992	877,611	113,032	40,117	17.5%
1993	1,047,543	119,072	320,666	42.0%
1994	1,045,726	183,632	461,009	61.6%
1995	1,020,102	536,755	552,410	106.8%
1996	998,556	8,613	548,938	55.8%
1997	968,974	663,894	533,191	123.5%
1998	944,415	188,331	491,654	72.0%
1999	925,876	916,173	516,746	154.8%
2000	910,427	1,406,604	493,892	208.7%
2001	902,480	873,419	439,078	145.4%
2002	876,058	1,085,036	380,348	167.3%
2003	836,377	206,113	360,248	67.7%
2004	812,048	744,885	355,000	135.4%
2005	780,374	1,027,233	330,551	174.0%
2006	767,440	273,932	350,843	81.4%
2007	756,006	1,645,851	307,140	258.3%
2008	746,755	736,317	363,231	147.2%
2009	728,147	2,084,550	173,513	310.1%
2010	690,535	1,430,284	134,139	226.6%
2011	674,826	1,080,231	77,381	171.5%
2012	827,317	2,347,687	83,621	293.9%
Total	18,659,051	18,053,921	7,339,386	136.1%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	306.50	301.35	296.07	276.47	18-44	9.31	8.76	8.20	7.37
45-49	355.42	346.94	338.47	315.25	45-49	13.76	12.93	11.95	10.84
50-54	418.39	405.60	392.81	365.71	50-54	19.32	18.07	16.82	15.29
55	446.33	431.73	417.00	387.81	55	21.82	20.43	19.04	17.38
56	485.94	470.38	454.81	422.42	56	23.91	22.38	20.85	19.18
57	530.29	514.02	497.62	462.45	57	26.13	24.46	22.80	20.85
58	579.49	562.12	544.74	505.96	58	28.50	26.69	24.88	22.94
59	633.01	614.10	595.06	552.66	59	31.55	29.61	27.52	25.30
60	690.55	669.56	648.44	601.18	60	35.03	32.80	30.44	28.36
61	751.71	728.08	704.45	652.74	61	38.92	36.42	33.78	31.28
62	815.93	789.38	762.83	706.95	62	43.23	40.31	37.39	34.47
63	882.93	853.04	823.16	763.25	63	47.68	44.62	41.42	38.50
64	952.15	918.65	885.15	820.24	64	52.54	49.07	45.45	42.12
65	1,023.18	985.93	948.54	878.90	65	57.55	53.65	49.76	46.01
66	1,095.60	1,054.32	1,012.89	937.83	66	62.69	58.52	54.21	50.18
67	1,168.99	1,123.54	1,077.95	997.74	67	67.83	63.25	58.66	54.35
68	1,245.30	1,194.98	1,144.67	1,059.04	68	73.95	68.94	63.94	59.21
69	1,327.45	1,271.29	1,215.14	1,124.37	69	81.87	76.31	70.61	65.61
70	1,416.13	1,353.03	1,289.78	1,192.90	70	91.32	85.07	78.67	72.56
71	1,512.46	1,441.15	1,369.85	1,266.43	71	102.17	95.08	87.99	81.45
72	1,617.27	1,536.65	1,456.03	1,346.08	72	114.54	106.47	98.41	90.91
73	1,742.50	1,650.76	1,558.89	1,440.74	73	129.69	120.51	111.20	103.00
74	1,895.96	1,790.88	1,685.65	1,557.50	74	148.73	138.03	127.32	118.01

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,072.77	1,952.26	1,831.60	1,691.77	75	171.11	158.74	146.23	135.39
76	2,267.65	2,129.90	1,992.15	1,839.53	76	196.13	181.67	167.22	154.85
77	2,528.41	2,374.82	2,221.22	2,050.25	77	223.23	206.69	190.15	175.97
78	2,857.15	2,683.67	2,510.06	2,316.16	78	252.29	233.66	214.89	198.77
79	3,257.05	3,059.25	2,861.45	2,639.89	79	285.09	263.96	242.83	225.04
80		3,487.65	3,262.05		80	322.06	298.29	274.39	252.98
81		4,010.71	3,751.33		81	364.04	337.08	309.97	285.78
82		4,612.30	4,314.00		82	411.30	380.86	350.28	323.04
83		5,304.10	4,961.05		83	464.82	430.34	395.87	365.01
84		6,099.74	5,705.26		84	525.14	486.22	447.30	412.41
					85	593.39	549.47	505.54	466.21

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	317.62	312.06	306.50	286.20	18-44	10.43	9.87	9.31	8.34
45-49	373.91	365.01	355.98	331.52	45-49	15.57	14.73	13.76	12.37
50-54	446.19	432.99	419.64	390.73	50-54	22.10	20.85	19.46	17.65
55	478.30	463.15	447.86	416.58	55	25.02	23.49	21.96	20.16
56	520.14	503.88	487.47	452.72	56	27.38	25.72	24.05	22.10
57	566.43	549.05	531.68	494.15	57	29.89	28.08	26.27	23.91
58	618.13	599.51	580.88	539.46	58	32.67	30.72	28.77	26.55
59	675.82	655.39	634.81	589.50	59	36.28	34.06	31.83	29.33
60	738.92	716.13	693.19	642.74	60	40.31	37.95	35.45	32.94
61	806.76	781.04	755.33	699.87	61	44.90	42.12	39.48	36.56
62	878.62	849.85	820.93	760.89	62	49.90	46.84	43.79	40.45
63	954.24	921.85	889.46	824.69	63	55.32	51.99	48.51	45.04
64	1,032.91	996.77	960.49	890.02	64	60.88	57.13	53.38	49.48
65	1,114.09	1,073.78	1,033.47	957.57	65	66.86	62.69	58.52	54.21
66	1,197.21	1,152.59	1,107.97	1,025.82	66	72.98	68.39	63.80	59.08
67	1,281.58	1,232.65	1,183.59	1,095.46	67	79.09	74.23	69.22	64.08
68	1,370.96	1,316.89	1,262.68	1,168.16	68	86.46	81.04	75.62	70.06
69	1,469.79	1,409.04	1,348.30	1,247.53	69	95.91	89.93	83.82	77.84
70	1,578.76	1,510.24	1,441.57	1,333.29	70	107.45	100.64	93.69	86.46
71	1,698.86	1,621.02	1,543.18	1,426.70	71	120.79	113.01	105.22	97.44
72	1,830.63	1,742.37	1,654.10	1,529.14	72	135.94	127.19	118.29	109.25
73	1,988.12	1,887.34	1,786.57	1,651.18	73	154.43	144.28	134.14	124.27
74	2,180.77	2,064.71	1,948.64	1,800.47	74	177.78	165.97	154.15	142.89

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,402.62	2,268.90	2,135.04	1,971.99	75	205.30	191.54	177.64	164.44
76	2,647.67	2,494.22	2,340.76	2,161.45	76	236.02	220.04	203.91	188.76
77	2,952.22	2,781.11	2,610.00	2,409.15	77	269.52	251.03	232.41	215.17
78	3,336.00	3,142.65	2,949.30	2,721.34	78	304.55	283.56	262.57	242.83
79	3,802.90	3,582.59	3,362.13	3,101.79	79	344.16	320.53	296.77	275.08
					80	388.92	362.23	335.41	309.28
					81	439.38	409.22	378.91	349.45
					82	496.51	462.45	428.26	394.90
					83	561.14	522.50	483.86	446.19
					84	634.12	590.47	546.83	504.29
					85	716.55	667.20	617.86	569.76

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	346.11	339.58	332.91	310.80	18-44	13.48	12.79	12.09	10.84
45-49	418.81	408.38	397.96	370.71	45-49	20.16	19.04	17.93	16.26
50-54	512.22	496.93	481.50	448.28	50-54	28.63	27.11	25.58	23.21
55	553.78	536.26	518.61	482.33	55	32.39	30.72	28.91	26.41
56	602.01	582.97	563.78	523.61	56	35.45	33.64	31.69	29.19
57	654.69	634.26	613.69	570.32	57	38.78	36.70	34.61	31.55
58	714.04	691.80	669.56	621.89	58	42.53	40.31	37.95	35.03
59	781.46	756.86	732.11	679.85	59	47.12	44.62	41.98	38.64
60	856.10	828.58	800.92	742.54	60	52.40	49.62	46.70	43.37
61	937.28	906.28	875.28	811.07	61	58.38	55.18	51.85	47.96
62	1,024.29	989.54	954.65	884.74	62	64.91	61.30	57.69	53.24
63	1,116.31	1,077.25	1,038.19	962.71	63	72.00	67.97	63.80	59.35
64	1,212.78	1,169.13	1,125.34	1,042.78	64	79.37	74.92	70.33	65.19
65	1,312.58	1,264.07	1,215.56	1,126.32	65	87.01	82.15	77.15	71.45
66	1,415.30	1,361.78	1,308.13	1,211.25	66	95.08	89.66	84.10	77.84
67	1,519.97	1,461.31	1,402.51	1,298.12	67	103.14	97.30	91.32	84.51
68	1,632.97	1,568.06	1,503.15	1,390.70	68	112.59	106.20	99.66	92.30
69	1,761.41	1,688.43	1,615.46	1,494.67	69	125.10	117.87	110.51	102.58
70	1,905.83	1,823.12	1,740.28	1,609.48	70	140.11	131.91	123.57	113.98
71	2,066.51	1,972.41	1,878.31	1,736.53	71	157.63	148.17	138.72	128.58
72	2,244.16	2,137.13	2,030.10	1,876.78	72	177.36	166.66	155.96	144.14
73	2,455.30	2,332.84	2,210.24	2,042.74	73	201.55	189.18	176.81	163.74
74	2,711.47	2,569.97	2,428.33	2,243.60	74	232.13	217.67	203.22	188.35

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,005.60	2,842.13	2,678.53	2,473.92	75	268.13	251.17	234.08	216.70
76	3,330.72	3,142.65	2,954.45	2,728.15	76	308.44	288.56	268.69	248.81
77	3,713.80	3,504.05	3,294.16	3,040.63	77	352.09	329.15	306.22	283.42
78	4,196.55	3,959.55	3,722.42	3,434.83	78	397.82	371.96	345.97	319.98
79	4,784.10	4,513.89	4,243.53	3,914.80	79	449.53	420.34	391.01	362.37
					80	508.05	474.96	441.88	407.41
					81	574.07	536.68	499.29	460.37
					82	648.71	606.46	564.20	520.28
					83	733.09	685.41	637.59	587.97
					84	828.30	774.37	720.44	664.28
					85	936.03	875.14	814.12	750.74

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	581.02	557.11	533.07	497.76	18-44	38.09	35.58	33.08	29.61
45-49	632.45	604.79	576.99	537.37	45-49	42.81	40.03	37.11	33.50
50-54	698.61	666.09	633.42	589.78	50-54	48.79	45.59	42.26	38.36
55	727.94	693.33	658.58	612.57	55	51.43	47.96	44.48	40.73
56	776.73	740.59	704.45	654.27	56	54.07	50.46	46.84	43.23
57	831.92	794.39	756.86	703.34	57	56.99	53.24	49.35	45.04
58	892.80	853.60	814.26	756.30	58	60.33	56.30	52.26	48.23
59	957.99	916.43	874.87	812.46	59	64.22	59.91	55.60	51.15
60	1,027.35	982.87	938.25	869.86	60	68.67	64.08	59.35	55.18
61	1,100.32	1,052.37	1,004.41	930.61	61	73.67	68.67	63.52	58.80
62	1,176.50	1,124.65	1,072.80	994.27	62	78.95	73.53	68.11	62.83
63	1,255.73	1,199.57	1,143.28	1,060.15	63	84.65	78.95	73.11	67.97
64	1,337.46	1,276.58	1,215.56	1,126.46	64	90.77	84.51	78.12	72.42
65	1,421.28	1,355.25	1,289.23	1,194.57	65	97.02	90.35	83.54	77.28
66	1,506.76	1,435.45	1,364.15	1,263.09	66	103.42	96.33	89.10	82.43
67	1,593.64	1,516.91	1,440.04	1,332.87	67	110.09	102.44	94.66	87.57
68	1,683.01	1,600.17	1,517.32	1,403.76	68	117.46	109.25	100.91	93.55
69	1,776.98	1,687.04	1,597.11	1,477.71	69	126.49	117.59	108.56	100.78
70	1,876.78	1,778.78	1,680.79	1,554.44	70	136.92	127.19	117.46	108.28
71	1,983.81	1,876.50	1,769.05	1,635.47	71	148.87	138.17	127.46	118.15
72	2,098.90	1,981.17	1,863.30	1,722.63	72	162.21	150.54	138.72	128.16
73	2,232.62	2,102.65	1,972.55	1,822.99	73	178.34	165.27	152.21	140.95
74	2,391.63	2,247.21	2,102.79	1,942.80	74	198.21	183.62	168.89	156.51

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,571.36	2,410.82	2,250.13	2,078.33	75	221.29	204.75	188.21	174.17
76	2,767.35	2,588.88	2,410.40	2,225.81	76	246.86	228.38	209.75	194.18
77	3,085.66	2,886.61	2,687.57	2,480.73	77	274.53	253.81	232.96	215.59
78	3,486.68	3,261.91	3,037.01	2,802.38	78	310.25	286.76	263.27	243.53
79	3,974.84	3,718.53	3,462.21	3,194.08	79	350.56	324.01	297.46	275.64
80		4,010.71	3,751.33		80		345.97	318.31	
81		4,366.82	4,036.42		81		372.94	344.03	
82		4,880.15	4,559.90		82		410.61	377.25	
83		5,529.70	5,169.41		83		454.67	417.97	
84		6,279.88	5,870.67		84		505.27	464.82	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	638.01	612.30	586.58	547.66	18-44	44.06	41.42	38.64	34.61
45-49	698.48	668.87	639.26	595.34	45-49	49.48	46.43	43.37	39.20
50-54	776.18	741.70	707.09	658.30	50-54	56.57	53.10	49.48	45.04
55	810.79	774.09	737.26	685.69	55	59.63	56.02	52.26	47.82
56	863.33	824.83	786.32	730.31	56	62.83	58.94	55.04	50.74
57	922.27	881.96	841.65	782.15	57	66.30	62.13	57.96	52.82
58	987.60	945.20	902.81	838.59	58	70.20	65.75	61.30	56.57
59	1,059.18	1,014.01	968.83	899.75	59	74.78	70.20	65.47	60.33
60	1,136.33	1,087.81	1,039.30	963.55	60	80.06	75.06	70.06	65.05
61	1,218.61	1,166.21	1,113.81	1,032.08	61	86.04	80.62	75.06	69.50
62	1,305.35	1,248.64	1,191.93	1,104.77	62	92.44	86.60	80.62	74.37
63	1,396.26	1,334.82	1,273.24	1,180.67	63	99.25	92.99	86.60	80.48
64	1,490.64	1,424.06	1,357.34	1,257.81	64	106.47	99.66	92.85	86.04
65	1,587.94	1,515.93	1,443.79	1,337.74	65	113.98	106.75	99.39	92.02
66	1,687.88	1,610.04	1,532.20	1,418.63	66	121.76	113.98	106.06	98.13
67	1,789.63	1,705.95	1,622.13	1,501.34	67	129.69	121.35	112.87	104.39
68	1,895.82	1,805.47	1,714.98	1,586.69	68	138.58	129.69	120.65	111.76
69	2,009.94	1,911.67	1,813.26	1,677.73	69	149.56	139.83	129.97	120.65
70	2,133.37	2,025.79	1,918.20	1,774.06	70	162.35	151.65	140.95	129.97
71	2,267.37	2,149.22	2,031.07	1,877.75	71	177.09	165.41	153.60	142.34
72	2,413.04	2,283.08	2,153.11	1,990.48	72	193.49	180.56	167.63	154.85
73	2,582.48	2,438.62	2,294.75	2,120.72	73	213.37	198.91	184.45	170.83
74	2,783.61	2,623.07	2,462.52	2,275.15	74	237.97	221.71	205.30	190.29
75	3,011.02	2,831.71	2,652.26	2,449.74	75	266.46	248.12	229.63	212.53
76	3,259.55	3,059.39	2,859.09	2,640.17	76	298.29	277.44	256.46	237.41
77	3,634.43	3,411.20	3,187.83	2,942.49	77	332.63	309.14	285.65	264.38
78	4,106.89	3,854.61	3,602.32	3,323.91	78	375.86	349.31	322.76	298.57
79	4,681.80	4,394.21	4,106.62	3,788.58	79	424.78	394.76	364.74	338.05

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	757.55	727.39	697.09	650.94	18-44	56.71	53.52	50.32	45.04
45-49	836.36	801.47	766.45	713.90	45-49	63.80	60.19	56.57	51.15
50-54	937.69	896.69	855.55	796.61	50-54	72.98	68.81	64.64	58.80
55	982.73	938.95	895.16	832.61	55	77.01	72.70	68.25	62.41
56	1,044.03	998.02	952.01	884.32	56	81.18	76.59	71.86	66.16
57	1,112.00	1,063.77	1,015.40	943.67	57	85.62	80.76	75.76	69.08
58	1,188.03	1,137.02	1,086.01	1,008.72	58	90.63	85.49	80.20	74.09
59	1,272.55	1,218.06	1,163.57	1,080.59	59	96.74	91.18	85.49	78.67
60	1,364.98	1,306.46	1,247.80	1,156.90	60	103.56	97.58	91.60	85.07
61	1,464.64	1,401.40	1,338.01	1,239.74	61	111.34	104.81	98.27	90.91
62	1,570.84	1,502.17	1,433.51	1,328.56	62	119.68	112.59	105.50	97.44
63	1,682.73	1,608.37	1,533.87	1,422.25	63	128.58	121.07	113.42	105.36
64	1,799.63	1,719.15	1,638.53	1,518.30	64	138.03	129.83	121.63	112.73
65	1,920.98	1,833.83	1,746.67	1,618.38	65	147.90	139.00	130.10	120.37
66	2,045.94	1,951.98	1,858.01	1,720.40	66	157.90	148.45	139.00	128.58
67	2,173.96	2,072.91	1,971.72	1,824.93	67	168.33	158.18	148.04	137.05
68	2,309.49	2,200.37	2,091.12	1,934.60	68	180.01	169.16	158.18	146.51
69	2,458.49	2,339.37	2,220.25	2,054.28	69	194.32	182.51	170.55	158.32
70	2,622.10	2,491.44	2,360.78	2,183.41	70	211.14	198.21	185.15	170.83
71	2,801.68	2,657.82	2,513.82	2,324.08	71	230.32	216.01	201.69	186.82
72	2,998.23	2,839.49	2,680.62	2,478.09	72	252.01	236.16	220.32	203.50
73	3,226.19	3,049.80	2,873.41	2,655.60	73	278.00	260.35	242.69	224.76
74	3,494.88	3,297.50	3,100.12	2,864.37	74	310.39	290.37	270.22	250.34
75	3,798.18	3,576.75	3,355.32	3,099.01	75	348.06	325.26	302.33	279.81
76	4,129.97	3,881.99	3,634.02	3,355.74	76	390.03	364.04	338.05	313.03
77	4,604.93	4,328.46	4,051.99	3,740.21	77	435.35	406.02	376.55	348.47
78	5,203.60	4,891.13	4,578.66	4,224.91	78	491.92	458.70	425.48	393.51
79	5,932.10	5,575.99	5,219.73	4,815.38	79	555.86	518.33	480.80	445.63

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	283.56	279.11	274.53	256.32	18-44	6.81	6.39	5.84	5.28
45-49	322.62	315.25	307.75	286.62	45-49	10.29	9.59	8.76	7.92
50-54	372.94	361.68	350.42	326.23	50-54	14.73	13.62	12.51	11.40
55	395.32	382.39	369.46	343.61	55	16.68	15.43	14.18	12.93
56	430.62	417.00	403.38	374.74	56	18.35	17.10	15.71	14.46
57	470.52	456.34	442.02	410.75	57	20.02	18.63	17.10	15.57
58	514.72	499.71	484.55	450.08	58	21.96	20.43	18.77	17.38
59	562.81	546.41	529.87	492.06	59	24.46	22.66	20.85	19.18
60	614.38	596.03	577.68	535.57	60	27.24	25.30	23.35	21.68
61	669.01	648.44	627.72	581.58	61	30.58	28.36	25.99	24.05
62	726.41	703.06	679.71	629.95	62	34.06	31.55	29.05	26.83
63	786.05	759.77	733.36	679.99	63	37.81	35.03	32.25	30.02
64	847.62	818.15	788.55	730.72	64	41.84	38.78	35.72	33.08
65	910.87	877.79	844.56	782.57	65	46.01	42.67	39.20	36.28
66	975.22	938.39	901.55	834.70	66	50.32	46.70	42.95	39.75
67	1,040.42	999.83	959.10	887.65	67	54.77	50.74	46.70	43.23
68	1,107.97	1,062.93	1,017.90	941.73	68	60.05	55.60	51.15	47.40
69	1,180.39	1,130.07	1,079.61	998.99	69	67.00	61.99	56.99	52.96
70	1,258.65	1,201.79	1,144.94	1,058.90	70	75.34	69.78	64.08	59.08
71	1,343.16	1,278.80	1,214.44	1,122.84	71	85.21	78.81	72.28	67.00
72	1,435.18	1,362.20	1,289.23	1,191.79	72	96.33	89.10	81.73	75.48
73	1,545.68	1,462.42	1,379.02	1,274.49	73	109.81	101.47	93.13	86.32
74	1,682.04	1,586.27	1,490.36	1,376.93	74	126.91	117.18	107.31	99.39

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	1,839.53	1,729.44	1,619.21	1,495.50	75	146.78	135.53	124.13	114.95
76	2,013.55	1,887.34	1,761.13	1,626.30	76	169.16	156.10	142.89	132.33
77	2,245.13	2,104.46	1,963.65	1,812.56	77	193.49	178.34	163.19	151.09
78	2,537.03	2,378.01	2,219.00	2,047.47	78	218.65	201.55	184.45	170.55
79	2,892.17	2,710.92	2,529.52	2,333.53	79	247.00	227.68	208.36	193.07
80		3,090.39	2,883.69		80	279.25	257.43	235.47	217.12
81		3,553.95	3,316.26		81	315.53	290.79	266.05	245.34
82		4,087.02	3,813.74		82	356.54	328.60	300.66	277.31
83		4,700.15	4,385.73		83	402.82	371.27	339.72	313.31
84		5,405.15	5,043.62		84	455.23	419.64	383.92	354.03
					85	514.44	474.13	433.82	400.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	293.29	288.43	283.56	264.80	18-44	7.92	7.37	6.81	6.12
45-49	339.44	331.52	323.59	301.35	45-49	11.95	11.12	10.29	9.31
50-54	398.65	386.98	375.16	349.31	50-54	17.10	15.99	14.87	13.48
55	425.06	411.58	398.10	370.30	55	19.46	18.21	16.82	15.43
56	462.45	448.00	433.54	402.68	56	21.41	20.02	18.49	17.10
57	503.88	488.59	473.30	439.80	57	23.49	21.96	20.29	18.49
58	550.30	533.90	517.50	480.66	58	25.85	24.19	22.38	20.71
59	602.15	584.08	566.01	525.56	59	28.77	26.83	24.88	22.94
60	658.72	638.57	618.41	573.38	60	32.11	30.02	27.80	25.85
61	719.60	696.95	674.15	624.67	61	36.00	33.64	31.14	28.77
62	784.24	758.66	732.95	679.29	62	40.31	37.67	34.89	32.25
63	852.21	823.30	794.39	736.56	63	44.90	41.84	38.78	36.00
64	922.82	890.43	858.05	795.08	64	49.76	46.43	42.95	39.75
65	995.66	959.52	923.38	855.55	65	54.91	51.15	47.40	43.92
66	1,070.30	1,030.27	990.10	916.71	66	60.05	56.02	51.85	47.96
67	1,146.06	1,101.99	1,057.79	979.12	67	65.47	61.02	56.57	52.40
68	1,226.26	1,177.33	1,128.40	1,043.89	68	71.86	67.00	61.99	57.41
69	1,314.80	1,259.90	1,204.85	1,114.78	69	80.34	74.92	69.36	64.36
70	1,412.52	1,350.25	1,287.84	1,191.09	70	90.63	84.51	78.26	72.14
71	1,519.97	1,449.08	1,378.19	1,274.21	71	102.86	95.77	88.68	82.15
72	1,638.12	1,557.50	1,476.88	1,365.26	72	116.48	108.56	100.50	92.85
73	1,779.62	1,687.32	1,595.03	1,474.10	73	133.30	124.13	114.81	106.34
74	1,953.23	1,846.75	1,740.28	1,607.95	74	154.43	143.73	132.88	123.15

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,153.53	2,030.65	1,907.78	1,762.10	75	179.31	166.66	153.87	142.48
76	2,374.82	2,233.73	2,092.65	1,932.38	76	207.11	192.38	177.64	164.44
77	2,647.95	2,490.60	2,333.25	2,153.67	77	237.27	220.32	203.22	188.07
78	2,992.11	2,814.47	2,636.69	2,432.92	78	268.13	248.95	229.63	212.39
79	3,411.06	3,208.40	3,005.74	2,772.91	79	303.02	281.34	259.51	240.47
					80	342.36	317.89	293.29	270.49
					81	386.84	359.18	331.38	305.52
					82	437.16	405.88	374.47	345.28
					83	494.01	458.56	423.12	390.17
					84	558.22	518.19	478.16	440.91
					85	630.78	585.61	540.29	498.18

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	316.23	310.67	305.11	284.95	18-44	10.29	9.73	9.04	8.06
45-49	376.00	366.96	357.93	333.32	45-49	15.71	14.73	13.76	12.37
50-54	452.86	439.38	425.76	396.43	50-54	22.52	21.27	19.88	18.07
55	487.06	471.49	455.92	424.09	55	25.58	24.05	22.52	20.57
56	529.45	512.63	495.81	460.51	56	28.08	26.41	24.74	22.80
57	576.16	558.09	540.02	501.79	57	30.86	29.05	27.11	24.74
58	628.84	609.24	589.64	547.66	58	33.92	31.97	29.89	27.52
59	688.75	667.06	645.38	599.37	59	37.81	35.58	33.22	30.58
60	755.19	731.00	706.68	655.25	60	42.26	39.75	37.11	34.47
61	827.61	800.36	772.98	716.27	61	47.26	44.48	41.56	38.50
62	905.31	874.45	843.59	781.88	62	52.96	49.76	46.43	42.81
63	987.46	952.85	918.23	851.38	63	58.94	55.32	51.71	48.09
64	1,073.64	1,034.86	995.94	922.96	64	65.33	61.30	57.27	53.10
65	1,162.87	1,119.78	1,076.56	997.46	65	71.86	67.55	63.11	58.38
66	1,254.61	1,206.94	1,159.12	1,073.22	66	78.67	73.95	69.08	63.94
67	1,348.30	1,295.90	1,243.36	1,150.78	67	85.76	80.48	75.20	69.64
68	1,449.49	1,391.39	1,333.15	1,233.35	68	94.10	88.40	82.57	76.45
69	1,564.45	1,498.98	1,433.37	1,326.20	69	105.22	98.69	92.16	85.62
70	1,693.85	1,619.35	1,544.85	1,428.78	70	118.71	111.34	103.97	95.91
71	1,838.00	1,753.07	1,668.00	1,542.07	71	134.55	126.07	117.59	108.98
72	1,997.43	1,900.55	1,803.53	1,667.31	72	152.48	142.89	133.16	123.02
73	2,187.17	2,075.97	1,964.63	1,815.76	73	174.45	163.33	152.07	140.81
74	2,417.63	2,288.91	2,160.06	1,995.76	74	201.97	188.90	175.70	162.77

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,682.56	2,533.41	2,384.27	2,202.18	75	234.35	218.93	203.36	188.21
76	2,975.30	2,803.49	2,631.69	2,430.14	76	270.49	252.42	234.35	216.98
77	3,317.51	3,125.97	2,934.29	2,708.55	77	309.83	288.98	268.13	248.12
78	3,748.69	3,532.27	3,315.85	3,059.67	78	350.14	326.65	303.02	280.22
79	4,273.56	4,026.83	3,779.97	3,487.23	79	395.59	369.05	342.36	317.34
					80	447.02	417.00	386.84	356.67
					81	505.13	471.21	437.16	403.10
					82	570.87	532.51	494.01	455.50
					83	645.10	601.73	558.22	514.72
					84	728.92	679.85	630.78	581.72
					85	823.71	768.25	712.79	657.33

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	510.13	489.00	467.74	436.74	18-44	30.58	28.36	26.13	23.35
45-49	552.25	527.78	503.32	468.85	45-49	34.33	31.83	29.33	26.55
50-54	606.32	577.68	549.05	511.24	50-54	39.20	36.42	33.50	30.44
55	630.37	599.92	569.34	529.59	55	41.42	38.36	35.31	32.25
56	674.29	642.60	610.77	567.26	56	43.65	40.45	37.25	34.33
57	724.19	691.25	658.17	611.60	57	46.15	42.81	39.34	35.86
58	779.23	744.76	710.15	659.56	58	48.79	45.18	41.56	38.36
59	838.03	801.47	764.78	710.15	59	52.13	48.23	44.34	40.87
60	900.44	861.24	821.91	762.00	60	55.88	51.71	47.54	44.20
61	966.05	923.66	881.26	816.49	61	60.05	55.60	51.01	47.26
62	1,034.58	988.57	942.42	873.48	62	64.64	59.77	54.91	50.74
63	1,105.61	1,055.57	1,005.39	932.27	63	69.50	64.36	59.08	54.91
64	1,178.86	1,124.37	1,069.88	991.35	64	74.64	69.08	63.38	58.80
65	1,253.92	1,194.84	1,135.63	1,052.23	65	80.06	74.09	67.97	62.97
66	1,330.37	1,266.43	1,202.35	1,113.25	66	85.62	79.23	72.70	67.28
67	1,408.07	1,338.99	1,269.77	1,175.25	67	91.32	84.51	77.56	71.72
68	1,487.86	1,413.07	1,338.29	1,238.07	68	97.86	90.49	82.98	76.87
69	1,571.53	1,490.22	1,408.90	1,303.54	69	105.78	97.72	89.66	83.26
70	1,660.22	1,571.53	1,482.71	1,371.24	70	115.23	106.47	97.58	90.07
71	1,755.01	1,657.71	1,560.41	1,442.68	71	125.93	116.34	106.61	98.83
72	1,857.04	1,750.01	1,642.98	1,518.85	72	138.03	127.46	116.76	107.86
73	1,975.89	1,857.60	1,739.17	1,607.26	73	152.48	140.67	128.85	119.40
74	2,117.80	1,986.17	1,854.54	1,713.45	74	170.28	157.07	143.73	133.16

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	2,278.63	2,131.98	1,985.20	1,833.55	75	190.99	175.97	160.82	148.87
76	2,454.18	2,291.00	2,127.67	1,964.77	76	213.92	196.96	180.01	166.66
77	2,736.35	2,554.40	2,372.31	2,189.81	77	238.80	219.76	200.72	185.84
78	3,092.19	2,886.47	2,680.75	2,473.64	78	269.80	248.39	226.85	209.75
79	3,525.04	3,290.55	3,056.05	2,819.34	79	304.97	280.64	256.32	237.55
80		3,560.21	3,229.80		80		298.57	273.14	
81		3,899.23	3,551.73		81		320.40	292.60	
82		4,314.28	4,019.74		82		354.17	323.87	
83		4,893.08	4,561.15		83		392.26	358.76	
84		5,559.31	5,184.84		84		436.04	398.93	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	563.65	540.71	517.78	483.44	18-44	36.28	33.92	31.41	28.08
45-49	614.38	587.97	561.42	522.92	45-49	40.87	38.09	35.31	31.83
50-54	679.57	648.57	617.58	575.04	50-54	46.57	43.51	40.31	36.70
55	708.48	675.54	642.46	597.56	55	49.21	45.87	42.53	38.92
56	755.74	721.27	686.66	637.73	56	51.85	48.37	44.90	41.42
57	808.98	772.84	736.70	684.58	57	54.77	51.15	47.40	43.23
58	868.06	830.11	792.02	735.59	58	58.10	54.21	50.18	46.29
59	932.83	892.24	851.65	790.91	59	61.99	57.82	53.52	49.35
60	1,002.47	958.96	915.32	848.60	60	66.58	62.13	57.55	53.52
61	1,076.83	1,029.71	982.59	910.45	61	71.72	66.86	61.86	57.27
62	1,155.37	1,104.22	1,053.06	976.06	62	77.28	72.00	66.58	61.44
63	1,237.52	1,181.92	1,126.32	1,044.31	63	83.26	77.56	71.72	66.58
64	1,322.72	1,262.54	1,202.21	1,114.09	64	89.52	83.40	77.15	71.45
65	1,410.71	1,345.38	1,280.05	1,186.09	65	96.05	89.52	82.84	76.73
66	1,500.92	1,430.31	1,359.70	1,258.92	66	102.86	95.77	88.68	82.01
67	1,592.94	1,516.91	1,440.74	1,333.57	67	109.81	102.30	94.66	87.57
68	1,688.85	1,606.56	1,524.27	1,410.16	68	117.73	109.67	101.47	93.96
69	1,791.85	1,702.33	1,612.68	1,492.17	69	127.60	118.71	109.81	102.03
70	1,903.05	1,805.05	1,706.92	1,578.62	70	139.28	129.55	119.82	110.51
71	2,023.84	1,915.98	1,808.11	1,671.61	71	152.62	141.92	131.22	121.63
72	2,155.20	2,036.35	1,917.51	1,772.67	72	167.63	155.82	144.00	133.02
73	2,308.23	2,176.46	2,044.69	1,889.71	73	185.70	172.50	159.29	147.62
74	2,490.05	2,342.85	2,195.64	2,028.57	74	207.94	193.07	178.06	164.99
75	2,695.91	2,531.19	2,366.48	2,185.78	75	233.80	216.98	200.02	185.15
76	2,921.09	2,737.05	2,552.87	2,357.30	76	262.57	243.39	224.21	207.67
77	3,257.05	3,051.75	2,846.44	2,627.38	77	293.71	272.16	250.48	231.85
78	3,680.44	3,448.45	3,216.46	2,967.93	78	331.93	307.47	283.00	261.74
79	4,195.72	3,931.34	3,666.82	3,382.84	79	375.02	347.50	319.84	296.49

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit V

METLIFE INSURANCE COMPANY USA
Current Annual Premiums

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	664.42	637.32	610.21	569.76	18-44	46.84	44.06	41.14	36.84
45-49	730.72	699.45	668.17	622.30	45-49	52.82	49.62	46.29	41.84
50-54	816.07	779.37	742.68	691.53	50-54	60.47	56.85	53.10	48.23
55	854.02	814.96	775.76	721.55	55	63.94	60.05	56.02	51.29
56	908.64	867.64	826.63	767.84	56	67.42	63.25	59.08	54.49
57	969.53	926.44	883.35	820.93	57	71.17	66.86	62.41	56.99
58	1,037.64	992.18	946.59	879.18	58	75.34	70.75	66.16	61.02
59	1,113.39	1,064.88	1,016.23	943.67	59	80.62	75.62	70.61	65.05
60	1,196.37	1,144.11	1,091.71	1,012.20	60	86.46	81.18	75.76	70.47
61	1,285.75	1,229.18	1,172.60	1,086.56	61	93.13	87.29	81.45	75.34
62	1,381.10	1,319.67	1,258.23	1,166.21	62	100.36	94.10	87.85	81.04
63	1,481.60	1,415.02	1,348.30	1,250.17	63	108.14	101.33	94.52	87.85
64	1,586.69	1,514.41	1,441.99	1,336.21	64	116.48	109.12	101.75	94.24
65	1,695.80	1,617.54	1,539.15	1,426.14	65	124.96	117.04	109.12	100.91
66	1,808.11	1,723.60	1,638.95	1,517.46	66	133.86	125.38	116.76	108.00
67	1,923.07	1,832.02	1,740.98	1,611.43	67	142.89	133.86	124.68	115.37
68	2,044.83	1,946.42	1,848.01	1,709.70	68	153.32	143.59	133.72	123.85
69	2,178.69	2,071.24	1,963.79	1,817.01	69	166.11	155.54	144.84	134.55
70	2,325.75	2,207.74	2,089.73	1,932.66	70	181.40	169.72	157.90	145.67
71	2,487.13	2,357.02	2,226.78	2,058.73	71	198.91	185.98	172.92	160.27
72	2,663.94	2,520.07	2,376.21	2,196.76	72	218.51	204.19	189.74	175.28
73	2,869.10	2,709.11	2,549.12	2,355.91	73	242.14	226.01	209.89	194.46
74	3,111.10	2,931.79	2,752.48	2,543.14	74	271.19	252.98	234.77	217.54
75	3,384.51	3,183.10	2,981.69	2,754.01	75	305.11	284.39	263.54	243.95
76	3,683.78	3,457.90	3,232.03	2,984.47	76	342.77	319.14	295.51	273.69
77	4,107.45	3,855.58	3,603.71	3,326.41	77	383.50	356.81	330.13	305.52
78	4,641.35	4,356.82	4,072.14	3,757.45	78	433.40	403.24	373.08	345.00
79	5,291.17	4,966.75	4,642.32	4,282.73	79	489.70	455.64	421.59	390.73

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: MetLife Insurance Company USA, NAIC # 87726

SERFF Tracking Number: MILL-129920189

Effective Date: On Approval

(Projected) Number of Insureds Affected: 349

New Rates

Average Annual Premium Per Member: 2,384

Revised Rates

Average Annual Premium Per Member: 4,571

Average Requested Percentage Rate Change Per Member: 91.7%

Minimum Requested Percentage Rate Change Per Member: 91.7%

Maximum Requested Percentage Rate Change Per Member: 91.7%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
H-LTC2J	Long Term Care
H-LTC2J-37	Long Term Care
H-5IR	Annual 5% Benefit Inflation Rider
H-5IR-2	Annual 5% Benefit Inflation Rider
H-CPIR	Cost of Living (CPI) Benefit Rider
H-CPIR-2	Cost of Living (CPI) Benefit Rider

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	587.55	577.69	567.57	529.99	18-44	17.85	16.79	15.72	14.12
45-49	681.35	665.09	648.84	604.34	45-49	26.38	24.78	22.92	20.78
50-54	802.05	777.54	753.02	701.06	50-54	37.04	34.64	32.24	29.31
55	855.61	827.63	799.39	743.43	55	41.83	39.17	36.51	33.31
56	931.55	901.71	871.87	809.78	56	45.83	42.90	39.97	36.77
57	1,016.56	985.38	953.94	886.52	57	50.10	46.90	43.70	39.97
58	1,110.88	1,077.58	1,044.27	969.93	58	54.62	51.16	47.70	43.97
59	1,213.47	1,177.23	1,140.73	1,059.46	59	60.49	56.76	52.76	48.50
60	1,323.79	1,283.55	1,243.05	1,152.45	60	67.15	62.89	58.36	54.36
61	1,441.03	1,395.73	1,350.43	1,251.31	61	74.61	69.81	64.75	59.95
62	1,564.14	1,513.24	1,462.35	1,355.23	62	82.87	77.27	71.68	66.08
63	1,692.57	1,635.28	1,577.99	1,463.15	63	91.40	85.53	79.41	73.81
64	1,825.27	1,761.05	1,696.84	1,572.40	64	100.72	94.06	87.13	80.74
65	1,961.43	1,890.02	1,818.34	1,684.85	65	110.32	102.85	95.39	88.20
66	2,100.26	2,021.12	1,941.72	1,797.83	66	120.17	112.18	103.92	96.19
67	2,240.95	2,153.82	2,066.42	1,912.67	67	130.03	121.24	112.45	104.19
68	2,387.24	2,290.78	2,194.32	2,030.18	68	141.76	132.17	122.57	113.51
69	2,544.72	2,437.07	2,329.42	2,155.42	69	156.95	146.29	135.36	125.77
70	2,714.73	2,593.75	2,472.51	2,286.79	70	175.07	163.08	150.82	139.09
71	2,899.38	2,762.69	2,625.99	2,427.74	71	195.85	182.26	168.67	156.15
72	3,100.30	2,945.75	2,791.20	2,580.43	72	219.57	204.11	188.66	174.27
73	3,340.38	3,164.51	2,988.38	2,761.89	73	248.61	231.02	213.17	197.45
74	3,634.56	3,433.11	3,231.40	2,985.72	74	285.12	264.60	244.08	226.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,973.50	3,742.47	3,511.18	3,243.12	75	328.02	304.30	280.32	259.53
76	4,347.08	4,083.01	3,818.95	3,526.37	76	375.98	348.27	320.55	296.84
77	4,846.96	4,552.52	4,258.08	3,930.33	77	427.94	396.23	364.52	337.34
78	5,477.15	5,144.60	4,811.79	4,440.07	78	483.63	447.92	411.95	381.04
79	6,243.76	5,864.58	5,485.41	5,060.67	79	546.52	506.01	465.51	431.40
80		6,685.82	6,253.35		80	617.39	571.83	526.00	484.96
81		7,688.52	7,191.30		81	697.87	646.17	594.21	547.85
82		8,841.78	8,269.95		82	788.46	730.11	671.49	619.26
83		10,167.96	9,510.33		83	891.05	824.97	758.89	699.73
84		11,693.20	10,936.97		84	1,006.70	932.09	857.48	790.60
					85	1,137.53	1,053.33	969.13	893.72

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	608.87	598.21	587.55	548.65	18-44	19.98	18.92	17.85	15.99
45-49	716.79	699.73	682.41	635.51	45-49	29.84	28.25	26.38	23.72
50-54	855.35	830.03	804.45	749.03	50-54	42.37	39.97	37.30	33.84
55	916.90	887.85	858.54	798.59	55	47.96	45.03	42.10	38.64
56	997.10	965.93	934.49	867.87	56	52.49	49.30	46.10	42.37
57	1,085.84	1,052.53	1,019.22	947.28	57	57.29	53.83	50.36	45.83
58	1,184.96	1,149.25	1,113.55	1,034.14	58	62.62	58.89	55.16	50.89
59	1,295.54	1,256.37	1,216.94	1,130.07	59	69.55	65.28	61.02	56.22
60	1,416.52	1,372.82	1,328.85	1,232.12	60	77.27	72.74	67.95	63.15
61	1,546.55	1,497.26	1,447.96	1,341.64	61	86.07	80.74	75.68	70.08
62	1,684.31	1,629.15	1,573.73	1,458.62	62	95.66	89.80	83.94	77.54
63	1,829.27	1,767.18	1,705.10	1,580.92	63	106.05	99.66	93.00	86.33
64	1,980.09	1,910.81	1,841.26	1,706.16	64	116.71	109.52	102.32	94.86
65	2,135.70	2,058.43	1,981.15	1,835.66	65	128.17	120.17	112.18	103.92
66	2,295.05	2,209.51	2,123.98	1,966.50	66	139.89	131.10	122.31	113.25
67	2,456.79	2,362.99	2,268.93	2,099.99	67	151.62	142.29	132.70	122.84
68	2,628.12	2,524.47	2,420.55	2,239.36	68	165.74	155.35	144.96	134.30
69	2,817.58	2,701.14	2,584.69	2,391.51	69	183.86	172.40	160.68	149.22
70	3,026.49	2,895.12	2,763.49	2,555.91	70	205.98	192.92	179.60	165.74
71	3,256.71	3,107.49	2,958.27	2,734.98	71	231.56	216.63	201.71	186.79
72	3,509.32	3,340.11	3,170.91	2,931.36	72	260.60	243.81	226.76	209.44
73	3,811.22	3,618.03	3,424.85	3,165.31	73	296.04	276.59	257.14	238.22
74	4,180.54	3,958.04	3,735.54	3,451.50	74	340.81	318.16	295.51	273.92

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,605.81	4,349.48	4,092.87	3,780.31	75	393.57	367.19	340.54	315.23
76	5,075.59	4,781.41	4,487.24	4,143.50	76	452.45	421.81	390.90	361.86
77	5,659.41	5,331.39	5,003.38	4,618.34	77	516.67	481.23	445.53	412.48
78	6,395.11	6,024.46	5,653.81	5,216.81	78	583.82	543.58	503.35	465.51
79	7,290.16	6,867.82	6,445.21	5,946.12	79	659.76	614.46	568.90	527.33
					80	745.56	694.40	642.98	592.88
					81	842.29	784.47	726.38	669.89
					82	951.81	886.52	820.97	757.02
					83	1,075.71	1,001.63	927.56	855.35
					84	1,215.60	1,131.93	1,048.27	966.73
					85	1,373.62	1,279.02	1,184.43	1,092.23

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	663.49	650.97	638.18	595.81	18-44	25.85	24.51	23.18	20.78
45-49	802.85	782.87	762.88	710.66	45-49	38.64	36.51	34.37	31.18
50-54	981.92	952.61	923.03	859.34	50-54	54.89	51.96	49.03	44.50
55	1,061.59	1,028.01	994.17	924.63	55	62.09	58.89	55.42	50.63
56	1,154.05	1,117.55	1,080.77	1,003.77	56	67.95	64.48	60.75	55.96
57	1,255.04	1,215.87	1,176.43	1,093.30	57	74.34	70.35	66.35	60.49
58	1,368.82	1,326.19	1,283.55	1,192.16	58	81.54	77.27	72.74	67.15
59	1,498.05	1,450.89	1,403.46	1,303.27	59	90.33	85.53	80.47	74.08
60	1,641.15	1,588.39	1,535.36	1,423.45	60	100.46	95.13	89.53	83.14
61	1,796.76	1,737.34	1,677.92	1,554.81	61	111.91	105.79	99.39	91.93
62	1,963.57	1,896.95	1,830.07	1,696.04	62	124.44	117.51	110.58	102.06
63	2,139.96	2,065.09	1,990.21	1,845.52	63	138.03	130.30	122.31	113.78
64	2,324.89	2,241.22	2,157.28	1,999.01	64	152.15	143.62	134.83	124.97
65	2,516.21	2,423.21	2,330.22	2,159.15	65	166.81	157.48	147.89	136.96
66	2,713.13	2,610.54	2,507.68	2,321.96	66	182.26	171.87	161.21	149.22
67	2,913.77	2,801.33	2,688.61	2,488.50	67	197.72	186.52	175.07	162.01
68	3,130.41	3,005.97	2,881.53	2,665.96	68	215.84	203.58	191.05	176.93
69	3,376.62	3,236.73	3,096.83	2,865.28	69	239.82	225.96	211.84	196.65
70	3,653.47	3,494.93	3,336.12	3,085.38	70	268.59	252.87	236.89	218.50
71	3,961.51	3,781.11	3,600.71	3,328.92	71	302.17	284.05	265.93	246.48
72	4,302.05	4,096.87	3,891.69	3,597.78	72	340.01	319.49	298.97	276.32
73	4,706.80	4,472.05	4,237.03	3,915.94	73	386.37	362.66	338.94	313.89
74	5,197.89	4,926.63	4,655.11	4,300.98	74	444.99	417.28	389.57	361.06

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,761.73	5,448.37	5,134.74	4,742.51	75	514.01	481.50	448.72	415.42
76	6,384.99	6,024.46	5,663.67	5,229.87	76	591.28	553.18	515.07	476.97
77	7,119.36	6,717.27	6,314.91	5,828.88	77	674.95	630.98	587.02	543.32
78	8,044.78	7,590.47	7,135.88	6,584.57	78	762.62	713.05	663.23	613.40
79	9,171.12	8,653.12	8,134.85	7,504.66	79	861.74	805.78	749.56	694.67
					80	973.92	910.50	847.09	781.00
					81	1,100.49	1,028.81	957.14	882.53
					82	1,243.58	1,162.58	1,081.57	997.37
					83	1,405.33	1,313.93	1,222.27	1,127.14
					84	1,587.85	1,484.47	1,381.08	1,273.43
					85	1,794.36	1,677.65	1,560.67	1,439.17

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,113.82	1,067.98	1,021.89	954.20	18-44	73.01	68.21	63.42	56.76
45-49	1,212.41	1,159.38	1,106.09	1,030.15	45-49	82.07	76.74	71.15	64.22
50-54	1,339.24	1,276.89	1,214.27	1,130.60	50-54	93.53	87.40	81.00	73.54
55	1,395.47	1,329.12	1,262.50	1,174.30	55	98.59	91.93	85.27	78.07
56	1,489.00	1,419.71	1,350.43	1,254.24	56	103.65	96.73	89.80	82.87
57	1,594.78	1,522.84	1,450.89	1,348.30	57	109.25	102.06	94.59	86.33
58	1,711.49	1,636.35	1,560.94	1,449.83	58	115.64	107.92	100.19	92.46
59	1,836.46	1,756.79	1,677.12	1,557.48	59	123.11	114.85	106.59	98.06
60	1,969.43	1,884.16	1,798.63	1,667.53	60	131.63	122.84	113.78	105.79
61	2,109.32	2,017.39	1,925.46	1,783.97	61	141.23	131.63	121.77	112.71
62	2,255.34	2,155.95	2,056.56	1,906.01	62	151.35	140.96	130.57	120.44
63	2,407.23	2,299.58	2,191.66	2,032.31	63	162.28	151.35	140.16	130.30
64	2,563.91	2,447.20	2,330.22	2,159.42	64	174.00	162.01	149.75	138.83
65	2,724.58	2,598.01	2,471.44	2,289.98	65	185.99	173.20	160.14	148.15
66	2,888.46	2,751.76	2,615.07	2,421.35	66	198.25	184.66	170.80	158.01
67	3,055.00	2,907.91	2,760.56	2,555.11	67	211.04	196.38	181.46	167.87
68	3,226.33	3,067.52	2,908.71	2,691.01	68	225.16	209.44	193.45	179.33
69	3,406.46	3,234.06	3,061.66	2,832.77	69	242.48	225.43	208.11	193.19
70	3,597.78	3,409.93	3,222.07	2,979.86	70	262.47	243.81	225.16	207.57
71	3,802.96	3,597.25	3,391.27	3,135.20	71	285.38	264.86	244.35	226.49
72	4,023.59	3,797.90	3,571.94	3,302.28	72	310.96	288.58	265.93	245.68
73	4,279.93	4,030.79	3,781.38	3,494.66	73	341.87	316.82	291.78	270.19
74	4,584.76	4,307.91	4,031.05	3,724.35	74	379.98	352.00	323.75	300.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,929.30	4,621.53	4,313.50	3,984.15	75	424.21	392.50	360.79	333.88
76	5,305.01	4,962.87	4,620.73	4,266.87	76	473.24	437.80	402.09	372.25
77	5,915.21	5,533.64	5,152.06	4,755.57	77	526.26	486.56	446.59	413.28
78	6,683.96	6,253.09	5,821.95	5,372.16	78	594.75	549.71	504.68	466.84
79	7,619.78	7,128.42	6,637.06	6,123.05	79	672.02	621.13	570.23	528.40
80		7,688.52	7,191.30		80		663.23	610.20	
81		8,371.20	7,737.82		81		714.92	659.50	
82		9,355.25	8,741.32		82		787.13	723.18	
83		10,600.43	9,909.76		83		871.60	801.25	
84		12,038.53	11,254.06		84		968.59	891.05	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,223.07	1,173.77	1,124.47	1,049.86	18-44	84.47	79.41	74.08	66.35
45-49	1,338.98	1,282.22	1,225.46	1,141.26	45-49	94.86	89.00	83.14	75.14
50-54	1,487.93	1,421.85	1,355.50	1,261.97	50-54	108.45	101.79	94.86	86.33
55	1,554.28	1,483.93	1,413.32	1,314.46	55	114.31	107.38	100.19	91.66
56	1,655.00	1,581.19	1,507.38	1,400.00	56	120.44	112.98	105.52	97.26
57	1,767.98	1,690.71	1,613.43	1,499.39	57	127.10	119.11	111.12	101.26
58	1,893.22	1,811.95	1,730.68	1,607.57	58	134.56	126.04	117.51	108.45
59	2,030.45	1,943.85	1,857.25	1,724.81	59	143.36	134.56	125.50	115.64
60	2,178.34	2,085.34	1,992.34	1,847.12	60	153.48	143.89	134.30	124.70
61	2,336.08	2,235.62	2,135.17	1,978.49	61	164.94	154.55	143.89	133.23
62	2,502.35	2,393.64	2,284.92	2,117.85	62	177.20	166.01	154.55	142.56
63	2,676.62	2,558.84	2,440.80	2,263.34	63	190.25	178.26	166.01	154.28
64	2,857.55	2,729.91	2,602.01	2,411.22	64	204.11	191.05	178.00	164.94
65	3,044.07	2,906.05	2,767.75	2,564.44	65	218.50	204.64	190.52	176.40
66	3,235.66	3,086.44	2,937.22	2,719.52	66	233.42	218.50	203.31	188.12
67	3,430.71	3,270.30	3,109.62	2,878.07	67	248.61	232.62	216.37	200.11
68	3,634.29	3,461.09	3,287.62	3,041.68	68	265.66	248.61	231.29	214.24
69	3,853.05	3,664.67	3,476.01	3,216.21	69	286.71	268.06	249.14	231.29
70	4,089.67	3,883.43	3,677.19	3,400.87	70	311.23	290.71	270.19	249.14
71	4,346.54	4,120.05	3,893.56	3,599.65	71	339.47	317.09	294.44	272.86
72	4,625.80	4,376.65	4,127.51	3,815.75	72	370.92	346.14	321.35	296.84
73	4,950.62	4,674.83	4,399.04	4,065.43	73	409.02	381.31	353.60	327.48
74	5,336.19	5,028.42	4,720.66	4,361.47	74	456.18	425.01	393.57	364.79
75	5,772.12	5,428.38	5,084.38	4,696.14	75	510.81	475.64	440.20	407.42
76	6,248.56	5,864.85	5,480.88	5,061.20	76	571.83	531.86	491.62	455.12
77	6,967.21	6,539.27	6,111.06	5,640.76	77	637.65	592.61	547.58	506.81
78	7,872.92	7,389.29	6,905.66	6,371.93	78	720.52	669.62	618.73	572.36
79	8,975.01	8,423.69	7,872.38	7,262.72	79	814.31	756.75	699.20	648.04

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

STANDARD INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,452.22	1,394.40	1,336.31	1,247.85	18-44	108.72	102.59	96.46	86.33
45-49	1,603.31	1,536.43	1,469.28	1,368.55	45-49	122.31	115.38	108.45	98.06
50-54	1,797.56	1,718.95	1,640.08	1,527.10	50-54	139.89	131.90	123.91	112.71
55	1,883.89	1,799.96	1,716.02	1,596.11	55	147.62	139.36	130.83	119.64
56	2,001.40	1,913.20	1,825.01	1,695.24	56	155.61	146.82	137.76	126.84
57	2,131.70	2,039.24	1,946.51	1,809.02	57	164.14	154.82	145.22	132.43
58	2,277.46	2,179.67	2,081.88	1,933.72	58	173.73	163.87	153.75	142.02
59	2,439.47	2,335.02	2,230.56	2,071.48	59	185.46	174.80	163.87	150.82
60	2,616.67	2,504.49	2,392.04	2,217.77	60	198.51	187.06	175.60	163.08
61	2,807.72	2,686.48	2,564.97	2,376.58	61	213.44	200.91	188.39	174.27
62	3,011.30	2,879.67	2,748.03	2,546.85	62	229.42	215.84	202.25	186.79
63	3,225.80	3,083.24	2,940.42	2,726.45	63	246.48	232.09	217.43	201.98
64	3,449.90	3,295.61	3,141.07	2,910.58	64	264.60	248.88	233.16	216.10
65	3,682.52	3,515.45	3,348.37	3,102.43	65	283.52	266.46	249.41	230.76
66	3,922.07	3,741.94	3,561.81	3,298.01	66	302.70	284.58	266.46	246.48
67	4,167.48	3,973.76	3,779.78	3,498.39	67	322.69	303.23	283.78	262.73
68	4,427.28	4,218.11	4,008.67	3,708.63	68	345.07	324.29	303.23	280.85
69	4,712.93	4,484.57	4,256.21	3,938.06	69	372.52	349.87	326.95	303.50
70	5,026.56	4,776.08	4,525.61	4,185.60	70	404.76	379.98	354.93	327.48
71	5,370.83	5,095.04	4,818.98	4,455.26	71	441.53	414.08	386.64	358.13
72	5,747.61	5,443.31	5,138.74	4,750.50	72	483.10	452.72	422.34	390.10
73	6,184.61	5,846.46	5,508.32	5,090.78	73	532.93	499.09	465.24	430.87
74	6,699.68	6,321.30	5,942.92	5,491.00	74	595.01	556.64	518.00	479.90
75	7,281.10	6,856.63	6,432.15	5,940.79	75	667.22	623.52	579.56	536.39
76	7,917.15	7,441.78	6,966.41	6,432.95	76	747.70	697.87	648.04	600.07
77	8,827.65	8,297.66	7,767.66	7,169.99	77	834.56	778.34	721.85	668.02
78	9,975.31	9,376.30	8,777.29	8,099.14	78	943.01	879.33	815.64	754.36
79	11,371.84	10,689.16	10,006.22	9,231.08	79	1,065.59	993.64	921.70	854.28

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	543.58	535.06	526.26	491.36	18-44	13.06	12.26	11.19	10.13
45-49	618.46	604.34	589.95	549.45	45-49	19.72	18.39	16.79	15.19
50-54	714.92	693.34	671.75	625.39	50-54	28.25	26.11	23.98	21.85
55	757.82	733.04	708.26	658.70	55	31.98	29.58	27.18	24.78
56	825.50	799.39	773.28	718.38	56	35.17	32.77	30.11	27.71
57	901.98	874.80	847.35	787.40	57	38.37	35.71	32.77	29.84
58	986.71	957.93	928.89	862.81	58	42.10	39.17	35.97	33.31
59	1,078.91	1,047.47	1,015.76	943.28	59	46.90	43.43	39.97	36.77
60	1,177.77	1,142.59	1,107.42	1,026.68	60	52.23	48.50	44.77	41.57
61	1,282.49	1,243.05	1,203.35	1,114.88	61	58.62	54.36	49.83	46.10
62	1,392.54	1,347.77	1,303.00	1,207.61	62	65.28	60.49	55.69	51.43
63	1,506.85	1,456.49	1,405.86	1,303.54	63	72.48	67.15	61.82	57.56
64	1,624.89	1,568.40	1,511.64	1,400.80	64	80.21	74.34	68.48	63.42
65	1,746.13	1,682.71	1,619.03	1,500.19	65	88.20	81.80	75.14	69.55
66	1,869.50	1,798.89	1,728.28	1,600.11	66	96.46	89.53	82.34	76.21
67	1,994.48	1,916.67	1,838.59	1,701.63	67	104.99	97.26	89.53	82.87
68	2,123.98	2,037.64	1,951.31	1,805.29	68	115.11	106.59	98.06	90.86
69	2,262.80	2,166.34	2,069.62	1,915.07	69	128.44	118.84	109.25	101.52
70	2,412.82	2,303.84	2,194.86	2,029.92	70	144.42	133.76	122.84	113.25
71	2,574.83	2,451.46	2,328.09	2,152.49	71	163.34	151.08	138.56	128.44
72	2,751.23	2,611.34	2,471.44	2,284.65	72	184.66	170.80	156.68	144.69
73	2,963.07	2,803.46	2,643.58	2,443.20	73	210.51	194.52	178.53	165.47
74	3,224.47	3,040.88	2,857.02	2,639.58	74	243.28	224.63	205.71	190.52

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	3,526.37	3,315.33	3,104.03	2,866.88	75	281.38	259.80	237.95	220.36
76	3,859.98	3,618.03	3,376.09	3,117.62	76	324.29	299.24	273.92	253.67
77	4,303.91	4,034.25	3,764.32	3,474.68	77	370.92	341.87	312.83	289.65
78	4,863.48	4,558.65	4,253.82	3,925.00	78	419.15	386.37	353.60	326.95
79	5,544.30	5,196.83	4,849.09	4,473.38	79	473.50	436.47	399.43	370.12
80		5,924.27	5,528.04		80	535.32	493.49	451.39	416.22
81		6,812.93	6,357.27		81	604.87	557.44	510.01	470.31
82		7,834.81	7,310.95		82	683.48	629.92	576.36	531.59
83		9,010.18	8,407.44		83	772.21	711.72	651.24	600.61
84		10,361.68	9,668.61		84	872.67	804.45	735.97	678.68
					85	986.18	908.91	831.63	766.88

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	562.24	552.91	543.58	507.61	18-44	15.19	14.12	13.06	11.72
45-49	650.70	635.51	620.33	577.69	45-49	22.92	21.32	19.72	17.85
50-54	764.22	741.83	719.18	669.62	50-54	32.77	30.64	28.51	25.85
55	814.84	789.00	763.15	709.86	55	37.30	34.91	32.24	29.58
56	886.52	858.81	831.10	771.94	56	41.04	38.37	35.44	32.77
57	965.93	936.62	907.31	843.09	57	45.03	42.10	38.90	35.44
58	1,054.93	1,023.48	992.04	921.43	58	49.56	46.36	42.90	39.70
59	1,154.32	1,119.68	1,085.04	1,007.50	59	55.16	51.43	47.70	43.97
60	1,262.77	1,224.13	1,185.49	1,099.16	60	61.55	57.56	53.29	49.56
61	1,379.48	1,336.05	1,292.35	1,197.48	61	69.01	64.48	59.69	55.16
62	1,503.38	1,454.36	1,405.06	1,302.20	62	77.27	72.21	66.88	61.82
63	1,633.68	1,578.26	1,522.84	1,411.99	63	86.07	80.21	74.34	69.01
64	1,769.05	1,706.96	1,644.88	1,524.17	64	95.39	89.00	82.34	76.21
65	1,908.67	1,839.39	1,770.11	1,640.08	65	105.25	98.06	90.86	84.20
66	2,051.77	1,975.02	1,898.02	1,757.32	66	115.11	107.38	99.39	91.93
67	2,196.99	2,112.52	2,027.78	1,876.97	67	125.50	116.98	108.45	100.46
68	2,350.74	2,256.94	2,163.15	2,001.14	68	137.76	128.44	118.84	110.05
69	2,520.47	2,415.22	2,309.70	2,137.03	69	154.02	143.62	132.97	123.37
70	2,707.80	2,588.42	2,468.78	2,283.32	70	173.73	162.01	150.02	138.29
71	2,913.77	2,777.88	2,641.98	2,442.67	71	197.18	183.59	170.00	157.48
72	3,140.27	2,985.72	2,831.17	2,617.20	72	223.30	208.11	192.65	178.00
73	3,411.53	3,234.59	3,057.66	2,825.84	73	255.54	237.95	220.10	203.84
74	3,744.34	3,540.23	3,336.12	3,082.44	74	296.04	275.52	254.74	236.09

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,128.31	3,892.76	3,657.20	3,377.95	75	343.74	319.49	294.97	273.12
76	4,552.52	4,282.06	4,011.60	3,704.37	76	397.03	368.78	340.54	315.23
77	5,076.12	4,774.48	4,472.85	4,128.58	77	454.85	422.34	389.57	360.52
78	5,735.88	5,395.34	5,054.54	4,663.90	78	514.01	477.24	440.20	407.16
79	6,539.00	6,150.50	5,762.00	5,315.67	79	580.89	539.32	497.49	460.98
					80	656.30	609.40	562.24	518.54
					81	741.57	688.54	635.25	585.69
					82	838.03	778.07	717.85	661.89
					83	947.01	879.06	811.11	747.96
					84	1,070.12	993.37	916.63	845.22
					85	1,209.21	1,122.61	1,035.74	955.00

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	606.20	595.54	584.89	546.25	18-44	19.72	18.65	17.32	15.45
45-49	720.78	703.46	686.14	638.98	45-49	30.11	28.25	26.38	23.72
50-54	868.14	842.29	816.18	759.95	50-54	43.17	40.77	38.10	34.64
55	933.69	903.84	874.00	812.98	55	49.03	46.10	43.17	39.44
56	1,014.96	982.72	950.47	882.79	56	53.83	50.63	47.43	43.70
57	1,104.49	1,069.85	1,035.21	961.93	57	59.15	55.69	51.96	47.43
58	1,205.48	1,167.91	1,130.34	1,049.86	58	65.02	61.29	57.29	52.76
59	1,320.32	1,278.76	1,237.19	1,148.99	59	72.48	68.21	63.68	58.62
60	1,447.69	1,401.33	1,354.70	1,256.11	60	81.00	76.21	71.15	66.08
61	1,586.52	1,534.29	1,481.80	1,373.08	61	90.60	85.27	79.67	73.81
62	1,735.47	1,676.32	1,617.16	1,498.85	62	101.52	95.39	89.00	82.07
63	1,892.95	1,826.60	1,760.25	1,632.09	63	112.98	106.05	99.12	92.20
64	2,058.16	1,983.82	1,909.21	1,769.31	64	125.24	117.51	109.78	101.79
65	2,229.23	2,146.63	2,063.76	1,912.14	65	137.76	129.50	120.97	111.91
66	2,405.10	2,313.70	2,222.03	2,057.36	66	150.82	141.76	132.43	122.57
67	2,584.69	2,484.23	2,383.51	2,206.05	67	164.41	154.28	144.16	133.50
68	2,778.68	2,667.29	2,555.65	2,364.33	68	180.40	169.47	158.28	146.55
69	2,999.04	2,873.54	2,747.77	2,542.32	69	201.71	189.19	176.66	164.14
70	3,247.12	3,104.29	2,961.47	2,738.97	70	227.56	213.44	199.31	183.86
71	3,523.44	3,360.63	3,197.56	2,956.14	71	257.94	241.68	225.43	208.91
72	3,829.07	3,643.35	3,457.36	3,196.22	72	292.31	273.92	255.27	235.82
73	4,192.80	3,979.62	3,766.19	3,480.81	73	334.41	313.09	291.51	269.93
74	4,634.59	4,387.85	4,140.84	3,825.88	74	387.17	362.12	336.81	312.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-CPIR, H-CPIR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	5,142.47	4,856.55	4,570.64	4,221.57	75	449.26	419.68	389.84	360.79
76	5,703.64	5,374.29	5,044.94	4,658.57	76	518.54	483.90	449.26	415.95
77	6,359.67	5,992.49	5,625.03	5,192.30	77	593.95	553.98	514.01	475.64
78	7,186.24	6,771.36	6,356.47	5,865.38	78	671.22	626.19	580.89	537.19
79	8,192.40	7,719.43	7,246.19	6,685.02	79	758.35	707.46	656.30	608.34
					80	856.95	799.39	741.57	683.74
					81	968.33	903.31	838.03	772.74
					82	1,094.36	1,020.82	947.01	873.20
					83	1,236.65	1,153.52	1,070.12	986.71
					84	1,397.33	1,303.27	1,209.21	1,115.15
					85	1,579.06	1,472.74	1,366.42	1,260.10

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	977.92	937.42	896.65	837.23	18-44	58.62	54.36	50.10	44.77
45-49	1,058.66	1,011.76	964.86	898.78	45-49	65.82	61.02	56.22	50.89
50-54	1,162.31	1,107.42	1,052.53	980.05	50-54	75.14	69.81	64.22	58.36
55	1,208.41	1,150.05	1,091.43	1,015.22	55	79.41	73.54	67.68	61.82
56	1,292.61	1,231.86	1,170.84	1,087.44	56	83.67	77.54	71.41	65.82
57	1,388.27	1,325.12	1,261.70	1,172.44	57	88.47	82.07	75.41	68.75
58	1,493.79	1,427.71	1,361.36	1,264.37	58	93.53	86.60	79.67	73.54
59	1,606.51	1,536.43	1,466.08	1,361.36	59	99.92	92.46	85.00	78.34
60	1,726.15	1,651.00	1,575.60	1,460.75	60	107.12	99.12	91.13	84.74
61	1,851.92	1,770.65	1,689.38	1,565.20	61	115.11	106.59	97.79	90.60
62	1,983.28	1,895.08	1,806.62	1,674.45	62	123.91	114.58	105.25	97.26
63	2,119.45	2,023.52	1,927.33	1,787.17	63	133.23	123.37	113.25	105.25
64	2,259.87	2,155.42	2,050.97	1,900.41	64	143.09	132.43	121.51	112.71
65	2,403.76	2,290.52	2,177.00	2,017.12	65	153.48	142.02	130.30	120.71
66	2,550.32	2,427.74	2,304.90	2,134.10	66	164.14	151.88	139.36	128.97
67	2,699.27	2,566.84	2,434.14	2,252.94	67	175.07	162.01	148.69	137.49
68	2,852.22	2,708.86	2,565.51	2,373.39	68	187.59	173.47	159.08	147.35
69	3,012.63	2,856.75	2,700.87	2,498.89	69	202.78	187.32	171.87	159.61
70	3,182.63	3,012.63	2,842.36	2,628.66	70	220.90	204.11	187.06	172.67
71	3,364.36	3,177.84	2,991.31	2,765.62	71	241.42	223.03	204.38	189.46
72	3,559.95	3,354.77	3,149.59	2,911.64	72	264.60	244.35	223.83	206.78
73	3,787.77	3,561.01	3,333.99	3,081.11	73	292.31	269.66	247.01	228.89
74	4,059.83	3,807.49	3,555.15	3,284.69	74	326.42	301.10	275.52	255.27

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

3-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
75	4,368.13	4,087.01	3,805.62	3,514.91	75	366.12	337.34	308.30	285.38
76	4,704.67	4,391.84	4,078.75	3,766.45	76	410.09	377.58	345.07	319.49
77	5,245.59	4,896.79	4,547.72	4,197.86	77	457.78	421.28	384.77	356.26
78	5,927.74	5,533.37	5,139.01	4,741.98	78	517.20	476.17	434.87	402.09
79	6,757.50	6,307.98	5,858.46	5,404.67	79	584.62	537.99	491.36	455.39
80		6,824.92	6,191.53		80		572.36	523.60	
81		7,474.82	6,808.66		81		614.20	560.90	
82		8,270.48	7,705.84		82		678.95	620.86	
83		9,380.03	8,743.72		83		751.96	687.74	
84		10,657.19	9,939.34		84		835.89	764.75	

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

5-YEAR BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,080.51	1,036.54	992.57	926.76	18-44	69.55	65.02	60.22	53.83
45-49	1,177.77	1,127.14	1,076.24	1,002.43	45-49	78.34	73.01	67.68	61.02
50-54	1,302.74	1,243.32	1,183.90	1,102.36	50-54	89.27	83.40	77.27	70.35
55	1,358.16	1,295.01	1,231.59	1,145.52	55	94.33	87.93	81.54	74.61
56	1,448.76	1,382.68	1,316.33	1,222.53	56	99.39	92.73	86.07	79.41
57	1,550.81	1,481.53	1,412.25	1,312.33	57	104.99	98.06	90.86	82.87
58	1,664.06	1,591.32	1,518.31	1,410.12	58	111.38	103.92	96.19	88.73
59	1,788.23	1,710.43	1,632.62	1,516.17	59	118.84	110.85	102.59	94.59
60	1,921.73	1,838.33	1,754.66	1,626.76	60	127.64	119.11	110.32	102.59
61	2,064.29	1,973.96	1,883.63	1,745.33	61	137.49	128.17	118.58	109.78
62	2,214.84	2,116.78	2,018.72	1,871.10	62	148.15	138.03	127.64	117.78
63	2,372.32	2,265.73	2,159.15	2,001.94	63	159.61	148.69	137.49	127.64
64	2,535.66	2,420.28	2,304.64	2,135.70	64	171.60	159.88	147.89	136.96
65	2,704.33	2,579.10	2,453.86	2,273.73	65	184.13	171.60	158.81	147.09
66	2,877.27	2,741.90	2,606.54	2,413.36	66	197.18	183.59	170.00	157.21
67	3,053.67	2,907.91	2,761.89	2,556.45	67	210.51	196.12	181.46	167.87
68	3,237.53	3,079.78	2,922.03	2,703.27	68	225.69	210.24	194.52	180.13
69	3,434.97	3,263.37	3,091.50	2,860.48	69	244.61	227.56	210.51	195.58
70	3,648.14	3,460.29	3,272.17	3,026.22	70	267.00	248.34	229.69	211.84
71	3,879.70	3,672.93	3,466.15	3,204.48	71	292.58	272.06	251.54	233.16
72	4,131.51	3,903.68	3,675.86	3,398.20	72	321.35	298.71	276.06	255.01
73	4,424.88	4,172.28	3,919.67	3,622.56	73	355.99	330.68	305.37	282.98
74	4,773.42	4,491.23	4,209.05	3,888.76	74	398.63	370.12	341.34	316.29
75	5,168.05	4,852.29	4,536.53	4,190.13	75	448.19	415.95	383.44	354.93
76	5,599.72	5,246.92	4,893.86	4,518.95	76	503.35	466.58	429.80	398.10
77	6,243.76	5,850.20	5,456.63	5,036.68	77	563.04	521.73	480.17	444.46
78	7,055.41	6,610.68	6,165.95	5,689.52	78	636.31	589.42	542.52	501.75
79	8,043.19	7,536.37	7,029.29	6,484.91	79	718.92	666.16	613.13	568.37

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit VI

METLIFE INSURANCE COMPANY USA
Annual Premiums with 91.7% Rate Increase

REDUCED INFLATION BENEFITS
FORM: H-LTC2J, H-LTC2J-37
RIDER: H-5IR, H-5IR-2

UNLIMITED BENEFIT PERIOD

	$50 Base Benefit Elimination Period					Additional $5 Increments Elimination Period			
Issue Age	20 Days	60 Days	100 Days	365 Days	Issue Age	20 Days	60 Days	100 Days	365 Days
18-44	1,273.69	1,221.73	1,169.77	1,092.23	18-44	89.80	84.47	78.87	70.61
45-49	1,400.80	1,340.84	1,280.89	1,192.95	45-49	101.26	95.13	88.73	80.21
50-54	1,564.40	1,494.06	1,423.71	1,325.65	50-54	115.91	108.98	101.79	92.46
55	1,637.15	1,562.27	1,487.13	1,383.21	55	122.57	115.11	107.38	98.32
56	1,741.87	1,663.26	1,584.66	1,471.94	56	129.23	121.24	113.25	104.45
57	1,858.58	1,775.98	1,693.37	1,573.73	57	136.43	128.17	119.64	109.25
58	1,989.15	1,902.01	1,814.61	1,685.38	58	144.42	135.63	126.84	116.98
59	2,134.37	2,041.37	1,948.11	1,809.02	59	154.55	144.96	135.36	124.70
60	2,293.45	2,193.26	2,092.80	1,940.38	60	165.74	155.61	145.22	135.10
61	2,464.78	2,356.33	2,247.88	2,082.94	61	178.53	167.34	156.15	144.42
62	2,647.58	2,529.80	2,412.02	2,235.62	62	192.39	180.40	168.40	155.35
63	2,840.23	2,712.59	2,584.69	2,396.57	63	207.31	194.25	181.19	168.40
64	3,041.68	2,903.11	2,764.29	2,561.51	64	223.30	209.17	195.05	180.66
65	3,250.85	3,100.83	2,950.54	2,733.91	65	239.55	224.36	209.17	193.45
66	3,466.15	3,304.14	3,141.87	2,908.98	66	256.60	240.35	223.83	207.04
67	3,686.52	3,511.98	3,337.45	3,089.11	67	273.92	256.60	239.02	221.16
68	3,919.94	3,731.28	3,542.63	3,277.49	68	293.91	275.26	256.34	237.42
69	4,176.54	3,970.57	3,764.59	3,483.20	69	318.42	298.17	277.65	257.94
70	4,458.46	4,232.23	4,006.00	3,704.90	70	347.73	325.35	302.70	279.25
71	4,767.82	4,518.41	4,268.74	3,946.58	71	381.31	356.53	331.48	307.23
72	5,106.76	4,830.97	4,555.18	4,211.18	72	418.88	391.43	363.72	336.01
73	5,500.06	5,193.36	4,886.66	4,516.28	73	464.18	433.27	402.36	372.78
74	5,963.97	5,620.24	5,276.50	4,875.21	74	519.87	484.96	450.06	417.01
75	6,488.11	6,102.00	5,715.90	5,279.43	75	584.89	545.18	505.21	467.64
76	7,061.80	6,628.80	6,195.80	5,721.23	76	657.10	611.80	566.50	524.67
77	7,873.98	7,391.15	6,908.32	6,376.73	77	735.17	684.01	632.85	585.69
78	8,897.47	8,352.02	7,806.30	7,203.03	78	830.83	773.01	715.19	661.36
79	10,143.18	9,521.26	8,899.33	8,209.99	79	938.75	873.47	808.18	749.03

Fractional Premiums (expressed as a percent of annual premium)	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%